

# Community-Based Social Work Interventions for Women's Empowerment in Rural India

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## **Abstract:**

Constraints faced by women in India's rural areas include household bargaining power, gender norms, caste class inequalities, access to assets, and access to public services, along with violence and limited mobility, all of which influence women's empowerment. The community-based social work response is unique in that it is a mix of individual support and group building, institutional linkage, rights-based advocacy, and collective action. This paper brings together pertinent conceptual and empirical literature on women empowerment and community interventions in rural India, especially on the areas of self-help groups, livelihood, financial inclusion, legal literacy and gender-based violence support services, health and education, digital inclusion and women involvement in local governance. Informed by Kabeer's resource-agency-achievements framework and capability-oriented approaches, the paper proposes that credit interventions need to be broadened to include strategies that increase women's resources, social networks, voice, safety, and influence over community institutions. While the experiences of Indian SHG programmes provide mixed evidence on the impact of participation on social capital, collective action, and some aspects of agency, there is evidence that it can facilitate these in some cases. It is important to note that effects vary in strength and depend on several factors, including the quality of the group, its duration, its access to markets, household relationships, and institutional support. The Model for Social Work Practice in Communities is presented in the paper, in which community organization, case management, capacity building, referral, and policy advocacy are integrated. It concludes that sustainable empowerment is possible only in long term, intersectional and locally accountable practice; in which rural women, not just beneficiaries, are seen as rights-bearing actors and co-producers of development.

**Keywords:** community based social work, women empowerment, rural India, self-help groups, collective action, gender, social development.

## Introduction

Empowerment of women has been a major issue in social policy and development practice since gender inequalities are not just seen in income inequalities, but also in the unequal access to assets, unpaid care work, restricted mobility, violence, weak political voice and exclusion from institutions. In rural areas, these processes are more conspicuous as women's opportunities are constrained by household organization, caste, land rights, local labour markets, access to education, and public service quality. A narrow welfare approach can then overlook the processes that underpin subordination. The value of community-based social work lies in the fact that it operates in parallel with the individual, the family, groups, community organizations and public institutions.

Empowerment can be defined as a journey of increasing power or control over a person's life, an increase in the ability to make choices and to act on those choices in ways that affect the person's life. In this account Kabeer (1999) sees this process as being mediated by three intertwined dimensions – resources, agency, and achievements. The capability approach of Sen (1999) also focuses on substantive freedoms instead of just resources and Batliwala (1994) highlights the consciousness and power transformation. The views are of relevance to rural social work where a woman may take a loan but not have control over the income, can be limited in her ability to go places alone, cannot say no to violence or claim entitlements or to be involved in decisions in the village.

The institutional platform for community-based intervention that has been established in India is the large network of women's collectives and self-help groups. SHGs are well associated with the fundamental concepts of savings, credit, livelihood activity and peer solidarity, and public programmes like the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) have extended the women's collectives in rural areas (Ministry of Rural Development, 2024). But it is not enough to simply be a member of a group to be empowered. The studies indicate that groups that create social capital, collective efficacy, market access, knowledge and bargaining power rather than debt obligations positively affect outcomes (Brody et al., 2017; Sanyal, 2009).

This paper discusses the role of a community based social work intervention towards the empowerment of women in rural India. It aims to answer three questions: What are the most relevant intervention pathways for multidimensional empowerment? So, what do the evidence tell us about the strengths and limitations of collective approaches? How can a professional social work practice model combines economic, psychosocial, legal, health and political approaches? The analysis aims to close the gap between development research and social-work practice through mechanisms, ethical precautions and measurable outcomes.

## Explain your Method and Analytical Approach.

This paper relies on a narrative and analytical review of existing research, programme literature and public policy documents pertaining to rural women's empowerment in India. The review integrates the key tenets of empowerment theory with empirical work on SHGs, microfinance, collective action, community forestry, property rights, and community development. Peer reviewed articles, systematic reviews, books and Government of India reports are the main sources. This review is not a meta-analysis and is not intended as a comprehensive review. Rather, sources were chosen based on their pertinence to community-based mechanisms, rural **Indian context, and social-work practice.**

In the visual synthesis, twelve major sources of empirical evidence and/or review materials were coded under six themes that emerged as recurrent: Collective action/SHGs, Economic and Financial Empowerment, Agency and Decision Making, Political Participation, Safety and Rights, and Health/Social Service Access. Theme counts do not add up to twelve since one source can fulfill more than one mechanism. Figure 2 thus reflects the focus of literature in contrast to population prevalence or programme impact. This separation will help to avoid the illusion of survey data when presenting literature coding.

### **Women Empowerment in community work – A Conceptual Framework**

Empowerment is a multi-dimensional concept for community social work. Money is not the only resource; land, educational opportunities, information, time, mobility, social networks and institutions are all resources. Agency has to do with the capacity of setting goals, negotiating, deciding, resisting, organizing, and acting together. Achievements are the actual results of these processes, including the gains in livelihood security, the decline in violence, the rise in political participation, the improvement in health or greater control over income (Kabeer, 1999).

This framework is consistent with a capability approach, which also differentiates between having resources and being able to use them (Sen 1999). It also cautions practitioners not to mistakenly equate visible participation as evidence of power. A woman may be a member of an SHG, maintain a bank account without having control of it, or sit on the Board of Directors without a man having de facto control. Empowerment interventions thus need to consider both formal access and practical agency.

Intersectionality also plays a key role. Rural women are not a monolithic group. Risks and opportunities are different depending on caste, tribe, class, disability, age, marital status, land ownership, migration, and geographic remoteness. A practice which implicitly assumes a single path can generate a hierarchy at the community level by giving a larger voice to the better-connected women within the group or benefit. Despite membership, Agarwal (2001) demonstrates, through his analysis of participatory exclusions in community institutions in South Asia, why representation, rules of participation, and voice are important. From a social workers' perspective this implies facilitation must actively involve marginalised women and establish mechanisms to avoid the "elite capture".

### **Collective Action, Social Capital, and Self-Help Groups**

In India, the most visible platform for collective organisation of women is the Self-help Group. Their importance goes beyond microcredit. Frequent meetings can foster the prospect of repetition of interaction, peer support, sharing information, and a forum for discussion of household and community issues among women. Sanyal (2009) discovered that microfinance organizations have the potential to create social capital that supports community action beyond financial relationships. Similar results have been found by Deininger and Liu (2013) on the economic and social impact of an innovative SHG model, with mixed results for the various impacts.

Group Development is the most important process for social work. Practitioners can facilitate clear rules, democratic leadership, conflict resolution, bookkeeping, poorer members' participation and turnaround of roles. They can also be utilized as starting points for rights awareness, health education, violence prevention, livelihood planning and linking to government schemes. Village and block-level federations of collectives can increase their bargaining power with banks, markets, local governments and service providers. Desai and Joshi (2014) demonstrate the ability of women's groups to influence community development by collective action and demonstrate the importance of community development that leads beyond individual benefit to public problem-solving.

However, credit-based strategies are not without their drawbacks. When livelihood opportunities are low, when men take over loans, or when loan repayment periods are rigid, a loan can put financial strain. Evidence from systematic reviews indicates positive impacts on certain aspects of women's empowerment but the impacts vary significantly across designs and contexts (Brody et al., 2017). Thus, social workers need to see credit as a tool rather than as empowerment.

### **Livelihoods, Financial Inclusion and Digital Agency**

Access to finance is not enough to achieve economic empowerment. Sustainable livelihood interventions should provide women with linkages to skills, productive assets, producer groups, market information, childcare solutions, transport, digital tools and fair value chains. Financial literacy should include budgeting, saving, debt, insurance, online fraud and managing wages. Social workers can also assist with entitlement claims, collective leasing, producer organizations, or linkages with livelihood missions, where women do not have land and/or do not have assets.

Bargaining power and security are important factors related to property rights. Panda and Agarwal (2005) reported that the status of the women in relation to their property holdings was negatively related to marital violence, implying that economic resources also provide protection benefits. But social norms determine use rights, which must be in place in addition to ownership. The social-working approach to the problem is then a mix of economic resources, legal understanding, family negotiation, collective support and institutional access.

The concept of digital and financial inclusion is becoming increasingly interlinked. New exclusions can emerge because of gaps in device ownership, literacy, language, and privacy in bank accounts, mobile payments, web market information, digital public services, etc. that can lower transaction costs. Through community workers, women can establish assisted digital access, peer digital mentors, and fraud-awareness sessions, while at the same time holding on to their passwords and decision-making power. The objective is not to register people, but to train them to use the system.

**RSLED interventions related to rights, safety, health and education**

Bodily integrity and freedom from violence are also a prerequisite for empowerment. Confidential first line support, safety planning, referral systems, legal assistance, health services, access to shelter (if available) and system coordination should all be part of a community-based intervention. Group platforms can help to decrease feelings of isolation and to question normalization of violence, but confidentiality is key as the process of public disclosure may further heighten risk. Social workers will need to find a balance between community mobilization and survivorship-based case management.

Legal literacy may include domestic violence protection, inheritance and property rights, maintenance, child marriage, rights in the workplace, and access to identity documents and social protection. But knowledge is not necessarily the key to access to justice. Women can experience family pressure, distance, cost, police inaction and fear of retaliation. In practice this means that a person needs to be accompanied, referred, supported with documentation, and advocated with local institutions to be effective.

Structural barriers should also be included in health and education interventions. Women groups can provide a forum for informing women about maternal health, nutrition, reproductive health, adolescent girls education, sanitation and public scheme. The NFHS-5 offers a comprehensive country-level evidence base on gender, health, household decision making and women's access to financial and communication resources (International Institute for Population Sciences [IIPS] & ICF, 2021). Such indicators are useful to social workers for local needs assessment, but do not necessarily reflect the needs of all villages, and programme evaluation should be based on local level baseline and follow-up measures.

**Political participation and local governance.**

Political empowerment is the capacity of women to participate in decisions and public institutions. While constitutional reservation has led to improved descriptive representation of women in Panchayati Raj Institutions, accessible participation requires knowledge, confidence, networks, family support and institutional responsiveness. Community based social work can offer leadership training, training in budget literacy, preparation for meetings, public speaking practice and mentoring for elected women representatives. It can also link SHG and community collectives with Gram Sabha processes to ensure that the issues picked up by women are brought into village planning.

Importance of collective action as single voice can be expensive in unequal settings. Groups can combine water requirements, road requirements, school requirements, health centre requirements, ration requirements, safety requirements, or employment requirements. In this regard, the collective capacity of organizational networks has been shown by Sanyal (2009) and the need for rules and norms that enable meaningful voice in participatory institutions by Agarwal (2001). Therefore, social workers need to consider who speaks, whose ideas are used and who can challenge dominant actors when they are all women who are marginalized.

This political dimension also changes the role of the practitioner. The social worker is not just a service broker but one who supports democratic participation and institutional accountability. Through practice, women should become more able to negotiate with local government and not become dependent on the practitioner.

### **Integrated Social Work Practice and Monitoring**

An integrated intervention model is one that involves community organization along with casework and systems advocacy. On the micro level, practitioners respond to immediate issues like violence, documentation, accessing health care, debt stress, disability support, or family conflict. They create groups, leadership, peer networks, livelihood collectives and community campaigns at the mezzo level. At the macro level they work with panchayats, banks, departments, employers, police, welfare systems etc. to overcome institutional barriers. Empowerment, as described by Narayan (2002), is about enlarging assets and capacities, yet also increasing the accountability of institutions, which is similar to multi-level social-work practice. Similarly, Mansuri and Rao (2013) warn against assuming participation to be automatically inclusive but rather engaging with local power relations and institutional incentives. The WEAI also shows the benefit of measuring empowerment across multiple dimensions rather than using a single economic measure (Alkire et al., 2013).

Monitoring should then consider economic and non-economic indicators. Economic measures can encompass savings, quality debt, income control, enterprise continuity and asset ownership. Examples of agency measures are mobility, taking part in decisions in the household, confidence in public speaking, control of phones and bank accounts, and the capacity to seek services. Collective indicators can measure collective participation in meetings, leadership rotation, joint petitioning, public-service enhancement, and representation of marginalized members. When using safety indicators, it is important to ensure that disclosure doesn't be misinterpreted, higher numbers of disclosures can be due to more trust and access to support, not necessarily higher rates of violence.

Participatory evaluation is particularly suited. Women should contribute to the definition of the concept of improvement in their context, choose the indicators, interpret the results, and determine programme changes. This has the virtue of considering local knowledge and minimising the likelihood that externally designed projects will only measure what is easiest to count by donors.

### **The risks that come with this, ethical challenges, and implementation constraints.**

Although community-based practice may seem promising, there are several risks involved. First, programmes can instrumentalize women by imposing unpaid tasks on women without re-distributing care work. A woman can be a member of a savings group, sanitation campaign, nutrition monitoring group or local governance group, perform heavy household duties and not receive any compensation for her service. Women can be involved in a savings group, sanitation campaign, nutrition monitoring group, or local governance group while also performing heavy household duties and also not receive any compensation for their services. Empowerment that comes with higher responsibilities but doesn't come with higher resources or time is a fake empowerment.

Second, group approaches can in turn create hierarchy. There may be poorest women who do not attend due to meeting times, fees, migration, disability, social discrimination, or the capture of leadership by the dominant-caste, wealthier or more educated women. This means there must be flexibility around how meetings are organised, accessible meeting places, clear and explicit selection, grievance procedures and intentional leadership opportunities for those who are excluded.

Third, when women question traditional gender relations, they can provoke a reaction from them. A rise in income or in mobility may lead to conflict and not to better bargaining. Both Batliwala (1994) and Cornwall (2016) stress that empowerment is about a change in power—one that is contestable. Social workers need to expect backlash, involve supportive family and community actors while not giving up women's autonomy, and ensure that protection pathways are kept confidential.

Finally, the success of programmes is often evaluated in short funding cycles. Norms, political voice and institutional responsiveness take time to change. Women's leadership, federations, peer educators, and community-based organizations need to be built up within the local community and sustained beyond the closing of a project to ensure sustainable practice.

## **Discussion**

The evidence examined that supported a central proposition is that CB-SW is best addressed as an interconnected process of resource expansion, building agency, collective organization, and institutional change, that leaves women empowered. SHGs can be a handy organizational structure, but their transformative potential will rely on what is going on within and outside the group. Economic security can be gained through the strengthening of savings and credit, solidarity through repeated meetings, capabilities through training, and political leverage through federation. Each of these effects is not automatic, however.

The social-work contribution is about bringing the 'domains that are separated in development programmes to one place. A woman in debt, subjected to violence, in poor health, and excluded from the decision-making process in her village does not have these problems in separate sectors. An integrated practitioner can also bring in GP, case management, legal services, health referral and livelihood services and advocacy. This approach can be related to the framework of Kabeer (1999) as it enhances resources and agency and monitors tangible outcomes.

Empowerment also needs to be assessed relationally; it has been recommended by literature. Improvements are important to the individuals, to the household, to individuals in a group, markets, and public institutions as well. The empowering value of women's earnings for instance, is enhanced when women are in control of their use; the value of political representation is enhanced when women influence agendas; and the value of group membership is enhanced when it leads to collective action. Hence, programme evaluation needs to look at access and effective control.

Another implication is the need to be mindful of autonomy, confidentiality, non-discrimination and the do no harm benchmark as regards professional ethics. While community mobilization is good, it needs to neither bring the survivor of violence into the public nor push poor women into borrowing loans. A social work approach to empowerment should be based on maintaining women's choice but increasing the feminist 'real options'.

## Conclusion

Community based social works can very well play a significant role in promoting the empowerment of women in remote areas of India as it involves personal support and engagement in collective organisation and institution in the community. The most effective interventions go beyond a "one sector approach". They bring together the features of SHGs and peer solidarity, creating income generation opportunities and financial capability, educating about the law, preparing a response to violence from a survivor's perspective, linking to health and education systems, inclusion in digital world, leadership development, participation in local governance. Available data from Indian women's groups suggests viable avenues along the lines of improvement of social capital, women's agency, and collective action, yet also remind us that the presence of either credit or attendance or formal representation is not necessarily equal to empowerment.

The main message of the central lesson is to design with power, not with service. Women should be involved in the identification of issues, prioritisation, leadership, monitoring performance and reaching out to institutions. Programmes must fix some measures on resources, decision-making, safety, voice and collective influence in addition to the usual factors related to livelihoods. Sustaining gains through long-term investments in local leadership and federated women's organisations is particularly crucial. So, community-based social work could play a role in empowerment of women in rural areas if it could help in delivering recognition of rural women as citizens with rights and not as mere beneficiaries of welfare and/or micro money.

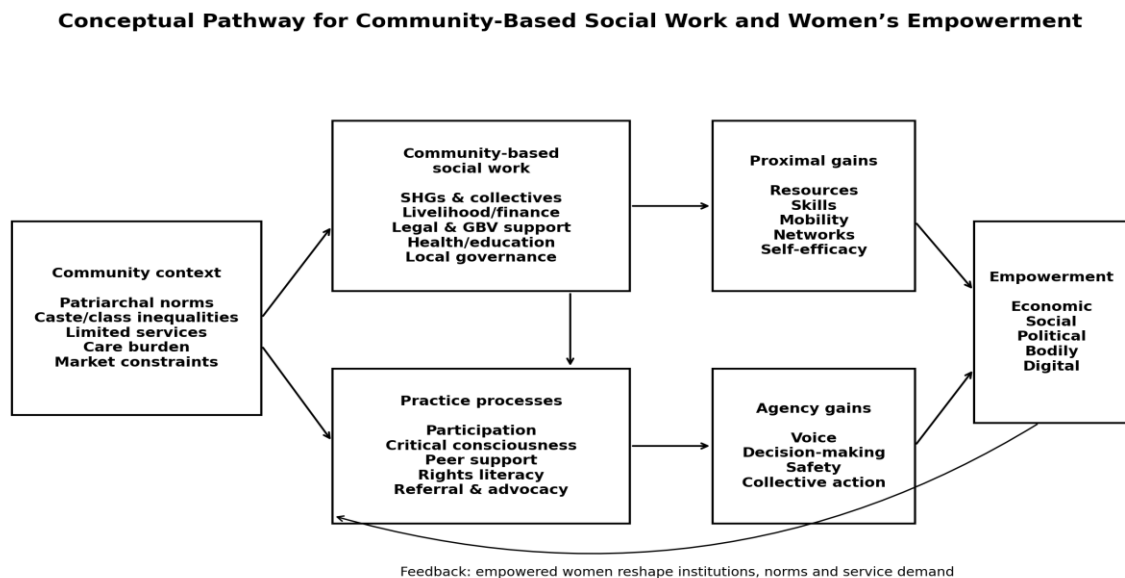
**Table 1- Community-Based Intervention Matrix for Rural Women's Empowerment**

| Intervention domain     | Typical social-work activities                                           | Primary empowerment pathway                     | Illustrative indicators                                           |
|-------------------------|--------------------------------------------------------------------------|-------------------------------------------------|-------------------------------------------------------------------|
| SHGs and collectives    | Group formation, facilitation, leadership rotation, federations          | Social capital, peer support, collective agency | Attendance, leadership roles, joint actions, network reach        |
| Livelihood and finance  | Savings, financial literacy, enterprise/market linkage, asset access     | Resources and bargaining power                  | Income control, savings, productive assets, enterprise continuity |
| Rights and GBV response | Legal literacy, confidential casework, safety planning, referral         | Bodily autonomy and access to justice           | Referral completion, safety plans, legal-service access           |
| Health and education    | Health literacy, service linkage, adolescent support, entitlement access | Human capabilities and informed choice          | Service uptake, school continuity, health knowledge               |

| Intervention domain | Typical social-work activities                                     | Primary empowerment pathway                    | Illustrative indicators                                           |
|---------------------|--------------------------------------------------------------------|------------------------------------------------|-------------------------------------------------------------------|
| Local governance    | Leadership training, Gram Sabha preparation, social accountability | Political voice and institutional influence    | Meeting participation, proposals adopted, public-service response |
| Digital inclusion   | Assisted digital access, fraud awareness, device/identity support  | Information access and autonomous transactions | Independent phone/account use, digital service access             |

*Note.* The matrix is an analytical synthesis of empowerment and community-practice literature (Kabeer, 1999; Narayan, 2002; Sanyal, 2009).

**Figure 1- Conceptual Pathway for Community-Based Social Work and Women's Empowerment**



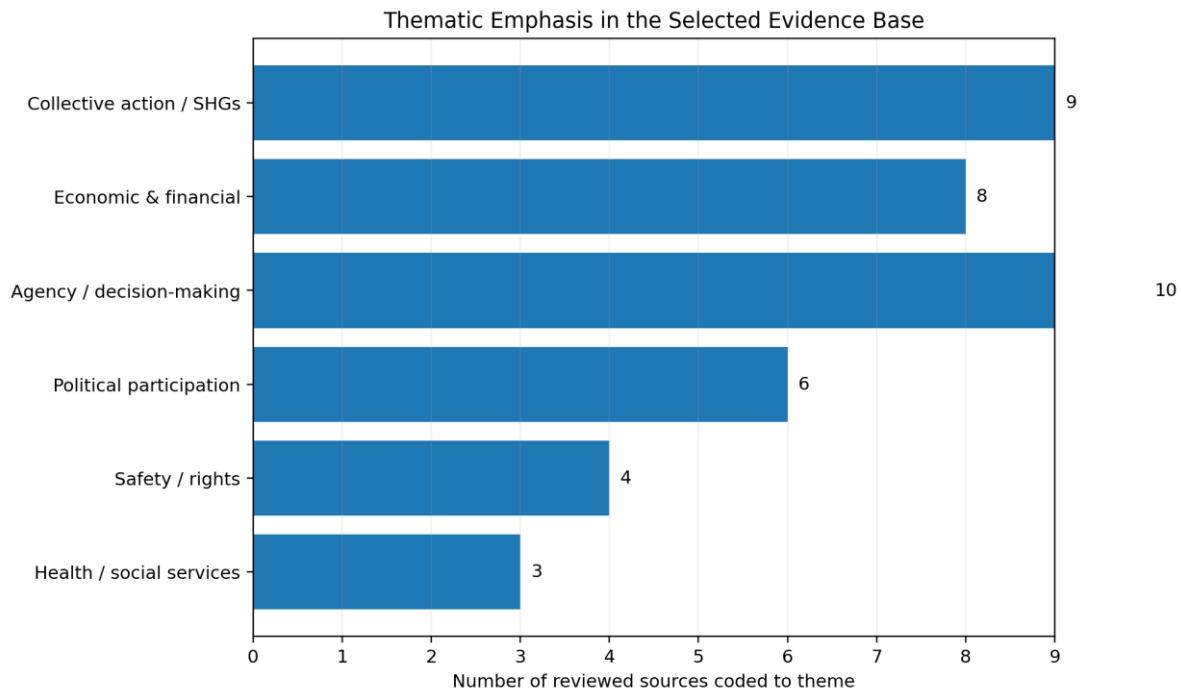
*Note.* Author-developed framework based on Kabeer (1999), Sen (1999), Narayan (2002), and community-based empowerment literature.

**Table 2- Selected Evidence Relevant to Community-Based Women's Empowerment in India**

| Source                 | Focus                                               | Key implications for community social work                                                         |
|------------------------|-----------------------------------------------------|----------------------------------------------------------------------------------------------------|
| Agarwal (2001)         | Gender and participatory institutions in South Asia | Membership alone is insufficient; rules, voice, and inclusion shape meaningful participation.      |
| Sanyal (2009)          | Microfinance groups and collective action in India  | Repeated group interaction can build social capital that supports collective action beyond credit. |
| Deininger & Liu (2013) | Economic and social effects of an SHG model         | SHGs can generate multidimensional gains, but outcomes vary and require institutional support.     |

| Source                   | Focus                                           | Key implications for community social work                                                                         |
|--------------------------|-------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| Desai & Joshi (2014)     | Women's SHGs and community development          | Collective organization can influence community-level development outcomes.                                        |
| Brody et al. (2017)      | Systematic review of women's SHG programmes     | Evidence is generally positive for some empowerment domains but heterogeneous across designs and contexts.         |
| Panda & Agarwal (2005)   | Women's property status and marital violence    | Asset ownership can strengthen security and bargaining, linking economic and safety outcomes.                      |
| Swain & Wallentin (2009) | Microfinance SHGs and empowerment               | Group-based microfinance may support empowerment when participation changes agency, not only credit access.        |
| Kabeer (1999)            | Resources, agency, and achievements             | Empowerment assessment should distinguish access to resources from effective choice and realized outcomes.         |
| Sen (1999)               | Capabilities and substantive freedom            | Resources matter when they expand real freedoms and options, not merely formal access.                             |
| Cornwall (2016)          | Critical review of women's empowerment practice | Transformative programmes must engage power relations, not reduce empowerment to technical indicators.             |
| Narayan (2002)           | Empowerment and accountable institutions        | Individual capabilities and institutional responsiveness need to be strengthened together.                         |
| Mansuri & Rao (2013)     | Participatory and community-driven development  | Local participation can be distorted by power asymmetries unless programme design addresses capture and exclusion. |

**Figure 2- Thematic Emphasis in the Selected Evidence Base**



*Note.* Author coding of 12 core conceptual, empirical, and review sources used in this paper. Multiple coding was allowed, so totals exceed 12. This is a literature-synthesis graph, not population data.

**Table 3- Suggested Monitoring Framework for Community-Based Programmes**

| Level                | Indicator examples                                                          | Why it matters                                                                           |
|----------------------|-----------------------------------------------------------------------------|------------------------------------------------------------------------------------------|
| Individual resources | Savings, assets, digital access, skills, documents                          | Tracks material and informational foundations of choice.                                 |
| Agency               | Mobility, household decision-making, control over earnings, service-seeking | Captures effective choice rather than nominal access.                                    |
| Safety and rights    | Safety planning, referral completion, legal-service access                  | Measures protection and access to justice without relying only on disclosure prevalence. |
| Collective power     | Leadership rotation, joint petitions, federation activity, peer support     | Shows whether groups produce collective efficacy and accountability.                     |
| Political voice      | Gram Sabha participation, agenda items proposed/adopted, public speaking    | Assesses influence over community decisions.                                             |
| Institutional change | Response time of services, inclusion in schemes, grievance resolution       | Tests whether empowerment is accompanied by more responsive institutions.                |

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