

PROBLEM OF WOMEN EMPOWERMENT IN BIHAR

Sanjay kumarkushwaha

Research scholar ,Department of Economics

Jai prakash university chapra ,Bihar

Abstract

The discourse on women's empowerment has progressed from viewing women as recipients of welfare benefits to engaging them as active agents of change. However, women continue to face multiple challenges in terms of asymmetrical division of labor, rights, and assets which render them vulnerable to discrimination and violence. Empowering processes can fall short of promises if institutional spaces such as fully functional local government offices with adequate resources and other basics are not provided by the government at the local level. These offices are essential enablers which help build the trust of the local citizenry in the government machinery. In these spaces, women as elected representatives acquire skills, confidence, and capacities to effectively perform their functions and duties. They learn to articulate their demands, voice their concerns and mobilize resources and assistance in a secure and safe environment. The Bihar Panchayat Strengthening Project in India, which is funding the construction of local government offices at the village level, has now become a symbol of women's emancipation and the inclusion of vulnerable peoples. The project integrated feedback and input from women in the villages in how the offices are designed and where they are located. The World Bank-financed project ensures that these local offices are equipped with separate toilets for women; that local offices are not in a remote corner of the village and there are suitable facilities in terms of accessibility, safety, and connectivity for women; that offices have electricity connections and are well lit with a boundary wall; that there is a place for young mothers to breastfeed and a meeting room for women's self-help groups.

Keywords: *Empowerment, Bihar, Women, Credit and Empowerment, NGOs.*

Introduction

Empowering women in a society is essentially a process of uplifting the economic, social and political status of women and the underprivileged. It involves building a society wherein women can breathe without the fear of oppression, exploitation, apprehension, discrimination, and a general feeling of ill-treatment that symbolized a woman in a traditional male-dominated society like the one in India. With the implementation of gender quotas since India's 73rd and 74th Constitutional Amendment Acts, the percentage of women in political activities at the local

level has risen from 4-5% to about 35-40%. Reserving one-third of seats for women in the elected bodies of rural local governments in India has unleashed a silent revolution. For the first time, rural women began to participate in local governance to improve their status and acquire a decisive say in matters crucial to their livelihoods. This decision to ensure the participation of women in local government is perhaps the best innovation in a grassroots democracy, contributing to improving the well-being of rural women. Control over local government resources and the collective power of women have helped women discover their own self-respect and confidence. In the recent discourse on women empowerment in the 62nd session of the Commission on Status of Women, the government of India has said gender equality and emancipation of rural women is a key driver of inclusive growth.

Silent Revolution in Rural Bihar is Empowering Women to be Agents of Change

Empowering women in a society is essentially a process of uplifting the economic, social and political status of women and the underprivileged. It involves building a society wherein women can breathe without the fear of oppression, exploitation, apprehension, discrimination, and a general feeling of ill-treatment that symbolized a woman in a traditional male-dominated society like the one in India.¹

With the implementation of gender quotas since India's 73rd and 74th Constitutional Amendment Acts, the percentage of women in political activities at the local level has risen from 4-5% to about 35-40%. Reserving one-third of seats for women in the elected bodies of rural local governments in India has unleashed a silent revolution. For the first time, rural women began to participate in local governance to improve their status and acquire a decisive say in matters crucial to their livelihoods. This decision to ensure the participation of women in local government is perhaps the best innovation in a grassroots democracy, contributing to improving the well-being of rural women.²

Control over local government resources and the collective power of women have helped women discover their own self-respect and confidence. In the recent discourse on women empowerment in the 62nd session of the Commission on Status of Women, the government of India has said gender equality and emancipation of rural women is a key driver of inclusive growth.³

The discourse on women's empowerment has progressed from viewing women as recipients of welfare benefits to engaging them as active agents of change. However, women continue to face

multiple challenges in terms of asymmetrical division of labor, rights, and assets which render them vulnerable to discrimination and violence.

Empowering processes can fall short of promises if institutional spaces such as fully functional local government offices with adequate resources and other basics are not provided by the government at the local level. These offices are essential enablers which help build the trust of the local citizenry in the government machinery. In these spaces, women as elected representatives acquire skills, confidence, and capacities to effectively perform their functions and duties. They learn to articulate their demands, voice their concerns and mobilize resources and assistance in a secure and safe environment.⁴

Democratic Orientation of Women in Bihar

Although some prominent women are in the forefront of Indian politics, the participation of women in governance is very small. Until the reservation of 33 per cent seats for women in local government bodies came into being in 1992 after the 73rd and 74th Constitutional Amendment, the gender bias pervaded at all levels of governance in India. In consequence, the number of women elected to panchayats increased to one million. At present, there are 655629 women members in gram panchayat, 37,523 in panchayatsamities, and 3,161 in Zilla Parishad. There is a wind of change blowing across Bihar. The 50 per cent reservation for the fair sex is all set to challenge the male dominance. According to rough estimate, over 20,000 women candidates were in the fray from three naxal-affected district of Arwal, Jehanabad and Gaya. The number of women candidates in the entire state was 1.20 lakh. The 73rd Amendment and Empowering Women—Article (14), Article (15), Article 15 (E), Article (39), Article 51 (A) (e) shows basics of gender equality and protection of women's right in our Constitution. These are the significant legal tools for women's development and participation in socio-political-economic scenario of India. The 73rd Amendment provides a broad base to perform them particularly in rural areas, which is more than the concept of welfare, development, and employment before 1992.⁵ All social re-construction takes place only through political activities, that too through political system. Democracy provides enough scope for such reconstruction through polity. Hence, every social segment is moving towards power. Yet, women hesitate to take part in politics as if it is a male space. In order to break this barrier at the micro level a new device has been worked out through the 73rd Constitutional Amendment Act. Women had been made ineffective in administration. Since they came to these institutions as freshers, but there are instances of women having achieved a great deal of success in managing Panchayat responsibilities. Women leaders in Panchayat are engaged in a constant struggle. The 73rd Constitutional Amendment

provided an opportunity for women, the weaker section of the community to share the fruits of democracy along with their counterparts in the society in the form of reservation of posts in the PRIs⁶

Empowerment of Rural Women Through Awareness of their Rights

Empowerment of women also means equal status to women. Empowering women socio-economically through increased awareness of their rights and duties as well as access to resources is a decisive step towards greater security for them. Empowerment includes higher literacy level and education for women, better health care for women and children, equal ownership of productive resources, increased participation in economic and commercial sectors, awareness of their rights and responsibilities, improved standards of living and acquiring self-reliance, self-esteem and self-confidence. Even after more than 63 years of Independence, positive spell of modernization and industrialization, development of Science and Technology, entering into space and nuclear age, the status of women in India continues to be low. Under the customary law, women have no right to inheritance of property from either father or husband. After her death or remarriage/marriage, it goes to other family male members. It shows the lower status of women. These days' cases of rape, dowry death, and physical exploitation of women have gone up in rural areas. Women of all ages from four years to 70 years are reported being raped. Similar is the case of dowry deaths.⁷ It is most unfortunate and tragic scenario of our society. So many Acts for safeguard of women have been enacted, i.e. Article 44 through 86th Amendment of Constitution of India as well as other enactment. Provisions of these Amendments say that women should be given special social security, to give more education with a view to provide more employment. Such and many more are cruel realities amidst which, she is struggling to breathe and wade through life's long and tedious journey. Undoubtedly the various developmental programmes initiated by the government and different organizations or the Non-Government Organizations (NGOs) have put their focus on women's over all development. Their basic approach is to inculcate confidence among women and bring about awareness of their own potential for development. This would certainly give them their due place as equal partners in all development programmes. Government may also make policy of reservation or incentives as they also constitute half of population and do not have proper representation in any material aspect of life.⁸

The status of Women in Bihar : The uprising.

Women all the world are subjected to harsh treatments in every walk of life; be it in the fields of political authority, moral authority, social privileges, control of property and even in the domain of family too. This male dominant society is finally witnessing a drastic change by switching from a patriarchal hierarchy to a feminist society. The uprising of feminism all over the world has had its influence on India as well. There are various measures adopted to bring about a change in the status of women all over the country. The state of Bihar is one such backward region of the country which is working towards the uprising of the status of women under the leadership of Nitish Kumar. The population of Bihar according to the most recent research is 103,805,000 where around 43,243,795 comprises the male population and 39,754,714 constitutes the female numbers, where the ratio of male to female is 50:50 women are still being given a secondary position in our society. This problem is not only persistent in Bihar alone, but in almost all parts of the country. Yet in the last decade we have witnessed Bihar making colossal progress in terms of uplifting the status of women. The state of Bihar was under the grip of mis-governance and 'Gunda Raj' for almost 15 years of the Lalu-Rabri rule. This dented a major setback in the progress of the state. The pre-Nitish Kumar rule had seen the worst per capita income in Bihar during the 1980's and 1990's. The crime rate of the state was unrelentlessly increasing too. The infrastructure was among the worst in the country. The declining progress rate of Bihar was affecting the female folks more than the male.⁹

One of the most remarkable progress of the Nitish Kumar government is the growth of literacy rate among the female. In order to perpetuate literacy among women, a Mukhyamantri Balika Cycle Yojna was initiated which has played a very significant role in the raise of the status of women. In the chief minister's words "among several welfare initiatives taken by our government over the past four years, the Mukhyamantri Balika Cycle Yojna is very close to my heart. It has changed the face of Bihar with lakhs of schoolgirls riding bicycles to their schools everyday with a purpose. Prior to the launch of this project more than three years ago it was rare to find a schoolgirl riding a bicycle even on the streets of Patna. But now, you can watch score of confident-looking schoolgirls pedaling away with gusto everywhere- from the narrow lanes of the remote villages to the bustling roads of the cities across the state."¹⁰

One of the major factors for the backwardness of the state is the over-dependence on agriculture. The proportion of the rural workforce employed in agriculture has stooped down from 78 percent in 2004-05 to 67 percent in 2010. This has created opportunities for the female to go for skilled

jobs. This initiative will help not only in deducing the rate of girls dropping out from high school but will also prove to be a significant step towards women empowerment.¹¹

The second major tool to propagate women empowerment in Bihar was the introduction of 50 percent reservation for women in panchayats . Women in Bihar are now seen everywhere in political circles and at the panchayat level. Bihar was the first Indian state to voluntarily raise the reservation of seats for women in panchayats and district boards to 50 percent. This initiative had inspired various other Indian states as well. The 50 percent reservation given to women in panchayats has had a positive influence which gave them the confidence to shed away their inhibitions and come forward by breaking the shackles of dependency. Panchayat election in the year 2011 witnessed the enrolment of three lakh women candidates from the entire state. These members are making a change in society. The chief minister of Bihar has shown appreciative change of perspective as compared to the other politicians when it comes to the cause of and tools of preventing rape. He strongly expresses his unorthodox views that rape is the result of a perverted and sick mindset. It is of vital importance to change the outlook of man regarding women. It is remorsefully unfair to put conditions on only 50 percent of the population to watch their behaviour and dressing sense in public, are the views upheld by the chief minister. Therefore good governance is not only a conjecture in present day Bihar but the government stands firm on their plans of changing the status of women in the state. The government has taken serious actions in various zones to promote welfare of women and plans to continue the positive work in the future to eradicate the continuous evils against women.¹²

Work participation Women's

Work participation is an important indicator reflecting the status of women. There is great scope for formation of women self help groups so that woman are recognized as economic agents and also improve the status within the family. Employment opportunities, income generation activities may focus on women so that their participation can be increased and also the gender relations can be altered due to higher economic independence and value for women's work. Still the "triple burden" that women are engaged with remain an issue of further interventions. There is a need to work with men in this respect in order to address position of women within the families. Work place harassment and violence are important aspects that need to be addressed in order to improve women's work participation.¹³ Coupled with these social security measures aimed at women workers, like insurance, employment security and old age benefits are important interventions that the government has to take and also encourage private employers to promote self help groups and income generation activities and microenterprise promotion would be

important strategies to address the work participation and economic empowerment of women. These have to be complemented with interventions that would reduce the workload of women.¹⁴

9Women's workload and drudgery are two aspects that need to be addressed in order to improve the women's status and also address the health related aspects. Technological solutions for women's drudgery need to be introduced so that woman will be able to undertake activities with less physical drudgery. Agriculture related activities and mechanization of some of the operations are necessary. There is a need to encourage innovations and also implement pilot projects in this direction. While several economic interventions are proposed, discrimination based on caste and gender aspects has to be recognized and efforts have to be made to arrest such discrimination.¹⁵

The problem with 'women empowerment' schemes

Women and credit

Including women for leveraging credit is largely postulated on two basic tenets:

1. Women groups such as Self-Help Groups (SHGs) can be made accountable for utilising the credit and on time repayment through exercising peer pressure within the group.
2. Access to credit leads to an increase in women's say in decision making and overall empowerment.¹⁶

The above hypotheses consider women as conduits for households to access credit, thereby limiting the scope of the empowering process.

When PRADAN started its team in 2013 in Kishanganj district in Bihar, the first question asked in the community was what benefits would people get by organising women into SHGs? At the end of one year, our team could promote only 20 odd SHGs and faced many obstacles from men, as they were against the idea of allowing women into any collective publicly.¹⁷

But the year 2015 was different, especially when NRLM intensified its operations in the district. There was a tenfold rise in the number of SHGs – and this happened without much of our facilitation. Some of the men who were against the idea of women getting into SHGs, started approaching us to start operations in their villages. It was obvious that the monetary benefits assured by NRLM in the form of government schemes, grants, and credit persuaded the men – women were, at best, channels to avail those benefits.¹⁸

Political Empowerment of rural Women:A Myth or Reality

Mahatma Gandhi has rightly been acclaimed as father of women empowerment. He was seriously concerned about the socio-economic subordination of women and socially disastrous consequences of increasing level of gender inequality, because he firmly believed that society could not Claim to be dynamic and progressive. He also believed that for social justice, equal rights for men and women are imperative. Gandhi visualized wider role of women as agents of socio-economic change. Empowerment is a process of awareness and capacity building, which is both individual and collective.¹⁹ It is through empowerment in-group that people most often begin to develop their awareness and ability to organize, take action, and bring about change. Women empowerment especially for rural women cannot be achieved unless women in large numbers are visible and active politically, socially and economically. They must be involved in decision-making body of all social, economic, and political organizations since they constitute about half the population of India.²⁰

Credit and empowerment

The model of extending small credits to women's groups without collateral boosted the SHG movement in India, which has been appropriated by NRLM. Over a period of time, there has been an attempt to establish connection between access to credit and empowerment for rural women. The major argument put forward is that there is a lack of opportunity for rural women, owing to the lack of robust credit services; thus they live at subsistence level, and are subservient to household needs.²¹ It is further argued that microcredit facilitated through SHGs may help women to engage in income generation activity thereby increasing mobility, confidence, and overall status of women. In all of these arguments, the fundamental assumption is that economic activity for poorer households is primarily dependent on availability of credit, and credit leverage may help communities to come out of poverty (it is worth noting that the same amount of credit support to the two families having similar economic profile does not mean that the impact of credit would be the same for both families). However, the fact is that the biggest flaw of the credit-centric model is that it does not take into account other factors such as attitude, ability, assurance, asset, cultural aspects, and family history.²²

Women and empowerment

It's not that credit does not create impact in the lives of women, in fact for many it's a boon, especially independent farmers and entrepreneurs. Similarly, income in the hands of women does

have an impact on the confidence of women. But access to income and credit is a step towards realising equality. It alone is not a sufficient condition for empowerment. Nevertheless most of our programmes revolve around these two aspects without hitting the social structures we are in. Another short sighted view is that empowerment is largely treated as an end goal in itself. It generally leads to a frail strategy where creating one kind of benefit-driven programme is thought to be empowering. Hence in most cases, policy makers and workers consider affirmative action as empowering for women.²³

National Rural Employment Gurrantee Act and Rural Women Workers in Bihar

Women cannot be truly empowered without sound economic backing. It is the truth that women have been discriminated and underestimated, due to their low economic acquisitions. They have been marginalized as the most insignificant segment of the male-dominated society. Most of the governments of developing countries are launching number of programmes for elimination of poverty and empowerment of women in the country. The 'National Rural Employment Guarantee Act' (NREGA), new name 'Mahatma Gandhi National Rural Employment Guarantee Act' (MNREGA) is the most ambitious 'income security programme' for rural poor women of India. The Act provides guaranteed employment of up to 100 days, at minimum wages to those who volunteer to do manual work but are not even assured of finding work in rural areas on daily basis. Employment can thus be claimed as an entitlement, providing women scope for ensuring equal wages for all sections of society.²⁴ There are certain provisions within the NREGA, which have been designed to create better conditions for rural women. For example, the Act mandates 33 per cent participation for women. There are provisions for giving priority to women workers to ensure that at least one-third of beneficiaries are women and ensuring equal wages for men, women, and crèche for children of women workers. The unique features of the Act include, time bound employment guarantee and wage payment within 15 days. Provisions like work within the radius of five kilometers from the house, absence of supervisor and contractor, flexibility in terms of choosing period and months of employment also make the scheme, 'women friendly'. In Bihar, the scheme implemented in 23 districts for the first phase.²⁵ It will be the major step towards changing the face of rural Bihar. The programme indicates a positive impact on social and economic well-being of rural women laborers and their families. It holds the powerful prospect of bringing major changes in the lives of rural women in Bihar. By generating employment for women at fair wages in the village, NREGA is playing a substantial role in economically empowering women and laying the basis for greater independence and self-esteem. However, for the successful implementation and successful performance of 'Mahatma Gandhi National Rural Employment Guarantee Act' (MGNREGA) in Bihar, an integrated approach is

needed. Due to some shortcomings and lack of coordination between different departments, the women participation remains below the stipulated minimum of 33 per cent. Hence, here question arises what prevents women from joining the MGNREGA in large number in the other states like Tamil Nadu, Kerala, Rajasthan, Andhra Pradesh, Karnataka, Gujarat, etc²⁶

Bihar to Declare Women Empowerment Policy

- Violence against Women is a serious problem pertaining in the society. The issues relating to women atrocities in Bihar include domestic violence, rape, trafficking in women and girls and forced prostitution in varied manifestations. It also includes honour killing, dowry-related violence, female infanticide and prenatal sex selection in favour of male babies, witchcraft and other harmful practices and traditions against women and girls. Government of Bihar with its highest commitment to bring about gender equality in the state has launched various women empowerment schemes and programmes. Women Development Corporation under Social Welfare Department has been notified as the nodal agency for implementing these schemes and programmes. The main thrust of all women empowerment programmes launched in the state so far has been on identifying issues and challenges related to specific themes and encourage remedies not just for rehabilitation and reinstatement of women into the mainstream but also to make institutional arrangements to bring about gender equality in favour of women from all strata of the state. All programmes designed to achieve this have a strong emphasis towards providing capacity building inputs, ensuring psychological and legal counselling to the women through institutional strengthening and restructuring of women helplines and short stay homes, making services more accessible to women in the farthest regions such as establishing Block referral units at block levels and providing support of para-legal cadres. In the area of Violence against Women, WDC has made a pioneering effort to address this issue through the following strategies. The strategies including key set of activities are listed below-

A) Strengthening Women Helplines and Short Stay Homes in all districts

- Infrastructure Support- The infrastructure strengthening of 38 women helplines and short stay homes is completed and further process has been initiated to provide computer & printers to all the 38 HL. Plan for strengthening the SSH in the same line adopted for HL. Training and Capacity Building Support-Seven round of Training on PWDV Act, for the project staff of Helpline & SSH has been organised.
- Ensuring 24 X 7 accessibility to women victims/survivors through provision of CUG mobile facilities for Women helpline. Further CUG mobile to RTOs of SSH is under process.

- Streamlining Helpline and Short Stay Home Functioning Standard Operating Procedure on role of protection officer under DV act has been prepared and is under process for field testing in three districts namely Patna, Gaya & Purnea. SOP on PWDV act approved by the Social Welfare Department (SWD). Similar protocol for Short Stay home functioning is also proposed.

B) Police Intervention

- The objective behind the concept is to develop synergy with police, and also to sensitize the police officials towards addressing the multidimensional issues of women atrocities through conventional techniques. Special cells in 23 police stations covering 12 blocks of Patna district have been established on Pilot basis. The objective behind the concept is to develop synergy with police, and also sensitize the police officials towards addressing the multidimensional issues of atrocities on women through conventional techniques. Multiple trainings & workshops have been organized for counsellors in coordination with Police department at State level. Scaling up of special Cell in 112 Police Station of 112 sub division in Bihar has been planned.

C) Health sector intervention

- Domestic Violence has severe public health implications as seen from both global and national evidences; its consequences can be witnessed in low weight babies, forced abortions, foetal and infant mortality, maternal mortality and morbidity, low immunization and public health service uptake. This initiative is intended to provide timely response and to enhance support to pregnant women through professional support at institution level. This will also prevent pregnant women and unborn children from resultant poorer health condition such as loss of life or ill health. Recently MoU had been signed between WDC and State Health Society for this intervention.

D) School based intervention

- Gender attitude and norms, such as those around roles and responsibilities of women and men are learned at young age. The Gender Equity Movement in School (GEMS) is an initiative to promote gender equality and reduce violence among middle and high school children using Group Education Activities (GEA). The initiative will target students beginning 6th grade (ages 12-14) for one year and will aim to develop critical thinking among young boys and girls on issues of gender equality and equity through self reflection tool using other participatory approaches such as role playing and games including extracurricular activities.

E) Community mobilization to address domestic violence- a partnership between WDC and Bihar MahilaSamakhya

- This is a community based approach to address the issues of domestic violence. Its key objective is to demonstrate how community mobilization initiative can address VAW through sustained community level dialogue on domestic violence and gender issues by effecting change in community and family attitudes and beliefs, particularly towards reducing social acceptability of domestic violence.

F) SapnonKoChaliChhoone

- SapnonKoChaliChhoone (SKCC) is a joint initiative of JagaranPehel (a unit of News Daily DainikJagaran), UNFPA and Women Development Corporation, to empower young women enrolled in colleges of Bihar. The programme is to cover more than 50,000 girls in 18 colleges of 9 districts of Bihar. The aim is to build capacities of young women, resulting in women empowerment and reduction of gender disparity in the state. During the course of six months, 36 talented girls were selected through various competitions and observations as local champions whom we call “champions of change”. The program has the following objectives
- To promote awareness on gender equity amongst the students and faculty of girls colleges in Bihar.
- To provide a platform for girls studying at the target colleges to enable them to make strong statements based on their perspectives, experiences and expectations related to gender equality and rights.
- To improvise and sustain a process of dialogue and cross-sensitization among girl students of the target colleges and opinion makers in the media.
- To provide to emerging advocates amongst the students many opportunities to share their views on gender equality and rights with the community at large, and motivate them to be strong change agents in society.

Conclusion

The developmental problems faced by women in Bihar, be it low levels of sex ratio, literacy, education, nutrition, work participation rate and high levels of mortality, morbidity, with marginal participation in the public life, it needs to be analyzed from the perspective of gender. This perspective is based on the understanding that it is the patriarchal ideology that governs the interaction between the two sexes in their private and public lives with stereotyped images and roles set for the two genders. Adherence to this ideology results in women being treated as the inferior gender, primarily concerned with reproductive roles and restricted to the private sphere of a man's life, and hence for the larger society. For a rural agrarian society like in Bihar, the gender ideology is overarching the cultural, social, political and economic spheres and unless systematic short term and long term programmes are designed to loosen the stronghold of this, there can only be peripheral impact on women's deprivations. A gender perspective to

development of women, besides attitudinal changes and changes in the institutional and economic arrangements, necessitates as an entry point. It is invariable ought to be a critical mass of women in the spheres that are restricted hitherto for women. This is significant for Bihar from a policy perspective that the state needs to create conducive environment for this critical mass of women to enter the social, political and economic spheres. Any policy suggestion, therefore need to be geared up towards this goal. The key challenges that the newly formed Bihar face remains: empowering the vast majority of women in Bihar to access basic services and exercise basic rights who have been consistently deprived due to their gender. The improvement in the situation of women is imperative for the future of Bihar as no state, especially, one as underdeveloped as Bihar can afford to waste the capabilities of half of its population

References

1. Angelucci, M, Karlan, D and Zinman, J, 2015. Microcredit impacts: evidence from a randomized microcredit program placement experiment by CompartamosBanco. American Economic Journal: Applied Economics, 7(1), pp.151–182.
2. Appadurai, A, 2014. Success and failure in the deliberative economy. In: P Heller and V Rao, eds. year? Deliberation and development: rethinking the role of voice and collective action in unequal societies. Washington DC: World Bank.
3. Attanasio, O, Augsburg, B, De Haas, R, Fitzsimons, E and Harmgart, H, 2015. The impacts of microfinance: evidence from joint-liability lending in Mongolia. American Economic Journal: Applied Economics, 7(1), pp.90–122.
4. Banerjee, A and Duflo, E, 2010. Giving credit where it is due. Journal of Economic Perspectives, 24(3), pp.61–80
5. Banerjee, A, Duflo, E, Glennerster, R and Kinnan, C, 2015a. The miracle of microfinance? Evidence from a randomized evaluation. American Economic Journal: Applied Economics, 7(1), pp.22–53
6. Banerjee, A, Karlan, D and Zinman, J, 2015b. Six randomized evaluations of microcredit: introduction and further steps. American Economic Journal: Applied Economics, 7(1), pp.1–21.
7. Barron, P, Woolcock, M and Diprose, R, 2011. Contesting development: participatory projects and local conflict dynamics in Indonesia. New Haven, CT: Yale University Press.
8. Butler, J, 2004. Undoing gender. Psychology Press

9. Casini, P, Vandewalle, L and Wahhaj, Z, 2017. Public good provision in Indian rural areas: the returns to collective action by microfinance groups. *The World Bank Economic Review*, 31(1), pp.97–128
10. Datt, G and Ravallion, M, 2002. Is India's economic growth leaving the poor behind? *The Journal of Economic Perspectives*, 16(3), pp.89–108.
11. Deininger, K and Liu, Y, 2013. Economic and social impacts of an innovative self-help group model in India. *World Development*, 43, pp.149–163.
12. Demont, T, 2016. Microfinance spillovers: a model of competition in informal credit markets with an application to Indian villages. *European Economic Review*, 89, pp.21–41
13. Desai, RM and Joshi, S, 2014. Collective action and community development: evidence from self-help groups in rural India. *World Bank Economic Review*, 28(3)
14. Filmer, D and Pritchett, LH, 2001. Estimating wealth effects without expenditure data – or tears: an application to educational enrollment in states of India. *Demography*, 38(1), pp.115–132.
15. Frison, L and Stuart, JP, 1992. Repeated measures in clinical trials: analysis using mean summary statistics and its implications for design. *Statistics in Medicine*, II, pp.1685–1704.
16. GoI, 2014. Key indicators of debt and investment in India. National Sample Survey 70th Round, 2013. Ministry of Statistics and Programme Implementation, National Sample Survey Office (NSSO), New Delhi: Government of India (GoI), p.116.
17. Pillarisetti, J.; McGillivray, Mark (1998-06-01). "Human Development and Gender Empowerment: Methodological and Measurement Issues". *Development Policy Review*. **16** (2): 197–203. doi:10.1111/1467-7679.00059. ISSN 1467-7679.
18. Nussbaum, Martha C. (1995). "Introduction". In Martha C. Nussbaum & Jonathan Glover (eds.). *Women, Culture, and Development: A Study of Human Capabilities*. Oxford: Clarendon Press. pp. 1–15. ISBN 9780198289647.
19. Deneulin, Séverine; Lila Shahani, eds. (2009). "An Introduction to the Human Development and Capability Approach: Freedom and Agency"(PDF). Sterling, VA: Earthscan. Archived(PDF) from the original on 2016-06-16. Retrieved 2016-09-01.
20. Gupta, Kamla; Yesudian, P. Princy (2006). "Evidence of women's empowerment in India: a study of socio-spatial disparities". *GeoJournal*. **65** (4): 365–380. doi:10.1007/s10708-006-7556-z.
21. Shah, M.M. "Sustainable Development". *Science Direct. Encyclopedia of Ecology*.
22. Mehra, Rekha (November 1997). "Women, Empowerment, and Economic Development". *The Annals of the American Academy of Political and Social Science*. **554** (1): 136–149. doi:10.1177/0002716297554001009.

23. Charmes, Jacques, and Saskia Wieringa. "Measuring women's empowerment: an assessment of the gender-related development index and the gender empowerment measure." *Journal of Human Development* 4.3 (2003): 419-435.
24. Pillarisetti, J.; McGillivray, Mark (1998-06-01). "Human Development and Gender Empowerment: Methodological and Measurement Issues". *Development Policy Review*. **16** (2): 197–203. doi:10.1111/1467-7679.00059. ISSN 1467-7679.
25. Nussbaum, Martha C. (1995). "Introduction". In Martha C. Nussbaum & Jonathan Glover (eds.). *Women, Culture, and Development: A Study of Human Capabilities*. Oxford: Clarendon Press. pp. 1–15. ISBN 9780198289647.
26. Sutton, J. & Pollock, S. (2000). "Online Activism for Women's Rights". *Cyberpsychology & Behavior*. **3** (5): 699–706. doi:10.1089/10949310050191700.