



IMPACT OF SHGs FOR EMPOWERING WOMEN IN SOCIETY

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ABSTRACT

The present study seeks to fill a gap in exploring the functioning of Self Help Groups incorporating their strategies for cost effective delivery and income generation, collective learning, entrepreneurship, greater participation in affairs of the village and augmenting their decision-making potential, and access to and control over resources in a holistic framework. One of the chief questions addressed in this study is: does economic independence of women ensure greater participation of women in decision-making within their families? women's participation in decision-making within the family and self help groups in terms of household chores, children's education and marriage, purchase of property (movable and immovable) choice of spending the earnings, permission to go outside. In addition, it examines personal narratives of women and men on their experiences in self help group activities and whether being part of a self help group makes a difference to their lives. The measures adopted by self help group in empowering women at the grass roots in terms of capacity building and developing a sense of solidarity and ownership towards self help group through case studies and knowledge of the locals. What is sociologically significant is the understanding that women in self help groups, treat each other as kins as evidenced from the active kinship terminology they use. The study attempts to assess the initiatives by the government and self help group model in reshaping women's life by helping them to achieve empowerment through gainful employment and political representation in the society.

Keywords: Women empowerment, SHG, Society

1. INTRODUCTION

Women empowerment is not a new concept. It is quite a well-known concept in India and around the world. Women all over the world have been challenging and changing gender inequalities since beginning of history. Regarding this there are much raised questions and discussions:- why it is necessary, why it is discussed, why women feel they are discriminated why women are not given equal respect and equality and faith in society, Why we need to discuss the women empowerment, Why they are not getting respect in family and society like boys, why they are forced to get married at younger age. All these questions raise the need to pay more attention to the women empowerment. If we realise the aim of women empowerment it will become an indirect force to empower entire family. It alerts the entire society. It acts like dynamic source of knowledge which brings social change and better world. To bring this change, media and cinema play a vital role, if these tools play their role properly to educate all the women in a country like India it will become a developed country instead of it is called developing nation. Before going to discussing all these things it's right thing to analyse the definition of women empowerment, the causes for the women inequalities in India, and the efforts made by the Indian leaders who tried to emancipation of women, and the role of present governments and other organizations and the results of women empowerment. Women empowerment means emancipation of women from the vicious grip of social, economical, political, cast gender- based discrimination. It means granting women the freedom to make life choices. Women should be able to express their thoughts and imaginations freely and create self-confidence and to negotiate for power to gain asserts and decision making. Empowerment is a multi-dimensional process which enables individuals or a group of individuals to realize the identity and powers in all sphere of life. Empowerment means a process which gives authority to women to challenge any situation. Therefore the term empowerment has multi-dimensional, and focused to describe the process wherein a group or individuals are able to enhance their status in society and allows them to participate in overall growth. In other word it is an active multi-dimensional process which enables them to realize their identity, position, power in all spheres of life. This frees them from the all kinds of customs, beliefs, faiths, and evil practices that prevail in the society. Empowerment means equal status to women. It provides greater access to knowledge and resources, greater autonomy in decision making, greater ability to plan, and free from the shackles imposed on them by custom belief and practice. Women empowerment occurs in sociology, psychological, political cultural, familial and economic spheres and at various levels such as individual, group and community. Women empowerment is an ongoing process which enhances women's abilities to change the structure and ideologies that keep them subordinate. It also acts as process of creating awareness and capacity building. The struggle supported by many men and women who have been outraged at injustice against women and the consequences upon the society.

2. LITERATURE REVIEW

Global empowerment of women is a new concept. Since the second half of the twentieth century, the issue of women's empowerment has gained importance among scholars of universities, and in national and international platforms. But the concept was not deeply ingrained into the governments' policies and programs until the declaration of the 'Women's Decade' in 1975. Though the Indian Government endowed franchise to all its citizens irrespective of caste, creed, sex, and color immediately after Independence, it was confined mainly in papers while the majority of women were essentially powerless until the last decade of previous century. Considering their low socio-economic position, scholars, bureaucrats, and governments have begun to pay considerable attention in empowering women. Because of India's feudal society, the pace of advancement of women remains tardy. This article addresses the challenges and realities of this situation. It calls for government, political decision makers, NGOs, and other actors to come forward to ensure women's all round development for making India a developed country.

This study examined the effectiveness of an evidence-based intervention in changing the positive and negative parenting practices of 120 mothers who experienced intimate partner violence (IPV) in the last 2 years. Mothers assigned to the treatment group participated in a

10-session evidence-based intervention, known as the Moms' Empowerment Program, which targets the mental health problems of women and works to increase access to resources and improve parenting abilities of women exposed to IPV. Participants were interviewed at baseline and immediately following the intervention or waitlist period, representing an elapsed time of approximately 5 weeks. After controlling for relevant demographic variables, violence severity, and mental health, women showed significantly more change in their positive parenting scores if they were in the treatment condition. No significant differences were found between the treatment and comparison groups in their negative parenting practices change scores. These findings suggest that even short-term intervention can improve positive parenting skills and parenting knowledge for women who have experienced.

3. RESEARCH GAP

It has been quite impossible to cover all the regional areas where self help group is working to rejuvenate the women to establish their right equally in the society. Some areas where women are proceeding but they are facing lots of obstructions, and these obstruction have not been recognized clearly. Self help groups are somewhere becoming helpless to support the women and what are the barriers, misfortunes, which make them not to do so, are left unraveled/unfolded. Is there any facility of increment in their wages while women are working in a particular field?

4. OBJECTIVES

- (1) Women will be well aware of their right in the society.
- (2) They will come forward in the betterment of the society and with their engagement, the society will be enriched in every aspects.
- (3) Their advancement in society's prosperity will encourage the men to let them contribute their dexterities.

5. QUESTIONNAIRE

- (1) To make each production how much time it takes?
- (2) Is there any necessity to take training for making production?
- (3) Inside and outside the district, how the products get sold through the Self Help Group?
- (4) In case of manufacturing the products what kind of machines are used?
- (5) In the work field are the male and female members paid same wages?
- (6) Are the members of Self Help Group given permission to accomplish their works by staying at home?
- (7) What is the total number of members in a Self Help Group?
- (8) At the end of a work, are these the members themselves who do packaging for marketing the products?

6. METHODOLOGY:

The issue of poverty alleviation has been a striking phenomenon of independent India since a long period. About 260 million people in the country do not have sufficient level of income to access the consumption basket. Of these 75% are in the rural areas. 22% of the world's poor reside in India. Such a high incidence of poverty is a matter of grave concern in view of the fact that poverty eradication has been one of the major objectives of development planning process. Many micro and macro strategies have been taken by central as well as various state governments to combat the poverty situation, e.g., IRDP, DWCRA, NREP, RLEGP. From all these strategies it has become clear that the poor can combat the situation in groups only which has been emphasized by the government in holistic schemes like SGSY. The programme is based on community approach to rural development where the rural poor were organised into SHGs to be provided with microcredit to take up viable economic activities on their own. Moreover the participation of the poor in the planning and implementation of anti-poverty programmes is required to reduce the chain of intermediaries to improve the bargaining power (Rao, 1994). In this connection the age old question of gender discrimination is pertinent because due to social discrimination women are most vulnerable in case of bargaining power both in economic front and other social front. In this context there is substantial evidence that organising women around thrift and credit services is one of the most effective method not only for alleviating poverty but also for empowering women (World Bank, 1995, 2000/2001). So the government has emphasized the formation of SHGs to mobilize the women force against darkness of poverty and age-old patriarchal system in the lap of which poverty gets its feminized dimension. In 1999 Govt of India, Ministry of Rural Development gave importance to SHG in its new scheme of SGSY for providing capacity building, skill upgradation, training, revolving fund, subsidy and loan to the beneficiary living below poverty line. The SHG concept has been accepted as the best way for eradication of poverty. The rapid emergence and formation of SHGs based on microcredit is a phenomenon that is gaining increasing importance in the development 69 scenario. Today there are seven million SHGs in the country of which nearly 90% are women only groups. So SHGs are being viewed today by the state as a strategy for both women's empowerment as well as poverty eradication. Research Area : In West Bengal there are 1,68,803 number of SHGs (as reported by DRDC 1999-2007). In this state government has taken the leading position to develop SHG along with non-governmental effort in SHG formation is also worth noting. But here NGOs work in an incoherent manner to form SHG.

So data regarding the total number of SHGs under NGO is unavailable. Among the leading NGOs working in the microfinance field, SreemaMahilaSamity is worth noting. This NGO is working in many districts of West Bengal like North 24 Parganas, Hooghly, Nadia, Murshidabad, etc to increase the number of SHG. But among those districts three district Kolkata, S24pgs and Howrah have been selected as area of study mainly to control the socio-economic variations among different districts. Both the government and NGOs are working in this field with their own models of developing SHGs as well as empowering women. Now it is worth noting whether there is any difference in the impact of SHGs under SGSY (government project) and NGOs (NABARD project). To debunk into this area SreemaMahilaSamity (SMS) has been selected as one of the leading large non-governmental organisation in West Bengal. Among the studied district non-governmental organisation like SMS played an important part to make an impact of SHG in the district Howrah whereas in South 24 Parganas SMS has just started their network. On the other hand Bandhan as one of the leading NGO is well established in South 24 Parganas and it has also spread its network in Howrah and Kolkata. But this microfinance organisation only developed various microcredit groups of 30-40 homogeneous poor people. But these groups did not cater to the concept of SHG though they mentioned women empowerment as their leading objective but as a whole this organisation has become a big corporate which has only concentrated on loan payment and repayment. Some direct data was collected about this organisation from the Panchuria village of Barasat block 70 through an informal course but after that other branches of this NGO did not allow in any way to give any information and even they refused to give any secondary document of their workings also. After that an approach was sent to SreemaMahilaSamity. This organisation accepted the letter and organised their resource persons to help us to observe their work base. On the contrary different GPs under the blocks where these two NGOs work have been selected to observe the SHGs under SGSY for women empowerment. The list of selected GPs under studied blocks have been given below.

6.1: Sampling:

The present study has been conducted over 622 respondents among which 310 respondents were from Kolkata district and rest of them were from South 24 Parganas & Howrah. The study has been done by using various sampling techniques at various levels. Firstly, various blocks have been selected by the technique of cluster sampling from the list of the blocks of the studied districts (Kolkata, South 24 Parganas & Howrah) where the studied NGOs were working in the field of SHG formation along with governmental organisations (like Panchayat). Secondly, GPs had been selected randomly on the basis of the GP list collected

from different block offices of the studied district. But here purposive sampling had also been used in case of GP selection. Because all the phone number of the GPs collected from the block offices were not available and some of the PanchayatPradhans did not show any interest to help in data collection and some of them did not allow going there for research purposes. So GPs had been selected on the basis of availability and accessibility of GPs. On the other hand in case of NGOs though entire selection process was dependent upon the monitoring of NGOs mobilizers procedure of Simple Random Sampling (SRS) could not be maintained there also. Thirdly, SHGs had been collected by following the process of purposive sampling. There are two main reasons behind selecting this sampling process. (1) Many GPs could not provide proper SHG list and along with this they could not provide the address of all the SHGs. So in this case selection was dependent on RPs (Resource Persons) or PanchayatPradhan's decision. (2) In case of NGOs even they could provide the proper SHG list but due to the availability problems of connecting persons some of the faraway groups 75 could not be selected. Apart from that some of the groups were not available due to the local festival. So despite the available population list sampling had been done purposively. Fourthly, SHG members had been collected through simple random sampling method. Because the list of the members were there in front of every group Secretary, so all the group secretaries and two to three members of each group had been collected randomly. Research Tool Selection: A semi-structured interview schedule had been developed to collect data. The schedule contained 7 factors to measure effect of SHGs on women empowerment.

6.2: Data Collection

Face to face interview method had been used mainly to collect data which will help in extending the idea of women empowerment. Apart from this through focus group discussion data was also collected. Observation methods were used to clarify and vividly understand the collected data. A field note was made to note the trivial to tragic matters during field survey. In some cases questionnaire was also administered to the literate members only.

6.3: Data Analysis

Both quantitative and qualitative method of data analysis were used to explain the collected data. For quantification tabular analysis of the data and their graphical presentation was done but for the qualitative analysis focus group discussion, qualitative explanation of the quantified data and thorough observation report etc. were used.

7. RESULT AND DISCUSSION

7.1: Sample Design:-

In the present study, the required data has been collected randomly with the help of stratified random sample technique. Since the research area consists of revenue divisions, one districts from each revenue division has been selected, for eliciting the opinion, performance and their attitude towards the governmental policies: Firstly Kolkata district, secondly, South 24 Parganas, thirdly, Howrah.

Further these districts have been selected on the basis of rainfall, economic development illiteracy, unemployment and cultural differences. The collected data sample is 900 in total, 300 from each district and consisted of both urban and rural. In each district 100 samples from leaders, 100 samples from members and 100 samples from non-members (general public) were collected.

Table - 1: Distribution of Sample:

DISTRICTS	LEADERS	MEMBERS	NON-MEMBERS	TOTAL
KOLKATA	100	100	100	300
SOUTH 24 PARGANAS	100	100	100	300
HOWRAH	100	100	100	300
TOTAL	300	300	300	900

7.2: Sources of data:-

The study was made on the basis of both primary and secondary sources. The macro aspect of the study is based on the published and unpublished works on the subject, reports of Government and expert bodies. Exclusively in this study reports, records, annual reports and action plans, bulletins and documents prepared by DRDA Anantapur are the main sources of data, information is also collected from government websites like andhrapradesh.com, ap-nick.in, ap-gov.in, rp.ap.gov.in. Secondary data has been collected from books, journals and Newspapers. In addition to these sources and primary information collected through interviews with questionnaire served to a cross-section of the people is used for analysis.

7.3: Data collection and tools used in the study:-

For collecting the data, different method of socio-enquiry have been adopted. A special tool

was used by investigator using the scientific process the questionnaire process the questionnaire consists of three sub tests; Part -I is related to the personal data, i.e., name, age, social, economical, political, educational and cultural backgrounds.

Part-II measures the indicators of women's empowerment. Ten indicators from the questionnaire were selected for the study, these are; mobility, decision making power, autonomy, ownership of household assets, freedom from domination in the family, political and legal awareness, participation in social and development activities, reproductive rights, exposure to information media and participation in development programs. Each indicator has a set of items pertaining to the indicator. It is a three point scale with responses such as Alone; Jointly and did not.

7.4: Analysis of data:-

The collected data was analyzed and tabulated. The data was scrutinized, verified and analyzed with the help of computer. It has been transformed into computer code and analyzed with the help of Single variable or multi variable tables. Mean, S.Ds, ANOVA and t-test were computed for interpretation of the data.

7.5: Results:-

Table - 2: Means and SDs scores for total 'Empowerment'.

-	Leaders	Members	Non-members
Mean	80.387	73.727	31.850
SD	5.005	8.953	13.080

An observation of table-2 shows that leaders have obtained the highest mean of 80.38 with an SD of 5.00 followed by members(M-73.72; SD=8.85) and non-members who have obtained the lowest mean of 31.85; with an SD of 13.08. The highest means obtained by leaders and members have high empowerment compare to non-members actively participate in various NGO activities and cooperative society. There are mean differences among the three groups of subjects in their factor of empowerment. However, in order to test weather there are any significant differences among the three groups regarding the empowerment, the data are further subjected to analysis of variance(ANOVA) to test whether there are any significant differences among the three groups and the results are presented in Table- 3.

Table- 3 Summary of ANOVA of scores for 'Empowerment'.

Score of Variation	Sum of Scores (SS)	df	Mean Sum of Scores(MSS)	'F' Value
Between the Groups	415381.750	2	207890.875	2247.670**
Within the Groups	82885.250	897	92.403	"
Total	498267.000	899	"	"

Note:- ** Significant at 0.01 level.

The significant 'F' value of 2247.67 for the factor 'empowerment' is significant beyond 0.01 level indicating that membership in self help groups has significant impact on the factor of empowerment. Among the three groups of subjects, leaders and non members have high empowerment compared to non-members. The non- members have least empowerment, this is due to the fact that they are not members of any self help groups. As the 'F' value is significant, the data are further subjected to 't' test and the results are presented in Table-4.

Table - 4: Sum of "t" value for this groups for 'Empowerment'.

Group	Leaders (Mean=80.403)	Members (Mean=73.733)	Non-members (Mean=73.733)
Leaders (Mean=80.403)	"	11.247**	60.028**
Members (Mean=73.733)	"	"	45.761**
Non-members (Mean=73.733)	"	"	"

Note:- ** Significant at 0.01 level.

All the 't' values are significant beyond 0.01 level there are significant differences among the three groups of subjects in their 'Empowerment' factor. Based on the result the eleventh hypothesis which predicted significant differences among the three groups of subjects in their factor of empowerment is accepted as warranted by the results.

8. FINDINGS

01. Most of the respondents (32.80%) are in the age group of 25-35 years.
02. Majority of the respondents (67.30%) were married.
03. Most of the respondents (33.20%) are illiterates.
04. Most of the respondents (43.50%) are labourers.
05. Most of the respondents' (54.70%) Grandfathers were agriculturists.
06. Most of the respondents' (38.70%) fathers are agriculturists.
07. The Self confidence improves Success of Self help groups.
- 08 The successful running of enterprise and participation of women is adequate are not well associated.
09. The successful running of enterprise and classification based on age are well associated.
10. The successful running of enterprise and classification based on marital status are not well associated.
11. It is evident that most of the respondents (27.2 %) in spite of their illiteracy agreed that they are running the enterprise successfully.
12. It is evident that most of the respondents (32.0 %) whose occupation is doing labor work agreed that they are able to run the enterprise successful.
13. The successful running of enterprise and classification based on group size are not well associated.
14. The successful running of enterprise and meetings conducted are well associated.
15. It is evident that most of the respondents (36.3%) attending more than 75% group meetings are able to run enterprise successful.
16. It is evident that most of the respondents (44.0%) supplying their products in open market are running the enterprise successful.
17. The successful running of enterprise and organizer's experience are not well associated.
18. Most of the respondents (74.50%) agreed that they are aware of various schemes of assistance provided by the government launched for SHG members.
19. Most of the respondents (77.40%) accepted that they have received assistance provided by the Government.
20. Providing opportunity to work with others, providing loan and creating discipline among the respondents are the main advantages of being a Self help groups member.
21. It is evident that most of the respondents (47.0%) agreed that they are running the enterprise successfully with the assistance and encouragement given by the Government.
22. The classification based on group size and loan are not well associated.

23. The classification based on group size and technical help are well associated. From the table 4.10, it is evident that most of the respondents (59.7%) with group size more than 10 are getting technical help.
24. The classification based on group size and raw materials are not well associated.
25. The classification based on group size and marketing are well associated.
26. The classification based on group size and purchase by government are not well associated.
27. Most of the respondents (56.7%) with group size more than 10 have undergone training.

9.CONCLUSION

The new millennium has thrown many challenges subjecting many nations to undergo transformation cutting across their established tradition and culture. New issues have to be addressed to effect social and economical progress of our nation. The most important one is women's empowerment through Self help groups. Self help groups have undoubtedly begun to make a significant contribution in poverty alleviation and empowerment of poor, especially women in rural areas of our country. Women are the vital infrastructure and their empowerment would hasten the pace of social development. Investing in women's capabilities and empowering women to achieve their choices and opportunities is the definite way to contribute to the economic growth and the overall development. The empowerment of rural women leads to benefit not only to individual women and women groups, but also to the families and the community as a whole. The present study is an attempt to analyse the socio-economic development of the members and the performance of the Self help groups in Chennai city. In the first chapter, an attempt has been made by the researcher to give a focus on the women empowerment activities and the origin and growth of Self help groups in India and West Bengal along with the major objectives and the hypotheses framed for the purpose of the study. In the second chapter, an attempt has been made to review the existing literature and also to study the profile of the respondents. In the third chapter, an attempt has been made by the researcher to examine the major motivational factors to join the Self help groups and also to study the performance and success rate of running Self help groups. The factors responsible for individual empowerment were also identified through factor analysis and their inter relationships were found using bi-variate correlation. Influence of demographics over factors of individual empowerment were also examined. In the fourth chapter, an attempt has been made by the researcher to examine the empowerment activities and the support system

available to the members of the Self help groups. In this chapter the problems faced by the Self helpgroups members are discussed.

10. LIMITATIONS

This study is

- Limited to 3 districts only
- Limited to women only, male is not considered.
- Restricted to primary data only.
- Used a specific tests like t-test, F-test, ANOVA

11. FUTURE SCOPES

- The study has considered women only, male can be taken for analysis in future.
- The study has used some tests like t-test, F-test, ANOVA, further chi-square, Z-test can be used in future etc.
- Comparative analysis may also be carried out in the future.
- The study has taken equal importance of three districts, further studies may be done using weightage calculation.
- Sensitivity analysis may also be followed for the identification of sensitive weights.

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