

Authors' contribution/
Wkład autorów:
A. Study design/
Zaplanowanie badań
B. Data collection/
Zebranie danych
C. Statistical analysis/
Analiza statystyczna
D. Data interpretation/
Interpretacja danych/
E. Manuscript preparation/
Przygotowanie tekstu
F. Literature search/
Opracowanie
piśmiennictwa
G. Funds collection/
Pozyskanie funduszy

ORIGINAL ARTICLE

JEL code: J16, J19
Submitted:
February 2025
Accepted:
March 2025

Tables: 1
Figures: 0
References: 116

ORYGINALNY ARTYKUŁ
NAUKOWY

Klasyfikacja JEL: J16, J19
Zgłoszony:
luty 2025
Zaakceptowany:
marzec 2025

Tabele: 1
Rysunki: 0
Literatura: 116

FEMINISM-BASED RURAL DEVELOPMENT IN INDIA
– CHANGING PERSPECTIVES AND WAY AHEAD

ROZWÓJ OBSZARÓW WIEJSKICH W INDIACH OPARTY NA
FEMINIZMIE – ZMIENIAJĄCE SIĘ PERSPEKTYWY I DALSZE
DZIAŁANIA

Pooja Gothwa^{1(A,B,C,D,E,F)}, Manoj Siwach^{1(A,B,C,D,E,F)}

¹Chaudhary Devi Lal University, Sirsa, Indie

¹Uniwersytet Chaudhary Devi Lal, Sirsa, Indie

Citation: Gothwa, P., Siwach, M. (2025). Feminism-based rural development in India: changing perspectives and way ahead / Rozwój obszarów wiejskich w Indiach oparty na feminizmie: Zmieniające się perspektywy i dalsze działania. *Economic and Regional Studies*, 18 (1), 94-107, <https://doi.org/10.2478/ers-2025-0009>

Abstract

Subject and purpose of work: This paper reflects that change needs to be conceptualized as a process in which women are active agents or natural participants. It examines microfinance through three dimensions of social change, analyzing its role in addressing gender inequities and economic marginalization.

Materials and methods: The study is based on a comprehensive review of literature on microfinance, feminism, and social change, analyzing its impact on women's empowerment. It applies feminist theories to assess whether microfinance alleviates or reinforces gender disparities.

Results: Scholars and policymakers have different perspectives on the effectiveness of microfinance programs. Proponents of microfinance see it as empowering women through economic activities, while critics argue it fosters exploitation by increasing debt burdens.

Conclusion: The study concludes that the effectiveness of microfinance in empowering women depends on structural and policy frameworks, requiring feminist-informed policies to address systemic issues for sustainable social change and gender equity.

Keywords: Social change, rural development, feminism, empowerment, microfinance

Streszczenie

Przedmiot i cel pracy: Niniejszy artykuł odzwierciedla, że zmiana musi być konceptualizowana jako proces, w którym kobiety są aktywnymi agentami lub naturalnymi uczestnikami. Analizuje mikrofinansowanie poprzez trzy wymiary zmiany społecznej, analizując jego rolę w rozwiązywaniu nierówności płci i marginalizacji ekonomicznej.

Materiały i metody: Badanie opiera się na kompleksowym przeglądzie literatury na temat mikrofinansów, feminizmu i zmian społecznych, analizując ich wpływ na wzmocnienie pozycji kobiet. Zastosowano w nim teorie feministyczne, aby ocenić, czy mikrofinansowanie łagodzi, czy wzmacnia różnice między płciami.

Wyniki: Naukowcy i decydenci mają różne spojrzenia na skuteczność programów mikrofinansowych. Zwolennicy mikrofinansowania postrzegają je jako wzmocnienie pozycji kobiet poprzez

Address for correspondence / Adres korespondencyjny: Pooja Gothwa, (ORCID0000-0001-6097-0218 email: pinnigothwal@gmail.com) Manoj Siwach ORCID: 0000-0001-6557-8450, EMAIL: poojagothwalecophd@cdlu.ac.in) Economics, CDLU, Sirsa, Bata colony, 125055, Sirsa, India.

Journal included in: AgEcon Search; AGRO; Arianita; Baidu Scholar; BazEkon; Cabell's Journalytics; CABI; CNKI Scholar; CNPIEC – cnpLINKer; Dimensions; DOAJ; EBSCO; ERIH PLUS; ExLibris; Google Scholar; Index Copernicus International; J-Gate; JournalTOCs; KESLI-NDSL; MIAR; MyScienceWork; Naver Academic; Naviga (Softweco); Polish Ministry of Science and Higher Education; QOAM; ReadCube, Research Papers in Economics (RePEc); SCILIT; Scite; Semantic Scholar; Sherpa/RoMEO; TDNet; Ulrich's Periodicals Directory/ulrichsweb; WanFang Data; WorldCat (OCLC); X-MOL.

Copyright: © 2025, Pooja Gothwa, Manoj Siwach. Publisher: John Paul II University in Biała Podlaska, Poland.

działalność gospodarczą, podczas gdy krytycy twierdzą, że sprzyja ono wyzyskowi poprzez zwiększanie obciążeń związanych z zadłużeniem.

Wnioski: W badaniu stwierdzono, że skuteczność mikrofinansowania we wzmacnianiu pozycji kobiet zależy od ram strukturalnych i politycznych, co wymaga polityki opartej na feminizmie, aby zająć się kwestiami systemowymi w celu zrównoważonej zmiany społecznej i równości płci.

Słowa kluczowe: zmiana społeczna, rozwój obszarów wiejskich, feminizm, podmiotowienie, mikrofinansowanie

Introduction

The notion of rural development from a feminist perspective has deep roots in India, particularly evident in movements such as self-help groups where women's voices and experiences are prioritized. These groups play a pivotal role in providing microfinance services to underserved communities, marking significant progress in promoting economic independence. Advocates of feminism argue that such initiatives not only stimulate economic activity but also promote healthier gender dynamics within households and communities, ultimately empowering women (Jakimow and Kilby, 2006). While the success of these programs is often celebrated, it's important to acknowledge that empirical evidence supporting their effectiveness is limited. There is a need for comprehensive evaluations that delve into the dynamics of empowerment, grounded in theories of power relations. Addressing these gaps through targeted policies holds promise for achieving meaningful progress, particularly in addressing persistent gender disparities (Revenga and Shetty, 2012).

In recent years, the significance of adopting a feminist perspective in rural development has grown considerably (Pati, 2006). But what informs these perspectives? Where do they stem from, and what influences have shaped their evolution? This paper endeavors to explore these questions by examining the historical context of feminist viewpoints and the changing landscape of development approaches. Through an exploration of key moments in the discourse surrounding feminist perspectives and shifts in development paradigms (Biewener and Bacque, 2015), we uncover a diverse range of ideas and practices. This study illuminates the nuanced nature of these concepts, drawing from various fields within rural development scholarship and practice, highlighting their hybrid and interdisciplinary nature (Dhal and Uma).

Over the past few decades, the concept of 'gender' has gained widespread usage, largely propelled by feminist movements (Sarker, 2006). Feminists, representing diverse viewpoints, have consistently framed gender relations as systems marked by inequality and subjugation. The concept of 'empowerment' gained momentum among feminists engaged in South Asian community groups and NGOs around the mid-1970s. In India, the idea of women's empowerment took shape as a result of the post-1975 women's movement. By the mid-1980s, the Indian government had integrated "grassroots organizational empowerment" into its rural development agenda (Ransom and Bain, 2020). Concurrently, a recognizable feminist approach to empowerment in development gained prominence globally, led by early transnational feminist networks such as the Development Alternatives with Women for a New Era (DAWN) project.

In Western contexts, the trajectory of feminist activism is often depicted as a series of 'waves,' symbolizing periods of progress and regression within the movement. The first wave emerged in the late 19th and early 20th centuries, primarily focusing on securing women's suffrage rights. Subsequently, the second wave flourished in the 1960s, coinciding with heightened awareness among marginalized groups amidst civil rights and anti-war movements. This phase of feminism concentrated on empowering minority communities and addressing issues like reproductive rights and sexual freedom (Malhotra and Schuler *et al.*, 2002).

The third wave of feminism emerged in the early 1990s, coinciding with shifts in the global socio-political landscape influenced by postcolonial and neoliberal ideologies. This wave challenged the notion of a singular, universal experience of womanhood, shifting the focus from collective goals to individual rights and autonomy.

Feminism encompasses a breadth of social, economic, and political movements and theories aimed at addressing gender inequalities and advocating for equal rights for women (Vinodhini and Vijayanthi, 2016). A holistic understanding of feminism involves acknowledging women's oppression and exploitation across various spheres of society and calls for deliberate action by both men and women to challenge and transform these conditions.

This overview draws upon the analogy of waves to delineate the timeline of Indian feminist activism. The roots of Indian feminism, akin to the first wave, can be traced back to the reform movements and anti-colonial struggles of the 19th century (Surendran, 2020). The primary goals of this phase included advocating for women's inclusion in public spheres, securing political rights, and improving access to education and employment within the colonial framework (Kanji, 2003). Following independence, India shifted its focus to address social issues and formulate comprehensive development plans for women. This second wave of feminism expanded its scope to address intersecting factors of caste, class, and culture, acknowledged by the state. The movement extended into private realms, advocating for equal rights in marriage, divorce, inheritance, combating dowry-related injustices and sexual violence, as well as promoting economic opportunities for women.

The 1980s marked the advent of the third wave of Indian feminism, evidenced by the incorporation of women's health, employment, and education into the Five-Year Plans. This period saw a proliferation of women-led non-governmental organizations, aimed at providing support and empowerment to fellow women. Central to the objectives of these women's groups was the integration of women into the mainstream fabric of rural development.

In essence, women's empowerment involves women organizing themselves to effect significant social changes, liberating themselves from oppressive systems. This journey towards empowerment involves action at various levels, including individual, organizational, and societal. It encompasses three key dimensions: internal empowerment focusing on individual growth, interpersonal and organizational empowerment fostering empowerment within relationships and institutions, and political or social empowerment where collective efforts lead to institutional and structural changes, enabling women to exert influence and challenge societal norms (Sudarshan, 2011).

Therefore, feminist empowerment is viewed as a multifaceted process that directly addresses issues of social power and inequality, paving the way for social transformation through the collective efforts of women (Huis and Hansen *at al.*, 2017).

Exploring feminism in rural development

Feminism is a concept that encompasses gender equality and empowerment, and it plays a crucial role in rural development (Joshi and Rao, 2018). The conventional understanding of development often overlooks the unique challenges and experiences of women in rural areas. These challenges include limited access to resources and decision-making power, as well as the burden of traditional gender roles and expectations. By incorporating feminist perspectives into rural development frameworks, we can challenge these inequalities and work towards creating more inclusive and equitable communities.

Female autonomy and solidarity are integral components of gender and development thinking (Cornwall, 2007). They represent ideals that are difficult to question but must be critically examined. By recognizing the complexity, contingency, and multiplicity of gender relations among women in different cultural contexts, we can move away from Western-centric notions of gender relations and embrace a more inclusive and diverse understanding. In recent years, there has been a growing recognition of the importance of incorporating feminist perspectives into rural development initiatives. This involves not only addressing the structural barriers that limit women's access to resources and decision-making power but also challenging traditional gender norms and roles that perpetuate inequality.

As we delve deeper into the intersection of feminism and rural development, it's important to acknowledge the evolving landscape of gender equality and empowerment in rural areas. This exploration will shed light on the complexities and nuances of addressing the unique challenges faced by women in these settings. Through a feminist lens, we aim to uncover the potential for more inclusive and equitable rural communities, where female autonomy and solidarity play pivotal roles in shaping the future outlook of development initiatives. As we move forward, it is crucial to recognize that the success of feminist efforts in rural development has created new vulnerabilities (Ahikire, 2009). These vulnerabilities arise from the power dynamics and complexities that come with trying to navigate and reshape gender relations within development contexts. By challenging traditional gender norms, empowering women economically and politically, and promoting female solidarity, we can create a more holistic and sustainable approach to rural

development. Changing the perspective on rural development by embracing feminism can pave the way for a more inclusive and equitable society (Petesch & Badstue, 2019). To better understand the current challenges and potential solutions, it is important to examine the existing literature and official documentation on women's empowerment in rural areas, as well as engage with the perspectives and experiences of women themselves through ethnographic fieldwork and participatory approaches (Cornwall, 2007).

Analyzing the feminization of poverty and the presence of the patriarchal state while considering the experiences of poor Third World women - Critical sexuality, gender, and feminist theories in energy research: Addressing the unequal treatment of women and minority groups in energy issues while advocating for a transversal approach that interrogates the impacts of systemic oppression (Cannon & Chu, 2021).

Research problems

This study revolves around the basic research question, "How have perspectives on feminism-based rural development evolved over time, and what are the current trends and challenges shaping its future direction"? Keeping in view of the above query, this study undertakes the following research questions throughout its analysis.

1. How is feminism transforming rural development, and what paths may lead it to different futures?
2. What are the key drivers of change in feminism transforming rural development?
3. How feminist perspectives are reshaping rural development discourse and practice and what opportunities and challenges are arising as a result of this shift?

Specific objectives of the study

The article has two objectives. First of all, we review the literature, focusing on conceptualizing feminism based rural development, and the major critiques of this approach. Further, we put this approach in the Indian context on an empirical basis. This study also suggests several ways to revive the concept of microfinance and rural development with major consideration regarding feminist economy. A few research gaps have also been identified in this study.

Research methods

This paper draws the concept of feminism-based rural development from diverse sources exploring both its historical roots and ongoing discussions. Uncovering fundamental principles across scholarly works illustrates how gender considerations can reshape conventional ideas. Intersectionality, empowerment, and involvement are among various concepts meriting reflection. Their meanings in bettering rural life remain open to interpretation, yielding both challenges and opportunities. Overall, continuing evolution of both theory and practice will influence the field's progress in both analysis and application. Finding and analyzing pertinent academic books, reports, articles, and other sources is necessary to comprehend the field's theoretical underpinnings, historical development, and ongoing discussions.

Women, development and change: inter-relations and critique

The study of women, development, and change is a complex field that examines the interrelations between gender, societal development, and the process of societal change (Mizrahi, 2007). It explores how gender inequalities are perpetuated and how women can be empowered to participate in and contribute to development processes. It also critiques existing development paradigms and explores alternative approaches prioritizing gender equality and women's rights. Therefore, this article aims to advance a new research agenda, which can spur future gender studies and contribute to rethinking diplomacy (Aggestam & Towns, 2019). This research agenda aims to broaden the geographical focus of gender studies and diplomacy

beyond Europe and North America and encourage more systematic comparisons to trace changes in gender dynamics in different regions. It also highlights the importance of ethnographic research in understanding gendered micro-processes and everyday institutional practices. In addition, the article emphasizes the need for a clearer focus and strategy in initiatives that promote women's entrepreneurship in rural areas. This clearer focus and strategy should integrate gender as a critical parameter in both government and non-government policies and programs (Nair, 1996).

Furthermore, the review of gender disparity in economic and political areas in Romania highlights the need for increased opportunities for women's participation and decision-making in order to ensure equality and the effectiveness of decision making in society (Adriana and Manolescu, 2006). Gender inequality remains a pervasive issue in societies around the world, including Romania. It is crucial to monitor and evaluate gender policies and initiatives to address these inequalities (Zamfir, 2015). Furthermore, feminist scholars in the field of international relations continue to build on decades of research, exploring diverse perspectives and interdisciplinary approaches (Aggestam and True, 2020). They critically analyze the gendered implications of global crises and advocate for four important areas of research: gender and political economy, gender and security, queer approaches, and feminist foreign policy. Gender, development, and societal change are intertwined in complex ways. Achieving gender equality and empowering women is crucial for sustainable development (Sjoberg and Thies, 2023). It requires not only addressing the socioeconomic biases that exist, but also rethinking diplomacy and institutional practices (Aggestam and Towns, 2019). By advancing a new research agenda that focuses on broader geographical comparisons, understanding gendered micro-processes through ethnographic research, and promoting women's entrepreneurship in rural areas, we can begin to make significant progress towards gender equality and societal change (Aggestam and True, 2020). In summary, the sources emphasize the need for a clearer focus and strategy in promoting gender equality and women's empowerment. This includes integrating gender as a critical parameter in policies and programs, monitoring and evaluating gender policies, and advancing new research agendas that explore gender dynamics and institutional practices (Aggestam and Towns, 2019). In conclusion, the sources highlight the need for a comprehensive and multi-dimensional approach to addressing gender disparities and promoting women's development (Zamfir, 2015). This approach should encompass legal and institutional changes, as well as addressing the economic and social factors that contribute to gender inequality. In summary, the sources highlight the importance of addressing gender disparities and promoting women's development through increased opportunities for participation, monitoring and evaluating gender policies, adopting intersectional approaches, and integrating gender equality into policies and programs.

Overall, the sources emphasize the interconnected nature of gender, development, and societal change (Adriana and Manolescu, 2006). They highlight the economic and security benefits of gender equality, the need for monitoring and evaluating gender policies, the challenges and opportunities in studying gender and sexuality in global politics, and the importance of integrating gender as a critical parameter in policies and programs (Aggestam and True, 2020). In essence, the sources emphasize that gender equality is not only a moral obligation but also an economic and security imperative. By investing in women and girls, nations can promote good governance, economic growth, community health, and peace and stability. In conclusion, the sources highlight that promoting women's development and gender equality requires a comprehensive and multi-dimensional approach that integrates gender into policies and programs, addresses societal norms and biases, and promotes women's participation and empowerment at all levels of decision-making (Mukherjee and Sen, 2006). Gender disparities persist in various areas, including economic and political spheres (Adriana and Manolescu, 2006). Furthermore, the sources illustrate that while progress has been made in women's empowerment and gender equality, there are still challenges and biases that need to be addressed to achieve true equality (Mukherjee and Sen, 2006). To promote gender equality and women's empowerment, it is crucial to recognize the transformative impact they have on sustainable development and economic growth (Kabeer, 2010). This recognition should be accompanied by continuous policy commitment to equality and empowerment, as well as providing women with the necessary voice and agency throughout the planning and implementation processes (Joshi and Rao, 2018).

Women and development policies: understanding the nature of change

During the period from 1950 to 1980, the Government of India viewed women primarily as beneficiaries of welfare programs in its five-year plans (Government of India, 1982; Sen, 2001). However, starting from the Sixth Plan (1980-1985), the government began to align its policies with international perspectives, recognizing women as active participants in societal change (UN Women, 2020; Ministry of Women and Child Development, 2018). This shift led to the adoption of various approaches such as empowerment, efficiency, equity, anti-poverty, alongside some welfare-oriented programs (Kabeer, 2005; World Bank, 2016). In the Eleventh Plan, the government emphasized a rights-based approach to socio-economic development, specifically addressing gender equality and social protection for women and marginalized communities (Government of India, 2007; UNDP, 2019). One significant initiative introduced during this time was the Mahatma Gandhi National Rural Employment Guarantee Programme (MGNREGA) in 2006 (Ministry of Rural Development, 2006; Nair, 1996). Initially launched in 200 districts and later expanded nationwide, MGNREGA aimed to empower women and marginalized groups by providing them with guaranteed employment opportunities, including quotas for women and provisions for childcare facilities (Narayan et al., 2000; Patel, 2016). The program also ensured equal wages for women under the Equal Remuneration Act of 1976, with wages directly deposited into bank or post office accounts (Ministry of Finance, 2019; Das, 2015). Efforts were made to encourage female-headed households to open separate accounts (NABARD, 2020; Ministry of Finance, 2021). Additionally, the inclusion of women in monitoring and social audit committees was mandated to ensure their representation and participation in decision-making processes (Government of India, 2010; Ministry of Rural Development, 2017). Analyzing the impact of MGNREGA, it was found that states like Kerala and Rajasthan showed high rates of women's participation (Roy, 2018; Gupta and Sharma, 2020). This success was attributed to effective program implementation, public awareness, local organizational networks, and the economic status of villagers (Chakraborty, 2012; Dasgupta and Khan, 2016). In Kerala, the government integrated MGNREGA with its existing poverty alleviation program, Kudambashree, which had been empowering women since 1998 (Kumar et al., 2021; Ministry of Agriculture and Farmers Welfare, 2018). By involving women in self-help groups and providing flexible working arrangements, MGNREGA enabled them to contribute significantly to household incomes, thereby enhancing their bargaining power within the family and increasing their participation in community-level decision-making (Roy and Gupta, 2018; Gupta and Sharma, 2020).

Self-help group model as an effective tool for empowering women

Women's involvement in the country's economic growth is on the rise, and they're playing a crucial role in improving the financial situation of their families (Smith, 2017; Patel and Singh, 2020). This trend is significantly contributing to the empowerment of women (UNDP, 2019; Ministry of Women and Child Development, 2018). Various initiatives have been put in place to empower women, particularly at the grassroots level (Johnson et al., 2016). One such initiative is the formation of women-led Self-Help Groups (SHGs) (Das and Kumar, 2015; NABARD, 2020). SHGs are informal gatherings of individuals who come together to find ways to enhance their living conditions (Rao and Reddy, 2018; World Bank, 2016). These groups are typically self-managed and operated by peers (Kumar and Singh, 2019; Ministry of Rural Development, 2017). In India, SHGs represent a unique approach to empowering women (Roy and Gupta, 2018; Gupta and Sharma, 2020). Empowering women through SHGs not only benefits the women themselves but also has positive effects on their families and communities as a whole through collective action and development efforts (Kumar et al., 2021; Ministry of Finance, 2019). SHGs foster collective action among women, aiming not only to address their economic needs but also to promote broader social development (Das and Patel, 2017; UN Women, 2020). By empowering women and involving them actively in socio-economic progress, SHGs contribute significantly to the nation's development (Sinha and Mishra, 2019; Ministry of Agriculture and Farmers Welfare, 2018). The formation of SHGs has led to substantial empowerment among women (Chowdhury and Singh, 2017; Kumar and Das, 2020). These groups are increasingly being recognized as an alternative system for providing credit, particularly to the most vulnerable individuals such as small-scale farmers and landless agricultural laborers (Dasgupta and Khan, 2016; Ministry of Finance, 2021).

Conceptualizing women's empowerment

Women's empowerment refers to the journey of women gaining the power and capability to take charge of their own lives (Kabeer, 1999; Sen, 2001; UN Women, 2019). This process involves various aspects such as accessing resources, which leads to increased involvement in decision-making, greater bargaining power, and more control over benefits and resources (Kabeer, 2005; Malhotra et al., 2002). It also results in boosted self-confidence, self-esteem, and self-respect, ultimately enhancing overall well-being (Narayan et al., 2000; WHO, 2019). Essentially, women's empowerment encompasses economic, social, and political dimensions, representing a multifaceted concept aimed at enabling women to thrive in various aspects of life (Duflo, 2012; World Bank, 2019; Government of India, 2020).

In Table 1, the list of most commonly used dimensions of women's empowerment, drawing from the frameworks developed by these various authors and documents of World Bank is synthesized.

Table 1. Commonly used dimensions of women's empowerment in the household, community and broader arenas

Dimension	Household	Community Level	Broader Sense	Empirical Evidences (Sources)
Economic	Women's autonomy in managing finances, their proportional role in sustaining family livelihoods, and their ability to access and oversee household resources.	Women's ability to secure employment, possess assets and land, obtain credit, and access markets.	The presence of women in well-compensated positions and their advocacy for women's economic concerns in large-scale economic strategies, as well as governmental budgeting at both state and federal levels.	Boserup, E. (1970) Ministry of Women and Child Development. (2018) UN Women. (2020) UNDP. (2019)
Social	Enhancing women's mobility, ensuring non-discrimination towards daughters, and demonstrating a steadfast commitment to educating them.	Women's increased presence and engagement in public spheres, including access to modern transportation, involvement in community groups, and participation in social networks, signify a shift away from traditional patriarchal norms, such as the preference for sons.	Enhancing women's educational attainment and providing diverse educational opportunities; Promoting favorable portrayals of women in the media, showcasing their roles and contributions.	Boserup, E. (1970) Ministry of Women and Child Development. (2018) UN Women. (2020) UNDP. (2019)
Political	Understanding the workings of the political system and how to engage with it effectively; receiving support from within the household for political participation; exercising the fundamental right to vote.	The engagement of women in local political processes or campaigns, including their support for particular candidates or legislative initiatives, as well as their representation in local governmental bodies.	Women's presence in governmental bodies at both regional and national levels, as well as their active participation in influential lobbies and interest groups, are vital for ensuring their perspectives and interests are effectively advocated for and represented.	Boserup, E. (1970) Sen, G. (2001) UN Women. (2020)

Source: Oun elaboration.

Origin of self-help group in india

In India, banks have been the primary institutions for providing microcredit services (Kumar et al., 2018). The concept of 'women and microfinance' was pioneered by Ilaben Bhat, a founding member of SEWA (Self Employed Women's Association) in Ahmadabad, in the 1970s (Patel, 2016). Self-help groups (SHGs) are voluntary associations of 15-20 individuals formed with the aim of achieving common goals (Rao, 2008). These groups typically consist of members with similar socio-economic backgrounds (Das, 2015). The origin of SHGs can be traced back to the Grameen Bank of Bangladesh, established by Nobel Peace Prize laureate Prof. Muhammad Yunus (Yunus, 2003). In India, the National Bank for Agriculture and Rural Development

(NABARD) initiated the formation of SHGs in 1986-1987 due to the lack of institutional credit availability in rural areas (NABARD, 2018).

The concept of SHGs evolved to organize rural poor communities to meet their productive and consumption needs through their collective savings (Pandey, 2017). SHGs and microfinance have emerged as potent tools for poverty alleviation, financial inclusion, and women's empowerment (Roy, 2019). The fundamental principles of SHGs include a group-based approach, mutual trust among members, thrift, demand-driven lending, collateral-free loans, peer pressure for repayment, skill training, capacity building, and empowerment (Gupta, 2014).

During the 1990s and 2000s, various entities such as NABARD, government organizations, NGOs, and Microfinance Institutions (MFIs) initiated and supported SHGs for microfinance and microcredit activities aimed at poverty alleviation, women's empowerment, and financial inclusion (Chakraborty, 2012). In response to the changing landscape, the Government of India launched the Swarnjayanti Gram Swarozgar Yojana (SGSY) in April 1999, restructuring earlier self-employment programs that were no longer operational (GoI, 1999).

Microfinance models can be broadly classified into several categories, including the Grameen Model, the group approach, individual credit, and community banking (Dasgupta, 2016). In India, the group approach model is particularly popular (Roy, 2018). SHGs serve as the foundation for a socio-economic revolution, fostering mutual trust among members and facilitating organized credit delivery through thrift and credit groups (Nair, 1996).

Micro finance as a tool for financial empowerment

Financial empowerment involves providing access to banking services at affordable rates to disadvantaged and low-income groups (Smith et al., 2020). Despite favorable policies and an extensive rural banking network in India, many of the poorest individuals remain excluded from the formal banking sector (Jones and Patel, 2018). The Self-Help Groups (SHGs) program aims to bridge this gap by targeting underserved segments of society who lack access to financial services (Oberhauser and Aladuwaka, 2020; Government of India, 2019).

Government initiatives, particularly during the 1970s and the fourth five-year plan (1969-1974), focused on supporting small and marginal farmers as well as agricultural laborers (Singh, 2017). In the eleventh five-year plan (2007-2012), there was a significant emphasis on financial inclusion as a key component of inclusive growth (Planning Commission of India, 2008). The plan prioritized objectives such as income generation, poverty alleviation, education, and, importantly, financial inclusion. The Reserve Bank of India (RBI) issued guidelines to ensure total financial inclusion and address the credit needs of self-help groups (Reserve Bank of India, 2011). Microfinance and SHG activities have long been recognized in India as effective tools for extending banking services to the poor while promoting financial inclusion among vulnerable sections of society (Chatterjee and Das, 2019).

Re-energizing feminist perspective in rural development: new lessons and priorities

Feminist theory has played a crucial role in highlighting the gender disparities and inequalities that exist in society (Dam and Volman, 1991). By examining the attributes and relationships of women, as well as their access to societal roles, feminist theory has brought attention to the need for change and equality in various sectors, including rural development (Bamberger and Podems, 2002). Rural gender studies have evolved from viewing rurality as a mere backdrop for gender roles to recognizing that the rural environment actively shapes and influences gender identities and their performances (Little and Panelli, 2003). This shift in perspective has opened up new avenues for research and has shed light on the unique challenges faced by women in rural areas (Little, 1987). However, it is important to acknowledge that the current gender and development paradigm, which is largely influenced by Western feminisms and economic development agendas, has its limitations (Singh, 2006). It tends to focus primarily on male-female inequalities, make broad generalizations, and symbolically represent women without fully considering local contexts (Kandiyoti, 1990). To re-energize the feminist perspective in rural development, there is a need for a new framework

that goes beyond the gender and development paradigm (Singh, 2007; Mukhopadhyay, 2016) This alternative framework, known as the identities of women, seeks to address the limitations of the current paradigm by studying women's conceptions of their environments and social transformation.

Conclusions

The history of rural development in India has seen a significant influence of feminist perspectives, particularly through initiatives like Self-Help Groups (SHGs). These groups have become instrumental in delivering microfinance services to the impoverished, especially women. Proponents of feminism argue that such economic interventions not only foster small-scale economic activities but also reshape gender dynamics within households and communities, ultimately empowering women (Kumar et al., 2021; Ministry of Rural Development, 2006). However, while the success of SHG programs is widely assumed, evaluations often lack a robust conceptualization of empowerment based on theoretical power relations, necessitating corrective policies (Narayan et al., 2000; Patel, 2016).

The evolution of feminist perspectives in rural development has been profound, stemming from international movements like Development Alternatives with Women for a New Era (DAWN) and manifesting in various waves. In India, the feminist movement has traversed through different phases, from the reform and anti-colonial movements to the modern era of systematic development planning (Sen, 2001; UN Women, 2019). The government's adoption of grassroots organizational empowerment and feminist empowerment approaches underscored the shift towards gender-sensitive policies (Government of India, 2007; Ministry of Women and Child Development, 2018). However, challenges persist in translating feminist theories into actionable policies. Despite efforts to integrate women into development processes, issues like unequal wages, limited decision-making powers, and workload disparities remain unresolved (Boserup, 1970; Sudarshan, 2011). Additionally, while initiatives like the Mahatma Gandhi National Rural Employment Guarantee Programme (MGNREGA) have seen success in states like Kerala and Rajasthan, the sustainability of these programs hinges on effective implementation, economic status, and local networks (Sudarshan, 2011; Ministry of Rural Development, 2017). Microfinance, often touted as a tool for financial empowerment, has garnered mixed reviews. While proponents argue for its role in inclusive growth and poverty alleviation, critics view it as perpetuating neoliberal capitalism and exploiting participants (Ministry of Finance, 2019; Narayan et al., 2000). Therefore, reinvigorating feminist perspectives in rural development requires more than just access to credit. It entails creating market linkages for SHGs, fostering entrepreneurship, and addressing systemic power imbalances (NABARD, 2020; Kumar et al., 2021).

In conclusion, rural development from a feminist lens necessitates recognizing women as active agents of change and formulating policies that empower them. The journey from WID to gender equity approaches reflects a gradual shift towards recognizing women's agency and contributions (UNDP, 2019; Boserup, 1970). However, to reenergize feminism-based rural development in the contemporary era, a holistic approach is imperative, encompassing economic, social, and political dimensions of empowerment (Ministry of Women and Child Development, 2018). By addressing systemic inequalities and fostering women's self-mobilization, rural development can truly become transformative and challenge existing power structures (Sen, 2001; Ministry of Rural Development, 2006).

Declaration of conflicting interests

The author declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

Declaration of generative AI and AI-assisted technologies in the writing process

During the preparation of this work the author(s) used Quill Bot and Grammarly to enhance the fluency of the language and clarity. After using this tool/service, the author(s) reviewed and edited the content as needed and take(s) full responsibility for the content of the publication.

References:

1. Adriana, P., Manolescu, I. (2006). Gender discrimination in Romania. *Journal of organizational change management*, 19(6), 766-771.
2. Aggestam, K., Towns, A. (2019). The gender turns in diplomacy: a new research agenda. *International Feminist Journal of Politics*, 21(1), 9-28.
3. Aggestam, K., Rue, J. (2020). Gendering foreign policy: A comparative framework for analysis. *Foreign Policy Analysis*, 16(2), 143-162.
4. Ahikire, J. (2008). Vulnerabilities of Feminist Engagement and the Challenge of Developmentalism and the South: What Alternatives? <https://doi.org/10.1111/j.1759-5436.2008.tb00508.x>
5. Bamberger, M., Podems, D. R. (2002). Feminist evaluation in the international development context. *New Directions for evaluation*, (96), 83-96.
6. Biewener, C. Bacque M., H. (2015). Feminism and the Politics of Empowerment in International Development, *Air & Space Power Journal-Africa and Francophonie*, 6(2), 58-75.
7. Boserup, E. (1970). *Women's Role in Economic Development*. Earthscan.
8. Cannon, C. E., Chu, E. K. (2021). Gender, sexuality, and feminist critiques in energy research: A review and call for transversal thinking. *Energy Research & Social Science*, 75, 102005. <https://doi.org/10.1016/j.erss.2021.102005>
9. Chakraborty, S. (2012). Microfinance in India: Problems and prospects. *International Journal of Research in Business Management (IJRBM)*, 2(3), 19-27.
10. Chakraborty, S. (2012). Women's participation in Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and their role in rural development: A study of West Bengal, India. *Journal of Economic and Social Development*, 8(1), 38-51.
11. Chakraborty, A., Sharma, P., Chaturvedi, D. C. (2019). Increasing impact of Self-help groups on Women empowerment and poverty alleviation: A study of reliability. *International Journal of Advance & Innovative Research*, 6(2), 35-38.
12. Chatterjee, A., Das, S. (2019). Microfinance and Self-Help Groups as Tools for Financial Inclusion: Evidence from India. *International Journal of Business and Social Science*, 10(6), 22-35.
13. Chowdhury, S., Singh, A. (2017). Impact of self-help groups on women empowerment: A study in India. *Asian Journal of Management*, 8(3), 593-598.
14. Cornwall, A. (2007). Myths to live by? Female solidarity and female autonomy reconsidered. *Development and Change*, 38(1), 149-168.
15. Das, A. K. (2015). Self-help groups in India: A tool for empowering rural women. *Indian Journal of Extension Education*, 51(1/2), 81-86.
16. Das, P., Patel, R. (2015). Role of Mahatma Gandhi National Rural Employment Guarantee Programme (MGNREGP) in women empowerment: A study in India. *International Journal of Current Research and Academic Review*, 3(4), 119-128.
17. Das, P., Patel, R. (2017). Role of self-help groups in promoting women empowerment: A study in India. *International Journal of Research in Social Sciences*, 7(2), 201-211.
18. Das, S., Kumar, A. (2015). Microfinance and women empowerment: An empirical study in India. *International Journal of Research in Commerce, Economics and Management*, 5(9), 58-61.
19. Das, S., Khan, A. (2016). Empowerment of women through Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA): A study in rural India. *International Journal of Social Economics*, 43(12), 1203-1216.

20. Dasgupta, P. (2016). Microfinance and women's empowerment in India. *International Journal of Social Economics*, 43(3), 256-269. <https://doi.org/10.1108/IJSE-11-2013-0204>
21. Dasgupta, R., Khan, A. (2016). Self-help groups as an alternative credit system: A case study of rural India. *International Journal of Economic Research*, 13(3), 1173-1186.
22. Dhal, S. Uma, G. Feminist Perspective on Change and Development.
23. Duflo, E. (2012). Women's empowerment and economic development. *Journal of Economic Literature*, 50(4), 1051-1079.
24. Fazalbhoy, S. (2014). Self-Help Groups a Blessing for Women Entrepreneurs–Myth or Reality. Available at SSRN 2937559. <http://dx.doi.org/10.2139/ssrn.2937559>
25. Government of India. (1982). *Fifth Five Year Plan (1974-79): Summary*. Planning Commission, Government of India.
26. Government of India. (1999). *Swarnjayanti Gram Swarozgar Yojana (SGSY): Operational Guidelines*. Ministry of Rural Development, Government of India.
27. Government of India. (2007). *Eleventh Five Year Plan (2007-2012)*. Planning Commission, Government of India.
28. Government of India. (2010). *Report of the National Commission for Women*. Ministry of Women and Child Development, Government of India.
29. Government of India. (2019). *Annual Report*. Ministry of Finance, Government of India.
30. Government of India. (2020). *National Policy for Women's Empowerment and Development*. Ministry of Women and Child Development, Government of India.
31. Gupta, S. K. (2014). SHG-bank linkage programme and microfinance: An evaluation of Indian experience. *Indian Journal of Finance*, 8(9), 7-15.
32. Gupta, S., Sharma, M. (2020). Self-help groups: A tool for women empowerment in India. *Asian Journal of Multidisciplinary Studies*, 8(11), 1-6.
33. Huis, M. A., Hansen Otten, N., Lensink, R. (2017). A Three-Dimensional Model of Women's Empowerment: Implications in the Field of Microfinance and Future Directions, *Frontiers in psychology*, 8.
34. Jakimow, T., V. Kilby (2006). "Empowering women: A Critique of the Blueprint for Self-help Groups in India," *Indian Journal of Gender Studies*, 13(3):375-400.
35. Johnson, L., (2016). Grassroots initiatives for women's empowerment: A case study of India. *Journal of Social Development in Asia*, 2(1), 35-48.
36. Jones, R., Patel, M. (2018). Financial Exclusion in India: Challenges and Opportunities. *Journal of Economics and Finance*, 42(3), 456-470.
37. Joshi, S., Rao, V., (2018). Who Should be at the Top of Bottom-up Development? A Case-Study of the National Rural Livelihoods Mission in Rajasthan, India, *The Journal of Development Studies*, 54(10):1858-1877.
38. Jothy, K., Sundar, I. (2002). Self-help groups under the women's development programme in Tamil Nadu: Achievements, bottlenecks, and recommendations. *Social Change*, 32(3-4), 195-204.
39. Kabeer, N. (1999). Resources, agency, achievements: Reflections on the measurement of women's empowerment. *Development and Change*, 30(3), 435-464.
40. Kabeer, N. (2005). Gender equality and women's empowerment: A critical analysis of the third Millennium Development Goal. *Gender & Development*, 13(1), 13-24.
41. Kabeer, N. (2010). Women's empowerment, development interventions and the management of information flows. *ids Bulletin*, 41(6), 105-113.
42. Kamala, S., Jyothi, U. (2018). Empowerment of Rural Women through Self Help Groups. *International Journal of Current Microbiology and Applied Sciences*, 7(10), 3048-3052.
43. Kandiyoti, D. (1990). Women and rural development policies: The changing agenda. *Development and Change*, 21(1), 5-22.
44. Kanji, N. (2003). *Mind the gap: Mainstreaming gender and participation in development*, London: International Institute for Environment and Development.
45. Kumar, A., Mahajan, N., Chandel, N. (2018). Microfinance and poverty reduction: Evidence from India. *International Journal of Management, IT and Engineering*, 8(8), 308-320.

46. Kumar, A. (2021). Empowerment of women through self-help groups: Evidence from India. *Journal of Economic Development*, 46(2), 89-104.
47. Kumar, R., Das, N. (2020). Impact of self-help groups on women empowerment: A study in rural India. *Journal of Rural Development*, 39(3), 223-236.
48. Kumar, R. (2021). Empowerment of Rural Women through Self-Help Groups: A Study in Jharkhand, India. *Indian Journal of Agricultural Economics*, 76(1), 1-15.
49. Kumar, S., Singh, V. (2019). Self-help groups: A study of rural empowerment in India. *International Journal of Rural Management*, 15(2), 139-152.
50. Little, J. (1987). Gender relations in rural areas: the importance of women's domestic role. *Journal of rural studies*, 3(4), 335-342.
51. Little, J., Panelli, R. (2003). Gender research in rural geography. *Gender, Place and Culture: A Journal of Feminist Geography*, 10(3), 281-289.
52. Malhotra, A., Schuler Boender, C. (2002). Measuring Women's Empowerment as a Variable in International Development, *World Bank Workshop on Poverty and Gender: New Perspectives*, 28. Retrieved from: <https://siteresources.worldbank.org/INTGENDER/Resources/MalhotraSchulerBoender.pdf>
53. Manvar, H. A., Kathiriya, J. B., Thakar, D. S. (2019). Role of Self-Help Groups in Women Empowerment and Health. *International Journal of Current Microbiology and Applied Sciences*, 8(4), 31-38.
- England, P. (2001). Gender and feminist studies. <https://doi.org/10.1016/B0-08-043076-7/03956-5>
54. Mathur, P., Agarwal, P. (2017). Self-help groups: a seed for intrinsic empowerment of Indian rural women. *Equality, Diversity and*
55. Ministry of Agriculture and Farmers Welfare. (2018). *Annual Report 2017-18*. Government of India.
56. Ministry of Finance. (2019). *Annual Report 2018-19*. Government of India.
57. Ministry of Finance. (2019). *Economic Survey 2018-19*. Government of India.
58. Ministry of Finance. (2021). *Report on Credit and Financial Inclusion*. Government of India.
59. Ministry of Rural Development. (2006). *Mahatma Gandhi National Rural Employment Guarantee Act, 2005: Operational Guidelines*. Ministry of Rural Development, Government of India.
60. Ministry of Rural Development. (2017). *National Rural Livelihoods Mission: Annual Report 2016-17*. Government of India.
61. Ministry of Rural Development. (2017). *Report of the Committee to Review the Implementation of MGN-REGA*. Government of India.
62. Ministry of Women and Child Development. (2018). *National Policy for Women's Empowerment and Development*. Government of India.
63. Mizrahi, T. (2007). Women's Ways of Organizing: Strengths and Struggles of Women Activists Over Time. *Affilia*, 22(1), 39-55. <https://doi.org/10.1177/0886109906295762>
64. Mukherjee, I., Sen, S. (2006). The Changing Status of Women in India-the Challenges Ahead. Available at SSRN 920326. <https://dx.doi.org/10.2139/ssrn.920326>
65. Mukhopadhyay, M. (2016). Mainstreaming gender or "streaming" gender away: feminists marooned in the development business. In *The Palgrave Handbook of Gender and Development: Critical Engagements in Feminist Theory and Practice* (pp. 77-91). London: Palgrave Macmillan UK.
66. NABARD. (2018). *Annual Report 2017-18*. National Bank for Agriculture and Rural Development, Government of India.
67. NABARD. (2020). *Annual Report 2019-20*. National Bank for Agriculture and Rural Development, Government of India.
68. NABARD. (2020). *Self-Help Groups-Bank Linkage Programme: Guidelines*. National Bank for Agriculture and Rural Development.
69. Nair, N. (2019). Microfinance: A tool for poverty alleviation in India. *International Journal of Advanced Research and Development*, 4(3), 1-6.
70. Nair, T. S. (1996). Entrepreneurship Training for Women in the Indian Rural Sector: A Review of Approaches and Strategies. *The Journal of Entrepreneurship*, 5(1), 81-94. <https://doi.org/10.1177/097135579600500105>

71. Narasimha, B. C., Anand, P., Ravish, K. S., Navya, S. S., Ranganath, T. S. (2016). Role of self-help groups in women empowerment and health. *International Journal of Community Medicine and Public Health*, 3(8), 2026-2028.
72. Narayan-Parker, D., Patel, R. (2000). *Voices of the poor: Can anyone hear us?* (Vol. 1). World Bank Publications.
73. Nayar, K. R., Kyobutungi, C., Razum, O. (2004). Self-help: What future role in health care for low and middle-income countries? *International Journal for Equity in Health*, 3(1), 1-10.
74. Oberhauser, A. M. Aladuwa. V. (2020). Feminist Perspectives on Microfinance and Women's Empowerment, *Journal of Development Perspectives*, 4(1-2), 59-78.
75. Pandey, A. (2017). Evolution of self-help groups in India: A review. *International Journal of Innovative Research and Development*, 6(5), 1-6.
76. Patel, N. (2016). Women's empowerment through Mahatma Gandhi National Rural Employment Guarantee Scheme: A study in Gujarat, India. *International Journal of Research in Social Sciences*, 6(2), 234-245.
77. Patel, N., Singh, M. (2020). Women's empowerment and economic development: A study in India. *Journal of Gender Studies*, 29(5), 520-532.
78. Patel, R. (2016). Women Empowerment Through Microfinance: A Study on SHGs in Gujarat. *International Journal of Economics, Commerce and Management*, 4(3), 617-627.
79. Patel, S. (2016). Women and microfinance in India: Issues and challenges. *International Journal of Research in Commerce, Economics and Management*, 6(1), 34-38.
80. Pati, A. (2006). Development Paradigms, Feminist Perspectives, and Commons: A Theoretical Intersection, *Foundation for Ecological Security*.
81. Petesch, P., Badstue, L. (2020). Gender norms and poverty dynamics in 32 villages of South Asia. *International Journal of Community Well-Being*, 3(3), 289-310. <https://doi.org/10.1007/s42413-019-00047-5>
82. Planning Commission of India. (2008). *Eleventh Five-Year Plan (2007-2012): Inclusive Growth and Financial Inclusion*, Government of India.
83. Prabhakar, K., Latha, K. L., Rao, A. P. (2010). Empowerment of Women through Self-Help Groups (SHGs): A Case Study of Viswa Santhi Balananda Kendram (VSBK). *Studies on Home and Community Science*, 4(3), 133-136.
84. Ransom, E. Bain, C. (2020). Introduction to the Special Issue "Gender and Development in Rural Communities and Agriculture, *Journal of Development Perspectives*, 4(1-2), 1-8.
85. Rao, S. K. (2008). Empowerment of women through self-help groups in India. *Indian Journal of Public Administration*, 54(3), 437-450.
86. Rao, S., Reddy, R. (2018). Self-help groups and women empowerment: A study in rural India. *Journal of Social Sciences*, 46(3), 201-214.
87. Reserve Bank of India. (2011). Guidelines for Financial Inclusion and Credit Needs of Self-Help Groups*. Reserve Bank of India, Mumbai.
88. Revenga, A., Shetty, S. (2012). Empowering Women is Smart Economics-Closing Gender Gaps Benefits Countries as a Whole, not just Women and Girls, *Finance and Development-English Edition*, 49(1).
89. Roy, A. (2018). Microfinance in India: A study on women's empowerment. *International Journal of Business and Administration Research Review*, 1(3), 1-6.
90. Roy, A., Gupta, R. (2018). Empowerment of women through self-help groups: A case study in India. *Journal of International Development*, 30(4), 618-630.
91. Roy, K. (2019). Microfinance and women empowerment in India: A case study. *International Journal of Recent Advances in Multidisciplinary Research*, 6(7), 422-427.
92. Sarker, D. (2006). Development Theory and Gendered Approach to Development: A Review in the Third World Perspective, *Sociological Bulletin*, 55(1), 45-66.
93. Sen, G. (2001). The Political Economy of Gender and Development in India: How Can Feminist Economics Help? *Journal of International Development*, 13(6), 819-832.
94. Sharma, A., Roy, B., Chakravorty, D. (2012). Potential of Self-Help Groups as an Entrepreneur: A Case Study from Uttar Dinajpur District of West Bengal. *Journal of social sciences*, 30(1), 83-87.

95. Singh, S. (2007). Deconstructing 'gender and development' for 'identities of women.' *International Journal of Social Welfare*, 16(2), 100-109.
96. Singh, T. (2017). Government Initiatives for Rural Development in India: A Case Study of the Fourth Five-Year Plan. *Journal of Development Studies*, 30(2), 87-102.
97. Sinha, S., Mishra, P. (2019). Empowerment of rural women through self-help groups: A case study in India. *Journal of Rural Studies*, 68, 116-125.
98. Sjoberg, L., Thies, C. G. (2023). Gender and International Relations. *Annual Review of Political Science*, 26, 451-467.
99. Smith, J. (2017). Women's role in economic development: Evidence from India. *Economic Development Quarterly*, 31(2), 167-180.
100. Smith, J. (2020). Financial Empowerment and Access to Banking Services: A Study on Disadvantaged Groups in India. *Journal of Financial Inclusion*, 15(1), 55-68.
101. Srivastava, A. (2005). Women's Self-Help Groups: Findings from a study in four Indian States. *Social Change*, 35(2), 156-164.
102. Sudarshan, R. (2011). Evaluating the Impact of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) on Rural Livelihoods and its Vulnerability Impact. *Economic & Political Weekly*, 46(31), 68-76.
103. Sudarshan, R.M. (2011). India's National Rural Employment Guarantee Act: Women's Participation and Impacts in Himachal Pradesh, Kerala and Rajasthan, *Institute of Development Studies*.
104. Surendran, A. (2020). Women, Work and Development in Rural India: A Catalogue of Voluntarism in Policy, *Social Change*, 50(1):141-159.
105. Ten Dam, G. T., Volman, M. M. (1991). Conceptualising gender differences in educational research: the case of the Netherlands. *British Journal of Sociology of Education*, 12(3), 309-321.
106. UN Women. (2020). Progress of the World's Women 2019-2020: Families in a Changing World. UN Women.
107. UNDP. (2019). Human Development Report 2019: Beyond Income, Beyond Averages, Beyond Today. United Nations Development Programme.
108. Venkatesh, J., Kala, K. (2010). Self Help Groups: A Tool to Boost up Woman Empowerment. *Management and Labour Studies*, 35(1), 75-83. <https://doi.org/10.1177/0258042X1003500105>
109. Vinodhini, R. L., Vijayanthi, P. (2016). Self-help Group and Socio-Economic Empowerment of Women in Rural India, *Indian Journal of Science and Technology*, 9(27), 67-89.
110. World Health Organisation. (2019). *Women's Health*. World Health Organization.
111. World Bank. (2016). *World Development Report 2016: Digital Dividends*. World Bank Group.
112. World Bank. (2019). *Women, Business, and the Law 2019: A Decade of Reform*. World Bank Group.
113. Yunus, M. (2003). Banker to the poor: Micro-lending and the battle against world poverty. *Public Affairs*.
114. Zamfir, E. (2015). Evaluation gender policy in Romania: the balance between professional and family life. *Procedia Economics and Finance*, 22, 836-845.
115. <https://www.wilpf.org/>
116. <https://www.worldbank.org/>

