

# **Moving beyond economic empowerment: An alternative pathway to improve self-help groups and enhance women's empowerment in rural India**

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# **Moving beyond economic empowerment: An alternative pathway to improve self-help groups and enhance women's empowerment in rural India**

In India, establishing women's self-help groups (SHGs) for micro-enterprise projects is the foremost development mechanism for empowering poor, rural women. We illustrate an alternative pathway to the conventional economic approach by which SHGs can lead community-based initiatives to change social norms leading to empowerment outcomes. We argue that the conceptualization of SHGs in development discourse should shift from a narrow focus on individual financial improvement to one that recognizes the group itself as key to achieving empowerment and development outcomes. This framework provides an opportunity to rethink how SHGs can better empower women and make substantive changes to rural communities.

Keywords: development discourse, gender equality, rural India, self-help groups, social change, women's empowerment

## **Introduction**

In recent decades, the rhetoric of 'gender equality' and 'women's empowerment' has consistently been at the forefront of international development discourse. Since at least the 'Decade on Women' began in the 1970s, feminists mobilized the language of women's empowerment as a means to get women's rights onto the development agenda (Cornwall and Rivas 2015). What began as a radical idea about eliminating power disparities, however, has translated in practice of 'women's economic empowerment,' which is more technocratic and reductionist than that originally envisaged, leading some to contend that new frameworks and alternatives are needed (Goetz 2004, Fernandez 2013).

This process can be understood as symptomatic of two important paradigms within development. The first is that those advocating on behalf of women made greater

inroads when the perceived synergies between feminist goals and development priorities were leveraged rather than arguing for women's rights on intrinsic grounds (Kabeer 1999). Thus, even though women's equality is a worthy goal in and of itself, it did not emerge as a central or mobilizing concept in development discourse until it was instrumentalized in the pursuit of other poverty alleviation goals (Razavi and Miller 1995). The second is that development agencies have remained committed to an essentially neoliberal model of development in which the market is understood to be of primary importance to growth and resource allocation (Goetz 2004). Thus, in practice, women's empowerment has often been equated to women's economic empowerment—a concept which has even been referred to as 'the magic potion of development' (Blumberg 2005).

Women's economic empowerment is often aligned with neoliberal approaches which seek to improve the status of women by improving their ability to earn an income, since empowerment is often understood—at least in part—as a woman's ability to influence household-level decisions, especially in the context of income allocation (Blumberg 2005, Alkire et al. 2012). Development policies have increasingly targeted women as their beneficiaries because they are seen as having a 'multiplier effect;' women are regarded as more likely to invest their income in food security, health, and education than male counterparts (Doss 2013). This approach has been reinforced by many NGOs who can more easily measure income and other financial outcomes than abstract measures of empowerment, and who are motivated to focus on these measurable outcomes so that donors can see tangible results (Jakimow and Kilby 2006).

A particularly prominent example of this approach is the emergence of microfinance as a prevailing anti-poverty strategy and the growth of women's self-help groups (SHGs) that accompanied it. This can best be understood against the backdrop of

governance reforms implemented around the early 1990s aimed at decentralizing and ‘localizing’ governance (Joshi and Schultze-Kraft 2014). Increased emphasis on local representation and participation paved the way for local institutions—defined as membership organizations which advance a common interest and/or help members to pool resources (Agrawal and Perrin 2009)—to come to occupy a central role in development approaches (Cornwall and Coelho 2007). The concept of microfinance stems from the idea that rural poverty results from a lack of financial services available to the poor, emanating from exclusion from the formal banking sector on one hand and the adverse effects of informal lending on the other (Kabeer 2005). Microcredit advocates argue that by organizing beneficiaries into groups based on thrift savings and credit activities, poor people can be brought into the formal banking sector via credit schemes subsidized by the state (Baland et al. 2008). The fervor with which microfinance was posited as the solution to rural poverty was so commonplace by the mid-1990s that scholars describe it as having been accepted ‘almost unquestioningly’ within poverty circles (Nair 2011) and that it had even been suggested as the ‘magic bullet’ for women’s empowerment (see Kabeer 2005). To this end, significant sums of international funding have been specifically allocated to projects which target women; AidData reports US\$1.528 billion allocated to projects in India from 1981 to 2013 (Tierney et al. 2011).

India provides a particularly relevant context in which to explore these concepts since no other country has embraced the empowering potential of microfinance—and the establishment of women’s SHGs as the means to do so—quite as thoroughly as India. What is more, India’s history of inequality, extreme poverty, and large population make it a particularly compelling and important case. India is ranked 109th out of 145 in the Global Gender Gap (World Economic Forum 2019), suggesting that it has much

progress to make before women reach parity with men. With 1.35 billion people, it is home to nearly a fifth of world's population, so improvements in India can change global averages.

In India, SHGs are typically composed of 10–15 women from the same caste who are encouraged to form a group by a government or NGO representative with the incentive that collectively saving small sums of money can create opportunities to borrow in times of need (Garikipati 2008). National rural development programs since the 1980s have increasingly targeted women via the creation of SHGs, which are seen as serving the dual purposes of developing rural economies and empowering women. Yet despite heavy investment in these programs and the significant number of SHGs that have formed as a result, evidence of how women can become empowered through this model is mixed. For a summary of the literature on SHGs and development outcomes (including empowerment), see Gugerty et al. (2019).

The goals of the paper are first, to describe the conventional causal model of women's empowerment and its limitations, and second, to provide case-based evidence for an alternative theory of change for how SHGs may be reconceived in a way that may produce more enduring empowerment outcomes. Through various reincarnations in policy over the years, the Government of India has remained committed to a conceptualization of women's empowerment that focuses on an individual woman's ability to make decisions within her household, including decisions about income, agricultural production, productive assets, or her own time (Alkire et al. 2012). We argue that reducing women's empowerment to increased decision-making within the private sphere and narrowing the SHG to a neoliberal focus on earning incomes misses the potential power of these groups to challenge the social structures that are detrimental to women. We follow Kabeer (1999) in defining empowerment in terms of a woman's

ability to make strategic life choices, which understands women's empowerment as a process in which women challenge the prevailing norms and culture which limit them (Bali Swain and Wallentin 2007). We define 'enduring empowerment' as a scenario in which women are recognized as legitimate decision makers in the public sphere.

Drawing on case studies from three SHGs working together in Bankura District, West Bengal, we show how orchestrating community-relevant projects that are initiated by the SHGs themselves can lead women to be seen as legitimate decision-makers within their community. If SHGs are recognized as useful institutions with authority to make decisions at the community-level, women are better positioned to change the social structures that limit the attainment of broad-reaching and enduring empowerment. Our data suggest that when women work together on development projects they will be more effective in bringing about improvements in women's status and poverty levels than when the focus is on income generation projects alone. Building on the work of Agarwal (2010), we argue that a well-supported, well-functioning SHG is better disposed to achieve development outcomes than individual women, and that this 'power of the group' should be better recognized within policy discourse. Thus, we argue that the mixed efficacy of SHGs to empower women lies not in a fault with the SHG concept itself, but rather with the way its relationship with women's empowerment has been conceptualized within development policy. We present data on the causal mechanisms of a locally successful group of SHGs, providing insight into how governments and development practitioners can best support SHGs in order to develop their potential as effective local institutions. Given that many SHGs are not currently well functioning and exist in name only, this paper provides an opportunity to rethink how women's empowerment is currently conceptualized within development policy and how the potential power of SHGs could be better leveraged in order to achieve this aim.

Our evidence presents an exception to the usual rules of low participation, poor leadership, and competitiveness that typically characterize participatory groups, stunting their development as local institutions. Our case study can thus be interpreted as a best case scenario in which the SHGs developed a solidified identity which they leveraged to achieve development outcomes and empowerment gains in turn. Although the evidence presented is India-specific, the alternative pathway to women's empowerment that we present has potential applicability to other Global South contexts in which infrastructure around local participatory governance is in place.

### **Conventional model of women's empowerment and the self-help group in India**

Development programs as far back as the late 1970s laid the foundation for the emergence of the SHG as the central mechanism to empower poor women and develop rural economies that can still be seen in Indian policy today. Early programs such as the Integrated Rural Development Programme (launched in 1978) and Training of Rural Youth for Self Employment (launched in 1979) sought to provide income-generating assets and credit to farmers and laborers below the poverty line. Development of Women & Children in Rural Areas, which followed in 1982–83, focused specifically on creating self-employment opportunities for groups of 15 to 20 women via provision of training in a chosen economic activity (Planning Commission 1985). Although many programs centered on encouraging women to join the workforce, *Mahila Samakhya* was an exception. Launched in the late 1980s, this program sought to organize groups of poor rural women to engage in consciousness-raising activities and encouraged them to advocate for social and political change. However, according to Fernandez (2008), 'The radical impetus of these groups proved too challenging for state-sponsored programmes ... and from the mid-1990s, state policy emphasis shifted to the micro-

credit paradigm' (p. 2).

In 1997, the SHG model focusing on micro-enterprise was introduced as the core strategy for the empowerment of women in the Government's Ninth Plan (1997–2002; Planning Commission 1997). In 1999, the Government integrated all previous self-employment programs into a single scheme named Swarnjayanti Gram Swarozgar Yojana (SGSY). SGSY aimed to develop micro-enterprises in villages via the provision of credit and subsidies to SHGs with the intention that these would develop income-generating assets (Ministry of Rural Development 1999). From 1999 to 2011, SGSY was the Government of India's primary anti-poverty policy in which women's SHGs formed the cornerstone (Fernandez 2008).

Policy that pivots around SHGs as its targeting mechanism has undergone two further iterations since SGSY: in 2011, SGSY was replaced with the National Rural Livelihoods Mission (NRLM) and in 2015, NRLM was combined with the National Urban Livelihoods Mission and rebranded Deen Dayal Antyodaya Yojana (DAY). Launched with a budget of \$5.1 billion, NRLM was considered one of India's flagship rural development programs (World Bank 2011), with the ultimate goal of organizing all poor rural households into membership-based groups by 2015 (Planning Commission 2011). Similar to its forerunners, a significant component of NRLM was the provision of grants to village-based membership organizations to undertake 'productive livelihood activities' (Desai and Joshi 2014). This continues to be a central pillar in the Government's approach to rural poverty, evidenced by the recent Rs 500 crore (US\$6.6 billion) investment in DAY (National Portal of India 2018).

Policies that employ the micro-enterprise model of SHGs conceptualizes women's empowerment in two ways (Figure 1). First, self-employment opportunities made possible via the development of a micro-enterprise create the opportunity for a

woman to earn an income of her own. This raises her bargaining power to allocate resources within the household, and thus she becomes better empowered through an increased role in household decision-making. This also serves another development goal: greater household income is expected to be spent on healthcare, food, children's education, and the home. Second, participation in SHG activities could lead to greater autonomy, awareness, and political and social inclusion (Bali Swain and Wallentin 2012). Skills of negotiation or 'bargaining' learned through group participation can lead to empowerment outcomes since women will be better able to participate in public life and petition for their rights (Agarwal 1997). In this model, micro-enterprise is understood as having the capacity to address multiple social problems: assets financed by loans can reduce income disparities and poverty, while groups can help to improve gender relations and local governance by serving as forums for collective action (Baland et al. 2008).

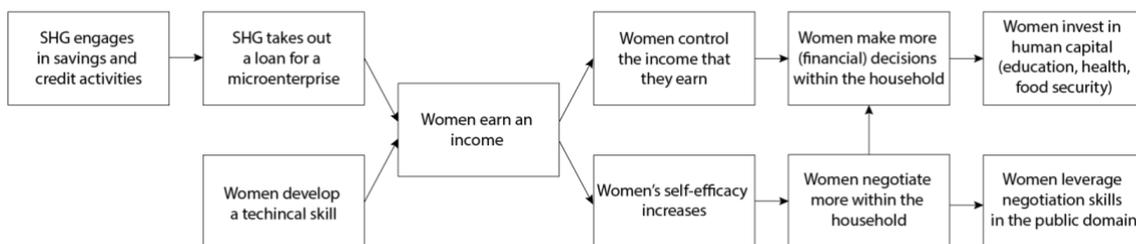


Figure 1. Neoliberal causal model for women's economic empowerment. Women's empowerment is expected to result from increased opportunity for income generation via the development of productive assets and a sustainable micro-enterprise made possible through upskilling and access to microfinance. Increasing women's earning potential leads to increased self-efficacy and control over income, leading to enhanced negotiation and decision-making within the household, which may lead to larger investments in human capital and it may also result in enhanced participation in the public domain.

This approach makes two important assumptions: that women will have control over the money that they earn and that their status as a decision-maker is influenced by their status as an income-earner. However, research has shown that the income earned by a woman is not necessarily kept by her (Kantor 2003). A study conducted in 80 villages across four districts found that the amount of income a woman earned was negatively related with how much influence she had over that income (Zavaleta Cheek 2019). In other words, the women who made the least amount of income had the most influence over how it was used. Similar results were found by Kantor (2003). Not only did women not necessarily have control over the income they earned, they also did not have much control over the money that they got from loans. In fact, of those that took out a loan, 83% of women either did not choose to take out a loan or did not have control over what happened to the money that was borrowed (Zavaleta Cheek 2019).

The amount of money a woman earns does not necessarily mean that she is better able to make decisions within her household. Even though literature on household decision-making, often referred to as intra-household bargaining, suggests that women who have more assets, more education, and/or earn higher incomes will have more influence over household decisions, especially regarding income allocation and productive resources (Blood and Wolfe 1960, Doss 2013), this is not always the case in India (Agarwal 1997). Feminist scholars have argued that intra-household bargaining is not simply based on the endowments of an individual woman. Instead, it is also influenced by external factors related to the market, community, and the state. Community norms and practices not only influence a woman's ability to bargain but also shape what she can bargain about (Agarwal 1997). In other words, local institutions or community norms—which are often deeply entrenched—shape relations, define values, and influence the choices women make (Kabeer 1999). In India, important

social constructs like the caste system and patriarchal family dynamics create systemic obstacles that limit women's decision-making, time allocation, and freedom of movement.

Theories of change that focus on endowing the oppressed with individual assets place the burden of change on the most vulnerable, least powerful, and often the least equipped to change the system that has been mistreating them (Kapoor 2002). Additionally, this approach may undermine the value of women's unpaid labor and may reinforce the legitimacy of unfair systems of power (Singh and Pattanaik 2019). If women are called upon to also be income earners, this may inadvertently undermine her many other unpaid contributions to her family and add to the already cumbersome list of responsibilities that are culturally ascribed to her. Women cook; clean; tend to children and the elderly; collect food, fodder, water and fuel; and perform a variety of agricultural tasks along with other domestic drudgery. The so-called 'feminization of agriculture' demonstrates that women are increasingly responsible for the farm, yet continue to have very little decision-making ability over it given familial hierarchies and the persistent failings of land reform to benefit women. The additional burdens of agricultural labor have led some scholars to suggest that the feminization of agriculture may be more accurately labeled 'the feminization of agrarian distress' (Pattanaik et al. 2018). The unpaid work that women do is often undervalued, underestimated, and considered a free household commodity (Singh and Pattanaik 2019). Therefore, asking women to do even more in the name of her empowerment puts women in a difficult position where she is often over-extended (Lahoti and Swaminathan 2016). Moreover, many of the tradeoffs associated with women working more, such as the time she spends away from her family (which may disrupt child feeding practices or limit her leisure time) are often not considered.

Last, this approach does not sufficiently address how women will be able to leverage their decision-making within the household to adequately change social norms, which are required to fundamentally change the social structures that prevent women from enjoying the same freedoms as men. This is not to say that women should not be afforded opportunities to earn an income, but that it is problematic to assume that women's empowerment is best supported by encouraging women to participate under conditions that are unfair to them. Women are often paid less than men, have fewer years of education, have limited freedom of movement, and have inadequate childcare support, in addition to various other forms of disadvantage when competing in the formal workforce. Therefore, expecting women to change the system in which they are systematically discriminated against may not be the most reasonable or realistic way to realize empowerment outcomes. Since women have limited time, energy, and resources, they must make choices about how to best or most efficiently to allocate resources, not only to maximize the benefits to their families but also to take care of themselves and protect their time for rest and leisure. Not only is leisure important for mental and physical health (Schwarzenberg and Georgieff 2018), it is also associated with empowerment: 'Leisure spaces should not be underestimated, especially in terms of their potential for resistance and renewal for women enmeshed in patriarchal cultures that continue to define [women] as wives and mothers' (Green 1998 pg. 172).

Thus, the economic empowerment model outlined above tends to treat individual women as the sites of empowerment potential. This conceptualization sees individual women as capable of and responsible for improving their position and status; the power structures that shape women's realities tend to be ignored. This neoliberal view of empowerment has important limitations not only in the way in which women's inferior status is understood but also in the approaches that are consequently offered for

its improvement. Thus, improving the status of rural women through a focus on income generation projects has important limitations that are not currently addressed in development policy.

## **Materials and methods**

This research draws on qualitative data, routed within a case study approach and employs process tracing as its primary methodology to structure an iterative process of data collection and analysis. Our fieldwork took place in the summer of 2015 in Bankura District, West Bengal. We began by shadowing the field workers of Professional Assistance for Development Action (Pradan), a well-established NGO network operating across seven states in North and East India. Pradan was instrumental in establishing some of the first SHGs as far back as 1987 and its work continues to be primarily directed to and through these groups (Pradan 2020).

We attended 15 meetings and workshops with SHGs from eight villages during our first three weeks of fieldwork, employing participant observation and informal interviews with SHG members and Pradan fieldworkers with the support of an interpreter. Through this initial, intensive scoping period, we encountered both well-functioning SHGs and others experiencing various organizational problems. Upon refinement of our research questions, we focused our efforts on the three SHGs of one hamlet operating largely autonomously from NGO or other external support and whose activities went beyond savings and credit. These SHGs were selected in order to explore the causal mechanisms through which SHGs can reach this level of maturity.

Bankura District is one of the country's 'most backward districts,' with 30 percent of households falling beneath the poverty line (World Bank 2008). The area receives 394 mm of rainfall per month on average, which mostly falls from June to September (Malik et al. 2016). Our study site is a remote, interior village approximately

one hour driving time from the nearest town, along narrow tracks that are impassable during most of the rainy season. Like many other villages in Bankura, it shows many signs of its general state of poverty. Dwellings are typically small, closely spaced, and constructed from kutcha materials, such as mud, timber, and thatch. Livestock such as cattle, chickens, and goats, as well as stray dogs, live in close proximity to people. Villagers have no electricity or running water and are reliant on a single tubewell for water. The village is highly vulnerable to flooding when the ground changes shape and contour according to the rains.

The village consists of three hamlets, and we focus here on the three SHGs of one hamlet whose members are Santhal, a Scheduled Tribe identity. This community is highly insular: unaccustomed to, and wary of, outsiders. However, we were able to gain access to the village because of the relationships that Pradan had built with them over years. Our initial shadowing work with Pradan, and time spent engaged in informal conversation prior to conducting interviews, was instrumental to building rapport and trust.

We conducted informal, semi-structured interviews in groups and with individuals (Merriam 2002), taking care to use open questions that allowed interviewees to converse in their own words (Kvale and Brinkmann 2008). Data generated through interviews was supported by insights gained through observation, informal conversation, and time spent living 'in the field'. Since we were conducting fieldwork in one of the busiest times of the year, we fit our interviews around participant's schedules. We used a tailored approach to recording interviews. When possible we recorded interviews, and when people preferred not to be recorded, we took copious notes during pauses in translation and immediately following the interview to ensure we recorded as much verbatim as possible. We interviewed women from all three SHGs of

the hamlet, women from other SHGs of the village and surrounding villages, men in the hamlet, and NGO representatives. Analysis followed a grounded theory approach (Strauss and Corbin 1997) and used the Policy Sciences framework by Clark (2002), which allowed for our interview questions to change as we learned more about the process of SHG formation from multiple perspectives. We transcribed interviews, used an open coding process, and wrote memos detailing important themes and emergent processes (Bernard et al. 2016). We used process tracing methods to analyze our interviews and to trace the causal mechanism between the formation of functioning SHGs and women's empowerment outcomes (Beach and Pedersen 2019).

## **Results and discussion**

### ***Local women establish a self-help group***

The three SHGs of our study were established in 2003. Like many SHGs in India, they were established after a government officer encouraged the women to collectivize into groups, suggesting that pooling their savings, 'will make your lives a little bit easier' [IN9]. The women were given choice over who to form a group with, on the condition that each group featured three women literate enough to act as president, secretary, and treasurer. Since the hamlet consisted of 36 households and each SHG comprised 12 members, every household in the hamlet had SHG representation.

In the early years, the SHGs focused on communally pooling their savings, administering small loans within the group, and accessing relevant government schemes as per state direction. Loans at this time were typically used to meet household shortcomings and for 'emergency' purposes, such as wedding expenses or home repairs. SHG members reported that in the early years, the SHGs did not meet regularly, and that their efforts to pool savings were not systematic. As one member explained, 'When

the groups formed at first, the savings were sporadic – one member puts in one month, another member puts in another month – it was not consistent. We weren't pooling our savings well. We were also not meeting regularly – maybe once a month, sometimes only every five or six months.' [IN14] Over the next several years, the SHGs began to administer the Government's Mid-Day Meals Scheme, a nationwide program that employs women to cook lunch for school children, and two SHGs received government funding to rear goats.

With the consistent participation of all members in the Mid-Day Meal Scheme, the SHGs became more unified as the leaders of the groups emphasized the importance of participation of all members. This built accountability, trust, and a sense of unity within and across SHGs. As one key informant explained:

The other members have a sense of trust, a belief in these leaders. And those women, those leaders, have a sense of responsibility to those women. Because of the leaders, that sense of unity has spread to each member of the SHG. They have made the others understand that, if I don't come to this meeting, then the SHG is incomplete. They [the leaders] understand this. They have taken ownership of the SHG. [KII11]

Although meetings at this point were still sporadic, this perspective—that the success of the group depended on everyone's participation—translated into the regular attendance of all women, which was critical for successful implementation of projects.

Women also started to recognize that their strength came from acting as a unified group. As one member explained, 'In the beginning, the unity amongst us was there, but there was a lack of awareness. Over time, we recognized the importance of the unity that we have, that this was a strength of ours.' [IN14] When asked why the SHGs formed, two members described how, 'By working together, we can help our community, we can help each other in our labors, and we can help each other in the village in time of any problem.' [IN10] This retrospective position reflects the ways in

which a group ethos, which emphasized the benefits of working cooperatively, had been fostered.

As women identified as members of the group, feelings of trust amongst members grew. Women in this hamlet were also more likely to trust one another because they were of the same Scheduled Tribe and had to depend on one another in times of need given the remoteness and insularity of the village. This growing sense of unity and trust among members was further strengthened by group composition remaining relatively stable over time. From the SHGs' establishment to the time of data collection (12 years), two SHGs had lost only one member due to death or marriage (later replaced by a woman of the same household). Since no household was excluded from SHG participation, the SHGs collectively engendered a sense of inclusion among the women of the hamlet, and the groups lacked the sense of competition between members and non-members that was apparent in other villages we visited during the scoping period. As one woman explained, 'Without participation of all the members, it is not possible to bring about any change in the village. That progress, it is there because across all the SHGs, all villagers are included.' [IN12]

### ***Tackling food security: a community priority***

Effective leadership that recognized the importance and potential power of the women acting together and the unity and trust it fostered created a supportive environment in which problem solving and self-efficacy could flourish. When asked about the structure that had developed during meetings, one member described how, 'In each and every meeting, we discuss what we should do and not do. We discuss it in a good way – everyone is able to say how they are feeling, to share their problems, and contribute their ideas. After that, we discuss solutions.' [IN9] Another described how SHG meetings had engendered an atmosphere in which, 'Anyone who wants to share their

problem speaks. There is no expectation that everyone must speak – but any woman who wants to say something, she can.’ [IN9]

Three years after the SHGs were founded, the women designed and carried out a project of their own, based on an identified need within the community. Since the village was suffering from food insecurity, the women developed a communal grain bank that could provide a year-round supply of rice for all households in the hamlet. Two large urns were constructed from straw rope and placed in an old community goat shed located in the center of the hamlet. Since the women already made this straw rope in their homes for weaving baskets, between them they were able to construct the urns in less than a day. Rice was then pooled with each SHG member contributing 20kg, resulting in enough grain to feed a family of three for a year. The SHGs collectively agreed upon a rate of rate of interest for their households (8kg per 20kg borrowed) and a slightly higher rate of 10kg per 20kg borrowed for individuals outside of their hamlet, who were also lent to if known and trusted.

The objective of the project was to improve the levels of food security and income of villagers by removing the need for lending from Mahajans – moneylenders, who reportedly charge extortionate interest rates, leading to a cycle of debt and further exacerbating poverty in the village. The grain bank was described by several members as having brought about a shift from a state of rice insecurity from August to October, when rice paddy has been sown but not yet harvested, to a state of rice surplus in the village. ‘Because we created this grain bank, we save our money from the Mahajans, because now people are taking loans from the grain bank in the months of scarcity ... Because of the interest grain we take, we are having surplus grain in the village.’ [IN14]

Seven years later, enough grain had accumulated from the use of the grain bank that the SHGs were able to sell the surplus. The grain was sold in the local market for Rs 30,000

(US\$400), with the proceeds split equally amongst the 36 families of the hamlet. The grain bank not only succeeded in securing a year-round supply of rice for every household, over time it paid them back an income. Thus, the grain bank removed dependence on informal financial services and the cycle of debt and impoverishment and debt which they cause, which the SHGs' savings and credit activities did not.

Thus, through the grain bank, women dealt effectively with two problems in the village: a lack of stable food supply during the lean season and the harmful impacts of the cycle of debt from moneylenders. Although savings and credit and administering government schemes had provided the grounds for the groups' establishment, they benefited most once they identified and solved a problem that was important to their community. It also had the added benefit of keeping families together: 'There is no migration from the village because of the good work the SHGs are doing such as the grain bank.' [IN2] Food security was an uncontroversial goal that would benefit everyone in their village; it was also recognized as an issue that falls within women's traditional sphere of influence. During a discussion as to why women's participation in SHGs is emphasized, women iterated, 'We do most of the work in the fields; the men usually just plough. And we are responsible for the home and the family.'

The success of the grain bank strengthened the legitimacy of the SHGs as valuable community institutions. Many of the men interviewed reported that at first they considered the SHGs to be a waste of time, since they did not consider that anything worthwhile would come of them. However, after the grain bank was established, they regarded the SHGs differently, and the women reported less hostility and resistance from their husbands for attending meetings.

Simultaneously, women in the SHGs started to legitimize themselves as decision-makers as they started to take ownership of the SHGs and their projects. We

found that a sense of ownership over projects was critical to the development of perceived capacity of the SHGs by group members and a deepening of group unity and identity, in part exemplified by the establishment of a uniform of white and red saris that were worn when attending meetings and doing official SHG business. Women often emphasized that the grain bank was their own idea, which they developed and implemented without external facilitation. At the time of the project, the SHGs were not yet supported by Pradan or any other NGO. They described with a palpable sense of pride that, ‘We got the idea of the grain bank on our own’ [IN10]. The collective ownership of this program was also clear in that we were not able to get a straight answer about who had the idea of the grain bank first, even after asking multiple women in a variety of ways. Instead, women talked about how they conceived of it collectively and clarified that the project was an autonomous decision taken beyond government schemes. One member proudly stated, ‘We are not doing government schemes – we are self-sufficient.’ [IN2] Another emphasized, ‘Only because of the unity between the three SHGs are we able to develop our village. Because of that unity, we have become self-sufficient, in food and in income.’ [IN9] SHG members thus identified administering government programs with dependence externally, while carrying out their own projects was identified with self-reliance.

A sense of ownership over projects and the recognition of the group’s creative capacity led to a developing consciousness of women’s enhanced self-efficacy – a belief in their capacity to act. One member recognized that their power and influence came from the fact that they were operating as a cohesive group. She explained, ‘What we were able to do as a group we could not do alone.’ [IN15] Women were able to achieve more as a group than they could as individuals, and as the group gained legitimacy both

for the women participating and the men who were benefiting, they were able to leverage their influence to tackle another community problem—eradication of alcohol.

***Gaining momentum and eradicating alcohol: an important cause for women***

Building on the success of the grain bank, the following year the SHGs embarked on an ambitious project to eradicate alcohol production and consumption from their village and several surrounding villages. Regular, heavy drinking was described as having been commonplace amongst males – both adults and youths – with significant social and economic impacts:

The men would both drink and the result was they were not doing work in the fields and becoming dependent on alcohol. Village was facing many problems as a result. Violence in the homes was there and youth not interested in education. Men were even selling grains of their households in order to buy alcohol. It was causing many problems. [IN10]

Women linked alcohol consumption with indolence, loss of productivity, and domestic violence, as well as wasted income and poor health. Both moonshine, created by the women themselves, and the sale of alcohol by a local vendor were taking place. Males from other villages also came to their village to buy and consume alcohol, exacerbating the problem.

During a meeting, the SHGs agreed that they must tackle the issue. During the initial discussions they identified that, ‘*Because it is us women who make the alcohol, it is in fact in our hands to change things*’ [IN1]. For the first time, they identified that their role in producing moonshine meant that they held greater power over the social problems of concern to them than they had previously recognized. They identified their own agency in the process and therefore their capacity to effect change.

They also recognized that since the problem also existed in surrounding villages they would need to gain the support of other local SHGs in order for an intervention to

be effective. The SHGs that established the grain bank arranged a subsequent meeting with the other two SHGs within their village in addition to those of two other neighboring villages. SHG members reported that, during this meeting, *'We saw that we are each having a problem with income and living standard, and that eradicating alcohol needed to take place if this was to improve. This was agreed together amongst all the SHGs.'* [IN2] Once the women realized that they shared the same goal and were in a position to effect change, they gained 'buy in' from women beyond their own hamlet. Their strength in numbers conveyed a unified message, with enough authority that it would be heard. Just as one group is stronger than one woman acting alone, greater power and influence was gained by many SHGs acting together.

Following this meeting, the SHGs held a second meeting with all members of their village present. They reported that, *'We discussed this issue and everyone agreed that for their future, this alcoholism must stop.'* [IN14] Within this village-level meeting, men and women agreed that drinking would only be permitted during two festivals a year, and that a fine of Rs 5,000 would be placed on any household found making alcohol at any other time of the year. Women's legitimacy as decision makers was evidenced when they were able to successfully impose the fine. Women described a time when they found one man drunk in the village, and a small group of them followed him in order to find out where the alcohol was being made. The household was charged a Rs 2,500 fine, which was placed in SHG funds.

After the success of this campaign locally, members of the SHG were able to use their group influence when they went to another neighboring village where alcohol was still being produced: *'We asked them to stop making it. They protested saying, this is our livelihood, but we argued with them that we have also stopped, so you should too.'*

[IN14] SHG members also wrote a letter to the local vendor requesting him to stop selling alcohol, to which he agreed.

Although women had tried to ban alcohol in the past, all previous efforts had failed. Women interviewed described that, *'Before when we had met together to discuss the problem, those were village meetings. The meeting that worked was the one that the SHGs held. It was in this meeting that men listened to what we said.'* [IN14] However, once the SHGs had established their legitimacy with the grain bank, they were able to tackle a bigger challenge. The SHGs leveraged their credibility as effective local institutions to address a sensitive and gendered issue, which stood to benefit them as women but curtailed the freedoms of men.

Their success at eradicating alcohol created a positive feedback loop in which their unity and self-efficacy were further enhanced. Women emphasized how it was both because of how united the SHGs were that the village meeting worked, and that their success in eradicating alcohol further strengthened and solidified that sense of unity. By this point, the SHGs had developed an awareness that their unity was their source of strength. This led to a solidification of group identity, and the identification of their creativity and self-sufficiency as their unique characteristics: *'We are coming up with our own ideas.'* [IN9]

Furthermore, the alcohol eradication scheme exemplifies the groups' legitimacy in tackling social problems, which is demonstrated by their ability to create and enforce fines. This project aimed at a much more controversial goal than the grain bank since its solution directly challenged dominant male behavior. Nonetheless, since the impacts of alcohol consumption affected family welfare, women were able to argue for its eradication on moral and ethical grounds. The issue may still have been palatable to the men because it can be understood to fall within women's domain.

### ***Using SHG gains to embark on a small business project***

Pradan began working with the SHGs in 2012. In 2014, following encouragement from Pradan, the SHGs took ownership of a large pond in their village, which was owned by a man from another village and rented by the men of their hamlet to rear fish. With support from Pradan, the SHGs took out a three-year bank loan of Rs 64,000 (US\$1,086) to purchase the pond with the intention that they would raise fish themselves. Although the men of the village had been using the pond for this very reason, they were described as not managing the fish well (e.g., overstocking the pond with too many fingerlings and not feeding them beyond leftover rice husks) resulting in poor growth and low profits. Between Pradan's training in fish culture and the government support available to SHGs for micro-enterprises, the pond was understood to have the potential to create self-employment opportunities for SHG members. One SHG member explained that, *'Because there is only agriculture here, it is important that we develop another way to make income'* [IN9].

Given the history and past success of the SHGs, the women seemed well positioned to undertake this business venture. However, the project failed because the men refused to allow the women to become involved in managing the pond. Not only did the men prevent the women from using it, they also did not pay them rent for its use, meaning that the SHGs struggled to pay back their loan. This illustrates that despite the SHGs' track record combined with NGO support, women were nonetheless unable to gain access to a resource that was considered men's domain. A focus on profits and women's potential control as landowner was not palatable to the men and consequently, the pond became a symbol of power and tension in the community. In this case, the SHGs failed to successfully challenge a pervasive cultural norm and a form of institutionalized male power where this took place within the economic sphere. As one

Pradan representative explained, ‘*Women are willing to participate but the men do not want women to help – maybe in fear that women will take charge and women talk*’ [KII20]. This quotation demonstrates that men still limited what was possible for women to achieve and that they were themselves driven by social pressure to not seem weak, especially in surrounding communities where gossip could spread. Even though the SHGs were able to achieve change within the realms of food security and alcohol prohibition, they faced limitations set by men when they ventured into an economic domain. Thus, even though these SHGs had come to be understood as legitimate local institutions, there were limits to what women could achieve given the social context.

### **Advancing an alternative theory of change to empower women through SHGs**

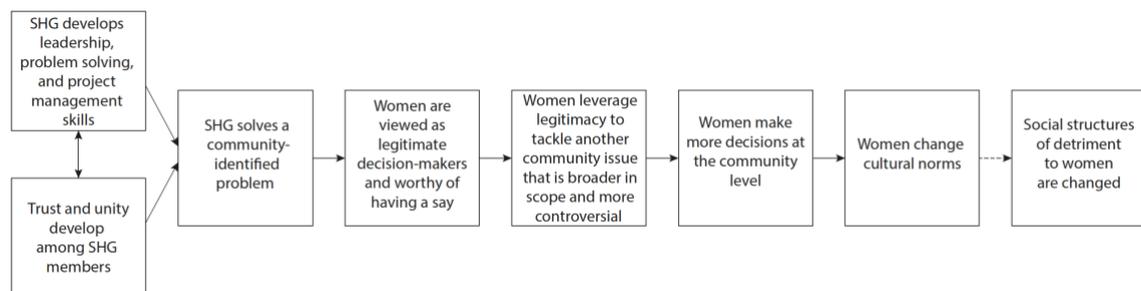


Figure 2. Alternative causal pathway for groups of women to achieve enduring empowerment. Self-help groups can increase their legitimacy as decision-makers when they tackle a community-wide issue, which can position them to change cultural norms and challenge the social structures that limit them.

Evidence from this case suggests that there may be a way to achieve more enduring women’s empowerment than the sole focus on financial self-improvement that currently characterizes Indian development discourse. In the case study presented in this paper, women were able to demonstrate their decision-making capabilities by working collaboratively on collectively identified social issues. An SHG project to reduce food shortages, conceived of and carried out by members without external facilitation,

succeeded in reducing poverty levels and solidified the trust and social bonds between women. This raised women's self-efficacy and led others to view the SHGs as legitimate institutions of demonstrable benefit to their community, which raised the status and perception of women both to themselves and to men. Women used the momentum built to successfully challenge and limit alcohol consumption, which led to further improvements in the perceptions of women's capabilities, their right to have a say, and the status of the SHGs as locally powerful institutions. However, the women were not able to make inroads in changing social norms when they embarked on an economic endeavor that came into conflict with an established male domain. Men's perceived right to this domain was reinforced by social pressure from neighboring villages.

This evidence suggests that more enduring empowerment outcomes may be better realized when SHGs work on social problems for collective benefit rather than on income generation projects for individual benefit because the former can lead to changes in social norms regarding women's roles and capabilities, and may lead women to be publicly recognized as decision-makers. When SHGs work collaboratively to solve social issues, they develop trust, unity, and solidarity, and the sense of ownership that results from working on projects of their own can enhance women's self-efficacy. This self-efficacy can translate into more decision-making within the home, much like what is suggested in the conventional, neoliberal model. However, in contrast to the conventional model in which empowerment is understood as individual women's ability to make intra-household decisions, this alternative pathway understands that enduring empowerment can only be realized when women are in a position to change the social norms and structures that limit their ability to participate in collective governance decisions and make strategic choices about their own lives. Transforming the gendered

social norms which act to limit women's status, abilities, and roles is beyond the scope of individual women, since there are limits to what women can achieve when working alone. Agarwal (1997) explains that women are rewarded for operating within expected cultural norms and women who do not conform are often punished. However, women working together in groups may be able to change norms more easily than individually outspoken women because women working in coordination can have greater impact (Kabeer 2005). In addition, working in groups may offer a way to achieve these goals without overburdening individual women.

This alternative pathway recognizes that income-generating activities have a place within women's empowerment approaches, and that access to income earning opportunities and credit are important pillars of anti-poverty efforts. However, it also recognizes that increasing women's intra-household decision-making capabilities is unlikely to change the system that marginalizes them. The pathway we propose suggests that women's legitimacy as community decision-makers can be directly established when SHGs resolve an important community problem. The status of the SHG as a legitimate decision-making entity can then be leveraged into challenging the cultural norms and social structures that limit women (Figure 2).

Although the evidence we present provides a compelling case, we recognize the need to exercise caution in terms of the conclusions that can be drawn from it. Even in the case of the SHGs described in this paper, who had established themselves as legitimate institutions within their community, the success of an economic project was mired by entrenched power asymmetries owing to pervasive gender norms. This is not to suggest that SHGs should not attempt to challenge men over access to resources or that women should not attempt to enter the economic sphere. Rather, it should encourage researchers to take note of the challenges that even the best examples of

SHGs still face in achieving empowerment. Changes within an isolated handful of groups is not sufficient on its own to challenge the prevailing culture which continues to see women within traditional and limited roles. Therefore, while our evidence suggests that gains can be made through a refocus on the activities of SHGs, and that this approach provides a potentially powerful addition to how we understand the relationship between SHGs and empowerment, there are nonetheless limits to any approach if the gains made are discontinuous and largely unique. Many SHGs are likely to need support and capacity development to advance their communication and problem solving skills in order to achieve the level of impact described in this paper. Even then, the gains may still be limited given the resistance to changing gendered norms, which persists in many parts of rural India. Nonetheless, this alternative pathway provides an opportunity to reorient the ways in which the relationship between SHGs and empowerment is understood, and thus presents an opportunity to consider the potential power of an already established and extensive network of women's groups. An infrastructure in which SHGs are interconnected and have representation through organization into clusters and federations already exists in many areas. This potentially powerful network may present opportunities for greater women's advocacy on the basis of social change.

## **Conclusions**

The current understanding of women's empowerment in Indian development policy views women's inferior status as resulting from a lack of income-generating opportunities, with SHGs identified as the conduit to improvements in this area. On its own, this approach may not be the best strategy to empower women because it identifies the individual as the agent of change and thus ignores the structural conditions that limit women's roles and decision-making capacities. Furthermore, not only is there mixed

evidence for how increased income earning translates into increased decision-making intra-household, this model also lacks a clear indication of how empowerment gains within the private sphere can translate into the public sphere. The evidence presented in this paper provides grounds for a potentially powerful alternative pathway for women's empowerment to the conventional income-orientated model. Our research found that when women work together to solve community-level problems, they are more likely to be seen as legitimate decision-makers, which leads to improved perceptions of women's capabilities, enhanced self-efficacy, and enhanced female agency and voice. Women are better positioned to change the social norms that limit them and hence shape their own realities when they work collectively at the community level compared to when they attempt to tackle inequalities on their own. Development policy which centers SHGs should broaden its understanding of how these institutions can best be supported so that women can realize enduring empowerment outcomes. For example, SHGs in India are currently becoming increasingly enrolled in the planning and implementation of projects through the Mahatma Gandhi National Rural Employment Guarantee Act. Although this approach has strong potential to improve the legitimacy and power of SHGs within communities, there is potential for women's role to be co-opted by men and for such a role to benefit some members and not others. For this approach to be successful, SHGs need to see view themselves as a unified group with a shared identity, and to have developed the skills necessary to administer such projects, including project management skills. Given the extensive network of NGOs across rural India, an infrastructure to develop SHG capacity already exists. These organizations are well positioned to teach problem solving, communication, and project management skills to SHG members. Current approaches to training SHGs typically emphasize equipping women with new skills and knowledge, yet in our case study it was a skill that the

women already had (production of straw rope) that was instrumental to the SHGs' first successful project. An approach which emphasizes the skills and knowledge that women already possess may be more empowering than the current top-down approach, which may inadvertently suggest that women lack relevant skills. The approach we suggest recognizes women's intimate knowledge of the problems that they face. Specific training to group leaders should also lay emphasis on the importance of every member's participation in order to build trust, solidarity, and a strong group identity, which we found to be key to SHG success within the community.

We recognize that the SHGs described in this paper represent an exceptional case; many SHGs do not achieve the level of social bonding and collective identity described herein. However, by presenting evidence of how these groups matured over time, we aim to develop understanding of SHGs can be better supported to achieve similar outcomes. The pathway for presented in this paper has potential applicability beyond India and can be considered in women's empowerment efforts in other Global South contexts. In conclusion, development policy needs to recognize the potential of community-orientated, self-actualized SHG projects to achieving enduring empowerment and development outcomes. Appropriate institutional support should develop SHG capacity to develop initiatives of this nature. Furthermore, there is considerable potential for further research on how to best empower women via the establishment of well-functioning SHGs, including how to build self-efficacy and trust within the group, as well as on the contributions of self-led SHG projects to women's food security, health, education, and other anti-poverty objectives.

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