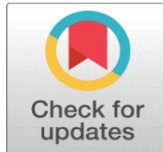


FROM LEARNING TO LEADING: THE IMPACT OF EDUCATION ON WOMEN'S EMPOWERMENT IN SHGS

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ABSTRACT

Education is crucial in empowering women, enabling them to make informed decisions, challenge societal norms, and access resources. Educated women are more empowered than uneducated women (Barman, 2018). After joining SHGs (Self-Help Groups), women have experienced increased economic as well as social empowerment (Kundu, 2019). In this study, the researchers seek to endeavour the ramification of formal education on women's social empowerment and personal transformation in SHGs. The quantitative survey study was finalised with a sample of 100 SHG members from Nilganj Gram Panchayet, North 24 PGS, West Bengal with the help of the Social Empowerment Scale (SES) and Personal Transformation Scale (PTS). The findings revealed that Formal Education Level positively 0.441 correlated with Social Empowerment and 0.478 correlated with Personal Transformation. It was suggested that the transformative role of Formal education may enhance communication skills, enabling women to interact more effectively with the community, educated women may be more likely to participate in societal activities, and formal education may increase awareness of government policies and schemes, enabling women to access resources and benefits, women with lower levels of formal education may face challenges in achieving personal transformation, particularly in Awareness of Human Rights and Self-Confidence, women with higher levels of formal education are more likely to achieve greater personal transformation.

Keywords: Formal Education, Social Empowerment, Women Empowerment, Self-help groups.

1. INTRODUCTION

Women's empowerment is a vital concern in contemporary society, particularly in India, where women have historically faced significant social, economic, and political challenges. Formal education is a vital catalyst for this empowerment, enabling women to enhance their knowledge, skills, and self-esteem, which is essential for active social participation (Kumar, 2023) (Shobitha & Selvakumar, 2022). Research indicates that educated women contribute significantly to social and economic growth, thereby addressing gender disparities and promoting equality (Ramya & Deepak, 2024) (Meher, 2021). Furthermore, the Sustainable Development Goals (SDG-5) emphasise the importance of women's equal participation in economic activities, projecting substantial global economic benefits if gender equality is achieved (Role of Training in Women Empowerment: An Empirical Analysis, 2023). By providing tailored educational opportunities and vocational training, women can gain the necessary tools to assert their rights and influence their

communities, ultimately leading to holistic societal development ("Role of Training in Women Empowerment: An Empirical Analysis", 2023) (V, 2022). Thus beyond academics, formal education sparks transformative growth, equipping women to drive positive change in their communities.

This study puts the spotlight on the relationship between formal education and social empowerment among female members of SHGs in Ichhapur Nilganj Gram Panchayet, West Bengal. The study aims to assess the level of formal education among SHG members, evaluate the relationship between formal education and social empowerment, and examine the impact of personal transformation on social empowerment. The study also investigates the relationship between social empowerment and personal transformation.

Women's empowerment is a multidimensional process that unlocks individual and collective potential. This research delves into the synergies between education, SHGs, and women's empowerment, contributing to the pursuit of a society characterized by equity, justice, and inclusivity.

2. SIGNIFICANCE OF THE STUDY

This study's findings will have significant implications for policymakers, practitioners, and researchers working towards women's empowerment and social transformation. By shedding light on the transformative potential of formal education, this study contributes to the ongoing efforts to empower women, promote social change, and foster inclusive development.

The research will inform the design of effective interventions and policies that prioritize education and skill development for women's empowerment. Specifically, the findings can guide policymakers in formulating education policies and programs targeting women's empowerment, particularly in rural areas. Additionally, the study's insights on personal transformation can help develop targeted strategies for enhancing women's self-confidence, awareness of human rights, and participation in societal activities. Resource allocation decisions can also be informed by identifying the transformative role of formal education.

The study's quantitative approach and use of standardized scales provide a replicable framework for assessing the impact of formal education on women's empowerment in other contexts. The research highlights the importance of community-based initiatives promoting women's education and empowerment, fostering stronger, more resilient communities. Moreover, the study informs strategies for enhancing social mobility among marginalized women and demonstrates the correlation between formal education and socio-economic change, improving the overall well-being of women and their communities.

3. RELATED LITERATURE

Banerjee (2009) in his paper "Economic impact of Self-Help Groups- A Case Study" attempts to quantify the impact of SHG joining on the economic positions of the women individuals in West Bengal. Data were collected from North 24 Parganas districts in West Bengal by interviewing 300 SHG members and 143 non-SHG members. Research findings suggest that the income generation activities undertaken by group members have led to an overall increase in their average income. Additionally, the families of group members have shown a marked decline in healthcare costs and school dropout rates, in contrast to the families of non-group members.

Sangeetha, et al. (2013) conducted a study "Impact of NGO-led self-help groups on the empowerment of rural women - experiences from South India." in Madurai, Tamil Nadu, India, to assess the influence of SHGs controlled by NGOs. It was reported that the SHG members are more empowered in all aspects. In addition to that microfinance, through SHGs, ensure food security by improving procuring power. The study was limited to the frequency analysis of the empowerment parameters.

Shunmuga, M. et al., (2014) conducted a study "Women Empowerment: Role of Education" in the Madurai district. The primary objective of this study was to know the relationship between educational qualifications with regard to different types of women's empowerment. The researcher used a convenient sampling method for data collection and 455 women respondents between the 20-50 age group also well-structured questionnaires were used as a data collection tool.

Results indicated that the p-value for all types of empowerment is less than 0.05, and it concludes that there is a significant difference between educational qualifications with regard to different types of empowerment.

Bhajan Chandra Barman (2018) studied "Role of Education in Empowering Women: A Case Study". The study sought to ascertain the empowerment between uneducated and educated women using a set of indicators. A field survey was carried out in the Dinhata block-II, Cooch Behar district, West Bengal, with 200 women (100 educated and 100 uneducated). The results show that educated women are more empowered than uneducated women, with significant differences observed through Chi-square tests. The study concludes that education is a crucial factor in empowering women, using nine indicators to measure empowerment.

Kundu (2019) undertook a study titled "Socioeconomic empowerment of rural women through self-help groups in West Bengal." The overriding goal of this paper was to look into the role of Microfinance institutions in empowering women socially, economically and politically through WSHGS in the North 24 PGS district of West Bengal. The data was collected through a questionnaire cum Interview method from 150 SHG members. The findings indicate that women have experienced increased economic and social empowerment after joining self-help groups (SHGs) and accessing microfinance. Specifically, 84% of the participants reported a reduction in their poverty levels through their involvement in microfinance programs.

Naz and Ashraf's (2020) study, "The Relationship between Higher Education and Women's Empowerment in Pakistan," explored the interrelationship between higher educational qualifications and women's empowerment in Central Punjab, Pakistan. Using a correlational research design and stratified random sampling, the researchers surveyed 200 women from four universities. Findings indicate a robust positive relationship between higher educational qualifications and women's empowerment, manifesting in enhanced economic autonomy, decision-making capacity, increased political engagement, heightened respect, and elevated self-esteem. This research underscores the transformative impact of higher education in liberating women from oppressive constraints, with statistically significant correlations observed across all variables, reaffirming higher education's vital role in empowering women.

The literature review indicated that the majority of the studies focused on the socioeconomic empowerment the women through SHG. Hence, having reviewed a lot of research work, the impact of formal education on social empowerment and personal transformation of women in SHGs has never been considered a topic of research in the context of North 24 Parganas. With a view of gaps in this field of knowledge, this study will be conducted by the research.

4. OBJECTIVES OF THE STUDY

1. To assess the Level of Formal Education among Female Members of SHGs.
2. To study the relationship between formal education levels and social empowerment of women through SHGs.
3. To access the relationship between the Personal Transformation of women through SHGs, by their formal levels of education.
4. To find the relationship between Social Empowerment and Personal Transformation of women through SHGs.
5. To study Women's Empowerment through SHGs with respect to their age and formal education levels.

5. HYPOTHESES OF THE STUDY

1. H_{01} : There is no significant relationship between the Social Empowerment of women through SHGs with their formal education levels.
2. H_{02} : There is no significant relationship between the Personal Transformation of women through SHGs with formal education levels.
3. H_{03} : There is no significant relationship between Social Empowerment and Personal Transformation of women through SHGs.
4. H_{04} : There is no significant difference in the Women's Empowerment through SHGs with respect to their age.
5. H_{05} There is no significant difference in Women's Empowerment through SHGs with respect to their Formal Education Levels.

6. OPERATIONAL DEFINITIONS OF THE TERMS USED IN THE STUDY

Formal Education: Formal education refers to the organized and structured education system that spans from primary school to university, encompassing various levels and specialized programs for academic, vocational, technical, and professional training.

In this study, formal education is categorized into three levels:

- Upto class VII Passed
- Passed class VIII to Higher Secondary level
- More than Higher Secondary level

SOCIAL EMPOWERMENT: Social Empowerment for women in SHGs refers to the process of gaining control and confidence to fully participate in society, characterized by improved social standing within their families, effective communication with their communities, active participation in societal activities, and knowledge of relevant policies and schemes. This empowerment enables women to challenge societal norms, assert their rights, and access resources, ultimately leading to a shift from marginalization to centrality, and from exclusion to inclusion, thereby enhancing their overall social status and influence.

PERSONAL TRANSFORMATION: Personal Transformation for women in SHGs refers to a profound and lasting change that empowers them to develop an awareness of their human rights, gain conceptual transparency to make informed decisions, acquire technical skills to improve their socio-economic well-being, and cultivate self-confidence to overcome obstacles and challenge patriarchal norms. This transformative process enables women to break free from cycles of poverty, marginalization, and oppression, unlocking their full potential and becoming active agents of change in their lives and communities, ultimately leading to a more dignified, autonomous, and fulfilling life.

SHG (SELF-HELP GROUP): A SHG is a small, voluntary association of individuals from similar socioeconomic backgrounds who come together to address common challenges and support one another through mutual assistance. Typically, an SHG consists of 20 members or fewer, allowing for a tight-knit and supportive community.

ICHHAPUR NILGANJ GRAM PANCHAYET: Ichhapur Nilganj Gram Panchayat, located within the Barasat-I Development Block in the North 24 Parganas district of West Bengal, is surrounded by several neighbouring administrative bodies. To the east lies Paschim Khilkapur Gram Panchayat and Barasat Municipality, while to the west are Bilkanda-I Gram Panchayat, Bandipur Gram Panchayat, and Sewli Gram Panchayat under the Barrackpur-II Block. Beraberia Gram Panchayat under the Amdanga Block borders it to the north, and Madhyamgram Municipality to the south. Spanning a total area of 3438.56 acres, Ichhapur Nilganj Gram Panchayat falls under the jurisdiction of the Duttapukur police station and comprises 29 gram sansads and 18 mouzas. According to the 2011 census, the panchayat has a population of 32,860, with 16,978 males and 15,882 females, making it a vital administrative unit in the region.

BARASAT-I DEVELOPMENT BLOCK: Barasat-I Development Block, situated in the North 24 Parganas district of West Bengal, is bounded by Deganga Block and Habra-I Block to the east, Barrackpur-II Block to the west, Amdanga and Habra-II Block to the north, and Barasat-II Block to the south, with a geographical spread of 105 square kilometres. The block is served by the Duttapukur police station and comprises 9 gram panchayats, 83 villages, 83 mouzas, and 202 gram sansads. As per the 2011 census, the block has a total population of 292,968, consisting of 150,484 males and 142,484 females, making it a significant administrative unit in the region.

7. DELIMITATIONS OF THE STUDY

1. The study is delimited in the Ichhapur Nilganj Gram Panchayet under the Barasat-I Development Block of North 24 Parganas district, West Bengal.
2. The study's population is restricted to women between the ages of 18 to 60.

8. METHODOLOGY

METHOD: A quantitative approach is used in this research. Information is analytically envisaged through standard statistical research methods and the results have been displayed as tables, graphs, charts, diagrams, etc. to generate more illustrative reasoning.

VARIABLES: Two types of variables are used in the study.

- **INDEPENDENT VARIABLE:** Formal Education is the independent variable in this study.
- **DEPENDENT VARIABLE:** In this study Social Empowerment and Personal Transformation of Women are taken as the dependent variable.

POPULATION: The present study included all female members of the SHG in the Ichhapur Nilganj Gram Panchayet under Barasat-I Dev. Block of North 24 Parganas district, West Bengal, as population.

Sample & Sampling technique: In this study, 100 members from 13 Self-Help Groups were randomly selected from Ichhapur Nilganj Gram Panchayet under Barasat-I Development Block as the sample.

9. TOOLS

- **THE SOCIAL EMPOWERMENT SCALE (SES)** was developed and standardized by the current researchers. This assessment tool comprises 25 items, categorized into four dimensions "Social Status within the Family, Communication with the Community, Participation in Societal Activities and Knowledge of Policies and Schemes". The SES employs a five-point Likert scale, ranging from 'Strongly Agree', 'Agree', 'Neutral', 'Disagree', and 'Strongly Disagree'. To ensure reliability, Cronbach's alpha was calculated using SPSS 21.0, the result of Cronbach's alpha was 0.949. Additionally, content validity was established through expert review by three specialists in the educational field, confirming the scale's accuracy and relevance.
- **THE PERSONAL TRANSFORMATION SCALE (PTS)**- The researchers constructed and standardized a new assessment tool for this study called the Personal Transformation Scale (PTS). This instrument is composed of 19 items spanning four distinct dimensions "Awareness of Human Rights, Conceptual transparency, Development of technical skills, and Self-Confidence." It is a five-point scale – 'Strongly Agree', 'Agree', 'Neutral', and 'Disagree', 'Strongly Disagree'. Cronbach's alpha was utilized to assess the scale's reliability, with calculations performed using SPSS 21.0 versions and was found to be 0.953, the result of Cronbach's alpha shows that the PTS is Excellent reliable and content validity was checked by three subject experts in the educational field.

TECHNIQUES OF ANALYSIS: For this study, a quantitative approach was employed to analyze the collected data. The researchers utilized SPSS version 21.0 to perform the data analysis. Specifically, they applied statistical techniques such as standard deviation, analysis of variance (ANOVA), and correlation (r) to examine the data. A p-value of 0.05 or less was considered statistically significant.

OBJECTIVE ANALYSIS AND INTERPRETATION OF DATA:

O₁: To assess the Level of Formal Education among Female Members of Self-Help Groups.

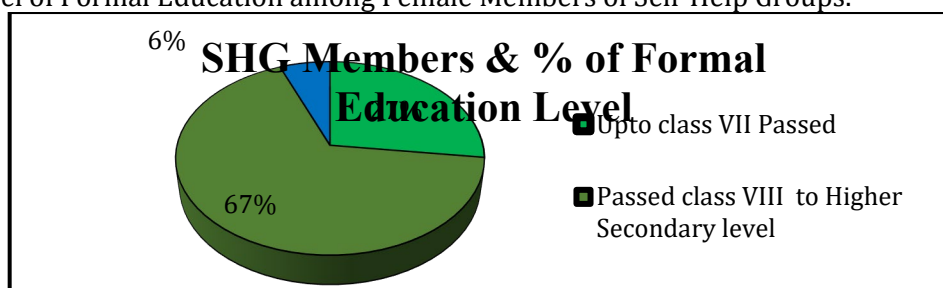


Diagram 1: SHG Members & % of Formal Education Level

Diagram 1 shows that among female Self-Help Group members, 27% have received education up to Class VII, while 67% have completed Class VIII to the Higher Secondary level. Smaller percentages, 6%, have pursued higher education beyond the Higher Secondary level.

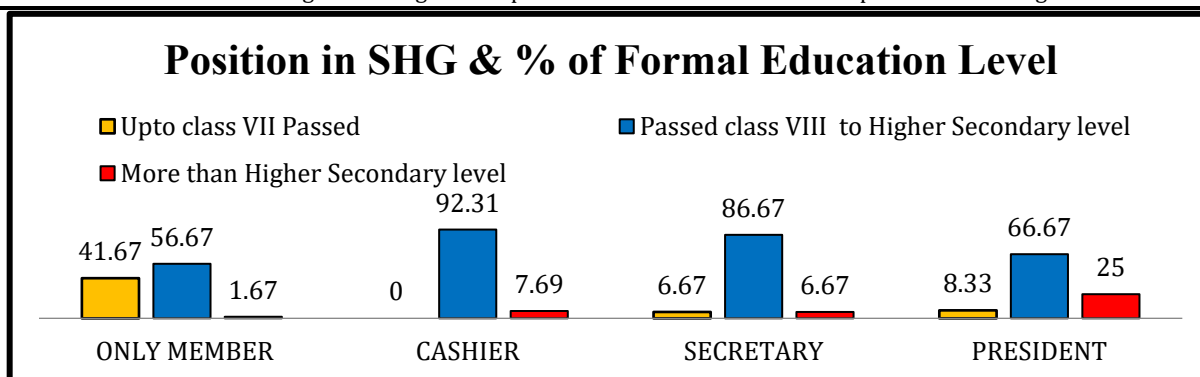


Diagram 2: Position in SHG & % of Formal Education Level

Diagram 2 shows that among female Self-Help Groups, 41.67% of only Members, 0% of Cashier, 6.67% of Secretaries and 8.33% of Presidents have received education up to Class VII, while 56.67% of Members, 92.31% of Cashier, 86.67% of Secretary and 66.67% of President have completed Class VIII to the Higher Secondary level. Smaller percentages, 1.67%, of Members, 7.69% of Cashier, 6.67% of Secretary and 25% of Presidents have pursued higher education beyond the Higher Secondary level.

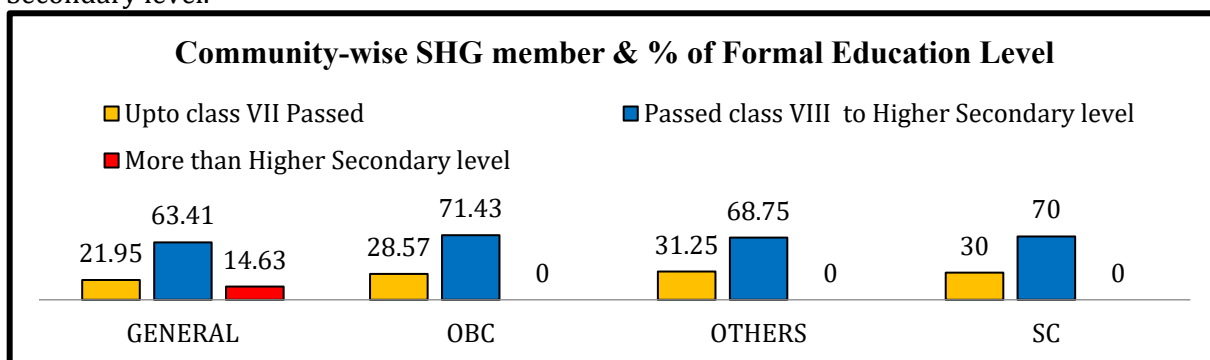


Diagram 3: Community-wise SHG member & % of Formal Education Level

Diagram 3 shows that among female Self-Help Groups, 21.95% of General caste, 28.57% of OBC, 31.25% of Others and 30% of SC have received education up to Class VII, while 63.41% General caste, 71.43% of OBC, 68.75% of Others and 70% of SC have completed Class VIII to the Higher Secondary level. Very small percentages, 14.63%, of General caste, 0% of OBC, 0% of Others and 0% of SC have pursued higher education beyond the Higher Secondary level.

Table 1

O₂: To evaluate the relationship between formal education levels and social empowerment of women through SHGs.

Correlations

	Social Empowerment	Formal Education Level
Social Empowerment	1	.441**
Formal Education Level	.441**	1

** Correlation is significant at the 0.01 level (2-tailed).

ANALYSIS: A positive correlation of 0.441 exists between formal education levels and the social empowerment of women through SHGs, reflecting a 19.4% positive relationship ($r^2 = 0.194$). This correlation is significant at the 1% level, leading to the rejection of the null hypothesis (H_{01}) at the same level of significance. The results indicate a positive association, where increased formal education levels are accompanied by a corresponding increase in social empowerment among women participating in self-help groups.

Table 2

O₃: To access the relationship between the Personal Transformation of women through SHGs, following their formal levels of education.

Correlations

	Personal Transformation	Formal Education Level
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Personal Transformation	1	.478**
Formal Education Level	.478**	1

****.** Correlation is significant at the 0.01 level (2-tailed).

ANALYSIS: The correlation Coefficient between the Personal Transformation of women through SHGs and their formal levels of education is 0.478 which indicates ($0.478^2 = 0.228$) 22.8 percent positive relationships between the Personal Transformation of women through self-help groups and their formal levels of education, and it is significant at 1% level. The results lead to the rejection of the null hypothesis (H_{02}) at a significance level of 1%.

Table 3

O₄: To find the relationship between Social Empowerment and Personal Transformation of women through SHGs.

Correlations

	Social Empowerment	Personal Transformation
Social Empowerment	1	.744**
Personal Transformation	.744**	1

****.** Correlation is significant at the 0.01 level (2-tailed).

ANALYSIS: The correlation coefficient between the Social Empowerment and Personal Transformation of women through SHGs is 0.744 which indicates ($0.744^2 = 0.553$) 55.3 percentage positive relationships between the Social Empowerment and Personal Transformation of women through self-help groups, and it is significant at 1% level. Thus the null hypothesis (H_{03}) is rejected at 1% level of significance.

Table 4

O₅: To Study Women's Empowerment through SHGs with respect to their age and formal education levels.

Women Empowerment	Age Groups			F - value	P - value
	18-30 years	31-45 years	46-60 years		
Total Social Empowerment	109.65 (8.09)	103.32 (12.78)	104.19 (13.08)	2.081	0.13
Total Personal Transformation	80.95 (8.03)	73.90 (14.37)	71.67 (15.02)	2.765	0.068
Overall Women Empowerment	190.6 (14.73)	177.22 (25.36)	175.86 (26.18)	2.68	0.074

Note: 1. The value within the bracket refers to SD

2. ** denotes significance at 1% level

3. * denotes significance at a 5% level.

4. No star denotes no significance.

Table 4

ANALYSIS: The analysis reveals no statistically significant variation in women's empowerment through SHGs across different age groups ($p > 0.05$), leading to the acceptance of the null hypothesis (H_{04}) at a 5% significance level.

Women Empowerment	Formal Education Levels			F - value	P - value
	0 to VII (Upto VIII)	VIII Passed to HS Passed	More than 12th Pass		
Total Social Empowerment	94.44 (13.91)	108.82 (09.11)	106.00 (07.04)	17.964	< 0.001**
Total Personal Transformation	62.96 (16.58)	79.19 (09.38)	79.67 (10.44)	18.725	< 0.001**
Overall Women Empowerment	157.41 (28.47)	188.01 (16.36)	185.67 (15.51)	22.170	< 0.001**

Note: 1. The value within the bracket refers to SD

2. ** denotes significance at 1% level

3. * denotes significance at 5% level.

4. No star denotes no significance.

ANALYSIS: With a p-value below 0.01, we reject the null hypothesis (H_{05}) at a 1% significance level, indicating a significant relationship between formal education levels and women's empowerment through SHGs. Hence there is a significant difference in Women's Empowerment through SHGs with respect to their Formal Education Levels.

10. MAJOR FINDINGS OF THE STUDY

The analysis of the data revealed interesting insights into the educational background of female SHG members. A significant proportion, 67%, had completed Class VIII to the Higher Secondary level, while 27% had received education up to Class VII. However, only 6% had pursued higher education beyond the Higher Secondary level. Notably, key positions within the SHGs were predominantly held by women with Class VIII to Higher Secondary education, including 56.67% of members, 92.31% of cashiers, 86.67% of secretaries, and 66.67% of presidents.

Further analysis revealed stark disparities in higher education attainment across caste groups. Only 14.63% of General caste members had pursued higher education beyond the Higher Secondary level, while no members from OBC, Other, or SC categories had done so. These findings underscore the persisting educational inequalities among marginalized groups.

The study's core findings highlighted significant relationships between formal education and women's empowerment through SHGs. A moderate positive correlation was observed between formal education levels and social empowerment, as well as between formal education and personal transformation. Moreover, a strong positive correlation existed between social empowerment and personal transformation. These findings suggest that formal education plays a crucial role in enhancing women's empowerment through SHGs.

Furthermore, the study revealed significant differences in women's empowerment through SHGs based on formal education levels. However, no significant differences were found among age groups regarding overall women's empowerment through SHGs. These insights have important implications for practitioners, researchers and policymakers working towards women's empowerment and social transformation.

11. SUGGESTIONS

Based on the findings here researchers suggest the followings:

1. The researchers found at the end of the study that very few women in self-help groups had pursued higher education. Therefore, the researchers recommend that policymakers, the government, and administration prioritize higher education for girls in rural areas.
2. The results of the study also reveal that women from SC, ST, and OBC communities tend to have lower levels of education. Consequently, the researchers recommend that the government should devise and effectively implement special plans to promote higher education among women in these marginalized communities.
3. The study results reveal that formal education has a positive relationship with women's empowerment. Therefore, it is recommended that more vocational and income-oriented training programs be provided to women in self-help groups, tailored to their educational levels, enabling them to apply the knowledge gained from formal education and achieve greater self-reliance.

12. CONCLUSION

This study endeavoured the impact of formal education on the social empowerment and personal transformation of women participating in SHGs in North 24 Parganas, India. The findings suggest that formal education plays a significant role in enhancing the social empowerment and personal transformation of women in SHGs.

Notably, a majority of SHG members, particularly those holding leadership positions, have completed education up to the Higher Secondary level. However, the pursuit of higher education beyond this level remains limited, especially among marginalized communities such as SC, OBC, and Others.

The analysis revealed moderate positive correlations between formal education levels and both social empowerment and personal transformation. Furthermore, a strong positive correlation was found between social empowerment and personal transformation, indicating that these two constructs are deeply intertwined.

The study's findings underscore the importance of investing in women's education as a critical strategy for promoting social empowerment and personal transformation. Policymakers and practitioners should prioritize initiatives that increase access to quality education, particularly higher education, for disadvantaged women. Additionally, SHGs can serve as effective platforms for promoting education and empowerment among women.

This research expands the current literature on the interconnectedness of education, empowerment, and social transformation. The findings have implications for policymakers, educators, and organizations working to fostering gender equality and strengthening women's autonomy. Education is the catalyst for a society with greater social parity, where women's empowerment and self-actualization become a reality.

CONFLICT OF INTERESTS

None.

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