

LINKING THE TANGIBLE AND INTANGIBLE: A STUDY OF WOMEN'S ECONOMIC EMPOWERMENT AND AGENCY ENHANCEMENT AMONG SELF-HELP GROUP ENTREPRENEURS IN RURAL INDIA

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ABSTRACT

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Women's economic empowerment is a key driver for gender equality, poverty reduction, inclusive growth and social transformation. It entails equitable access to resources, active participation in economic activities, and decision-making power at various levels. Drawing on Naila Kabeer's framework, women's economic empowerment is not merely about financial independence; it is a transformative process that enhances agency at personal, social, and cultural levels. A robust body of research highlights the interconnectedness between the tangible aspects of women's economic empowerment such as income, employment, access to credit, and intangible aspects including self-esteem, agency, social status, decision-making power, and the ability to challenge cultural norms. Grounded in in-depth research and field evidence of 100 economically empowered women entrepreneurs of Hand in Hand India (a leading international NGO working on job creation and community development in India and across the globe), this paper seeks to examine the relationship between economic empowerment and the expansion of women's agency across individual, social, and cultural domains. It explores the hypothesis that sustained economic support delivered through structured training, mentoring, and capacity building can generate significant spill-over effects beyond financial gains, influencing broader dimensions of empowerment. Over 90% reported greater physical mobility to visit markets independently and felt empowered to contribute to household expenses; 80% experienced enhanced decision-making regarding household expenses and 98% valued being acknowledged as income earners and economic contributors. Additionally, the study identifies key enabling factors that contribute to holistic process of women's empowerment and proposes strategic recommendations to further enhance women's agency and empowerment trajectories.

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1. Introduction

Women's empowerment is widely recognized as a cornerstone for advancing gender equality, catalyzing social transformation, and fostering inclusive economic growth. From a sociological

perspective, women's empowerment is the process by which women collectively and individually gain power, agency and social recognition to challenge and transform existing social norms, power relations and institutional structures that perpetuate gender inequality. Economic empowerment, on the other hand, is a process by which women gain the ability to participate meaningfully in, contribute to, and benefit equally from economic activities, resources, and opportunities. Drawing on Naila Kabeer's framework, women's economic empowerment is not merely about financial independence; rather, it is a transformative process that enhances agency at personal, social, and cultural levels.

A robust body of research highlights the interconnectedness between the *tangible aspects* of women's economic empowerment such as income, employment, access to credit, and *intangible aspects* of empowerment including self-esteem, agency, social status, decision-making power, and the ability to challenge cultural norms. Researchers such as *Jo Rowlands (1997)* argue that economic initiatives strengthen "power within" (self-belief) and "power with" (collective solidarity), which in turn enable women to challenge restrictive social norms. *Naila Kabeer (1999)* conceptualizes empowerment as comprising resources (tangible assets), agency (decision-making capacity), and achievements (outcomes), emphasizing that access to economic resources can expand agency when supported by enabling conditions. Empirical studies (e.g., *Hashemi, Schuler & Riley, 1996* on Bangladesh; *Pitt & Khandker, 1998*; *Swain & Wallentin, 2009* on SHGs in India) have shown that women's participation in microfinance, savings groups, or entrepreneurship programs often leads to increased self-confidence, higher participation in household decisions, and greater mobility. These intangible gains are crucial markers of empowerment, even when income gains themselves may be modest. This paper not only seeks to establish a link between economic empowerment and agency, it also attempts to uncover the specific mechanisms and enabling factors within long-term, integrated NGO interventions in rural India that leads to women's holistic process of empowerment.

India has demonstrated a strong commitment to promoting women's empowerment through a combination of government initiatives, public programmes, and collaboration with private agencies and civil society. The government has launched flagship schemes to enhance women's education, economic participation, and leadership in community development. Legal reforms have strengthened protections against gender-based violence and discrimination, while reservations in local governance have increased women's representation in decision-making bodies. Alongside these efforts, numerous public and private organizations, NGOs, and corporate social responsibility (CSR) initiatives have focused on skill development, entrepreneurship, financial inclusion, and health services tailored for women. Together, these multifaceted efforts aim not just to improve women's socio-economic status but also to expand their agency and participation in India's broader development process. Among the many civil society organizations working to advance gender equality in India, Hand in Hand India stands out for its significant role, wide outreach, good governance, and measurable impact.

2. Hand in Hand India:

Hand in Hand India (HiH), established in 2003, began with a mission to address interrelated issues of poverty, education, community health, gender inequality, and job creation. Over the years, it has grown into one of the largest international NGOs, currently working across 18

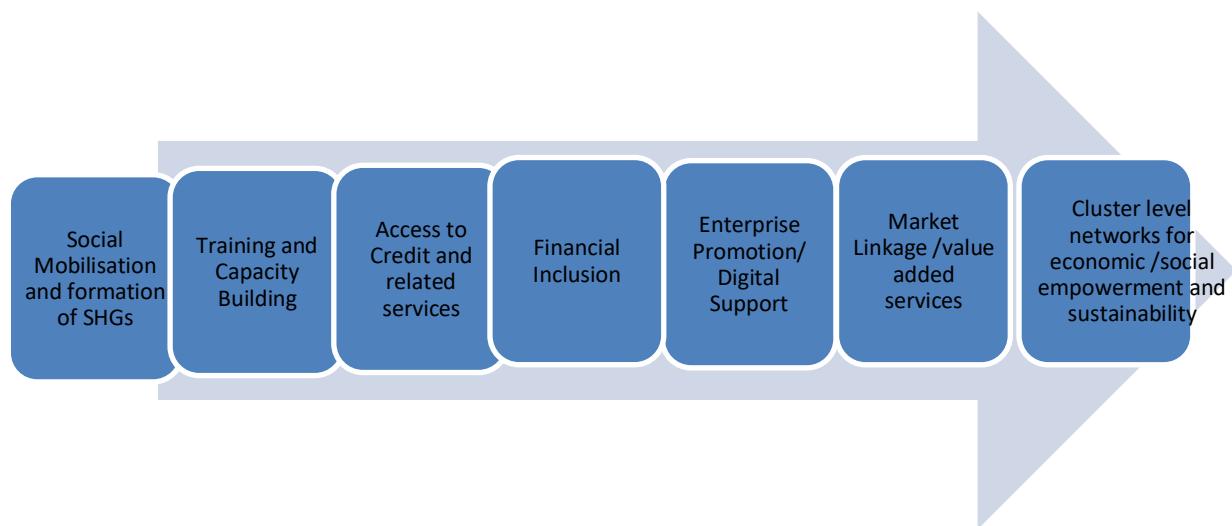
Indian states and seven countries. As of July 31, 2025, the organization has formed **588,819** Self-Help Groups (SHGs) comprising **5.5 million** women, created **10.8 million** jobs in rural and semi-urban areas, and provided financial inclusion services to over 5.5 million households.

Hand in Hand India's Women Empowerment and Job Creation Model: Recognizing the low status of women in India, HiH India has focused on enhancing their economic participation through its Women Empowerment and Job Creation Model. Rooted in SHGs, the program equips women with social, financial, and entrepreneurial skills, enabling them to secure higher incomes, financial stability, and stronger bargaining power within families and communities.

In a way, this model operationalizes Kabeer's concepts of resources, agency, and achievements, providing an ideal setting to study the interconnections between economic empowerment and strengthening of women's agency in various aspects.

The model follows a structured process comprising:

- i) **Social Mobilization:** HiH India works with women living at the bottom of the pyramid (earning less than \$2 a day) who often lack access to education, healthcare, clean environments, credit, and markets. These women are organized into SHGs of 10–20 members, fostering collective strength and pathways to social and economic empowerment.¹
- ii) **Training and Capacity Building:** Women receive continuous, locally tailored training on SHG management, savings, skills development, financial/digital literacy, business acumen, and marketing, laying the foundation for enterprise development and entrepreneurship.
- iii) **Financial Literacy and Financial Inclusion:** Training in financial planning enables women to manage resources, increase incomes, and improve household well-being. HiH India also connects women to government schemes for banking, insurance, pensions, and remittances services to foster long-term economic self-reliance.
- iv) **Job Creation:** Women are supported to establish or strengthen livelihoods at individual, household, or group levels. Entrepreneurship training covers enterprise development, market linkages, and access to affordable credit.
- v) **Access to Credit:** Credit is central to enterprise growth. HiH India ensures access through SHG internal lending, microfinance, and institutional/government loans. It also promotes livestock and health insurance for members and their families to reduce risks of debt traps, alongside awareness of government insurance schemes.
- vi) **Market Linkages and Value-Added Support:** HiH India provides ongoing handholding to women entrepreneurs, helping them secure market linkages, value-chain integration, and buy-back arrangements to sustain enterprises.
- vii) **Promoting Women-Led Collectives:** To strengthen sustainability, HiH India facilitates Cluster Level Networks (CLNs), where 1 CLN comprises at least 10 SHGs, representing at least 100 members. These collectives address broader issues of women's empowerment, community development, financial services, and livelihood promotion. As on July 31, 2025, HiH India has promoted 6,426 CLNs, functioning as strong agents of change.
- viii) **Monitoring and Evaluation:** A Project Performance and Monitoring System (PPMS): developed with partners' tracks project progress, social impact, financial sustainability, and efficiency. Monitoring is carried out monthly, quarterly, and annually, while baseline and end-line surveys capture both quantitative and qualitative results to inform future planning and scale-up.



4. Significant Projects of Women Empowerment and Job Creation Supported by HiH India:

Committed to advancing gender equality through job creation and socio-economic empowerment of women, HiH India has implemented several noteworthy projects in India, some of which are highlighted below:

S. No.	Project Name	Duration	Project Objectives / Target	Key Results
1	RISE-UP Women (Rajasthan)	May 2019 – April 2024	To support 10,000 marginalized women for livelihoods promotion and access social and economic rights	<ul style="list-style-type: none"> Supported 12,000 to set up/strengthen businesses 10x growth in women-led enterprises (86% individual ownership) 76% reported workload reduction 93% observed improved gender relations 60% gained economic independence and enhanced mobility
2	Women Empowerment & Enterprise Development (Punjab & Haryana)	Oct 2022 – Sep 2023	To establish 100 high-investment, high-revenue generating 'group-based enterprises' supporting 1,000 women	<ul style="list-style-type: none"> 100 GBEs established supporting 1092 entrepreneurs Average investment per GBE: ₹7,00,000 – ₹7,50,000 Average monthly income earned per entrepreneur: ₹2,000 – ₹5,000
3	Power to Empower (Madhya Pradesh)	Aug 2019 – Jul 2022	To support 4,000 women to adopt energy-efficient enterprises and clean cooking solutions	<ul style="list-style-type: none"> 3,200 women adopted energy-based enterprises 72% increase in household income - 99% adoption of clean cooking solutions 134% increase in monthly incomes from businesses of entrepreneurs
4	UNITED – Improving Livelihoods for Women (Madhya Pradesh)	Apr 2019 – Mar 2022	To Support 20,400 women, build economic capital (through setting up businesses) and social capital	<ul style="list-style-type: none"> Supported 20,433 women with livelihoods promotion

S. No.	Project Name	Duration	Project Objectives / Target	Key Results
			(through women-led networks)	<ul style="list-style-type: none"> • Women experienced 87% increase in family incomes through their businesses • Over 80% experienced improved empowerment effects • Strengthened 212 women-led collectives representing 20,000 members • The collectives undertook 203 advocacy initiatives for village development and better gender equality.

The above table reaffirms the hypothesis of this study that supporting long-term women's economic empowerment projects with intensive training to build overall entrepreneurial capacities does lead to enhancing women's 'agency' at various levels. High percentage of women reported increased incomes along with improved gender relations, empowerment effects and undertook advocacy initiatives for advancing women's agency and community development.

5. Methodology:

Grounded in in-depth research, this paper explores the relationship between economic empowerment and the expansion of women's agency across multiple domains. It tests the hypothesis that sustained economic support, delivered through structured training, mentoring, and enterprise development, generates significant spill-over effects beyond financial gains, strengthening wider dimensions of empowerment. The study also identifies enabling factors that contribute to holistic empowerment and suggests strategic recommendations to reinforce women's agency trajectories.

1. Sampling: A purposive sampling strategy was employed to select 100 women entrepreneurs from four states where Hand in Hand India operates. Selection criteria included: (a) active membership in a Self-Help Group (SHG), (b) engagement in an income-generating activity for at least two years, and (c) willingness to participate in both interviews and group discussions. This ensured that respondents had accumulated sufficient experience with enterprise management and collective action to provide meaningful insights.

The purposive approach was chosen because the study sought to document not only average outcomes but also rich, illustrative cases of empowerment among women who had sustained engagement with SHG-based economic activities.

2. Instruments: The primary tool was a structured questionnaire administered to all 100 respondents. It was designed to capture socio-demographic characteristics, education, and type of enterprise, income changes, household expenditure, financial decision-making, mobility, and participation in social/community life. Questions were both closed-ended (to generate quantifiable indicators) and open-ended (to allow elaboration).

In addition, 8 FGDs (Two in each state) were conducted with groups of 8–12 women. The FGDs focused on women's perceptions of empowerment, challenges faced, shifts in self-confidence and recognition, and their reflections on the role of SHGs and mentoring support.

The combination of structured survey and FGDs strengthened the reliability and richness of the findings.

3. Analysis: Quantitative data from the structured survey were compiled and analyzed using descriptive statistics, including percentages, means, and cross-tabulations. This enabled the identification of broad trends in women's income, decision-making, mobility, and recognition. Where relevant, disaggregated findings by state and enterprise type were examined to capture variation. Qualitative data from FGDs were analyzed using thematic coding. Key themes—such as self-confidence, negotiation power, social recognition, and barriers to empowerment—were identified.

4. Profile of Respondents:

- i)** Over 100 women entrepreneurs from four states were interviewed, all of whom had been engaged in income-generating activities for at least two years.
- ii)** All participants were active members of Self-Help Groups (SHGs), with sustained membership ranging from three to seven years, reflecting a strong foundation of collective strength, social and economic capital, and participation in community affairs.
- iii)** The sample represented a diverse socio-economic profile, with approximately 76% of respondents from marginalized or disadvantaged communities.
- iv)** **Educational status** was modest: over 70% had studied up to the primary or secondary level, 10% had no formal schooling, while another 10% had completed graduation or beyond
- v)** **Enterprises:** Respondents were engaged in a range of nano and micro-enterprises, primarily in low-investment, traditional sectors such as tailoring, petty retail, food processing, handicrafts, livestock-based activities, and beauty parlours, reflecting livelihood opportunities typically accessible to rural women.

5. Key Findings of Study:

As mentioned earlier, this longitudinal research highlights the interconnectedness between tangible aspects of empowerment (income, employment, access to credit) and intangible aspects (self-esteem, agency, social status, decision-making power, and the ability to challenge cultural norms). All were examined in the context of long-term economic empowerment projects with sustained training and capacity building for women entrepreneurs.

Key findings of Economic Empowerment:

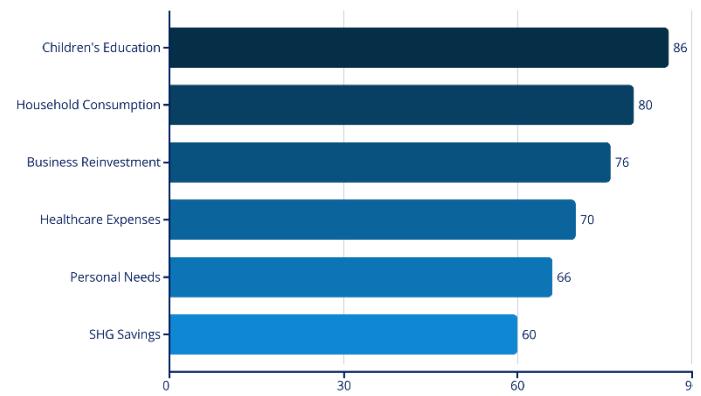
i) Increased Economic Gains:

- A substantial **80%** of respondents reported an increase in household incomes after initiating their enterprises which were typically 2-3 years old.
- Notably, 66% of women entrepreneurs contributed to local employment generation, primarily by engaging family members or hiring others to support their expanding businesses.

These findings underscore the dual role of women-led enterprises in enhancing household income while also fostering job creation.

ii) **Income Utilization:** Income generated from enterprises was largely used for family welfare and business purposes. Children's education emerged as the top priority, with 86% of women spending additional incomes on schooling.

This was followed by household consumption (80%), healthcare (70%), and reinvestment in business activities (76%). In addition, 66% spent income on personal needs, while 60% contributed to SHG savings.

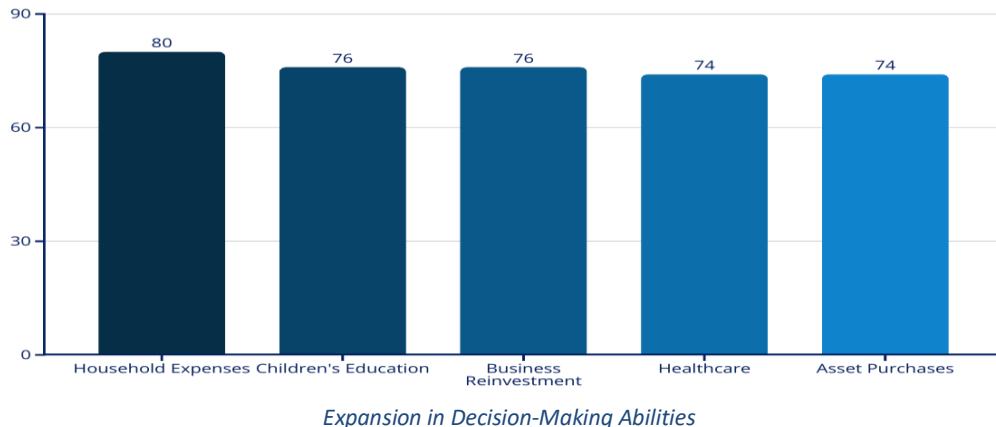


These patterns reflect responsible financial management, balancing family well-being with enterprise sustainability.

Key Findings related to Social Empowerment and Enhancement of Agency:

As evident from review of literature and impact assessment studies of our projects (page 5), findings from this research study also signify a high correlation between women's economic empowerment and its positive spill-over effects in enhancing women's agency in multidimensional spheres.

iii) **Decision-Making Power:** After engaging in economic activities for 2–3 years, women *reported greater participation in household and financial decisions*. Specifically, 80% were involved in household expenses; 76% in decisions on children's education; 74% in healthcare; 76% in managing enterprises; and 74% independently purchased household or personal assets.



iv) **Physical Mobility:** Entrepreneurship also enhanced women's physical mobility as business commitments required them to travel regularly outside the home, for training, banking, procurement, and market linkages. Over 90% reported visiting local markets independently; 86% engaged in banking activities; and 84% accessed government offices for enterprise-related services. Furthermore, 80% travelled to nearby villages for business purposes, while 72% regularly attended community events. *These shifts affirm the hypothesis that economic activity positively influences women's mobility and interactions.*

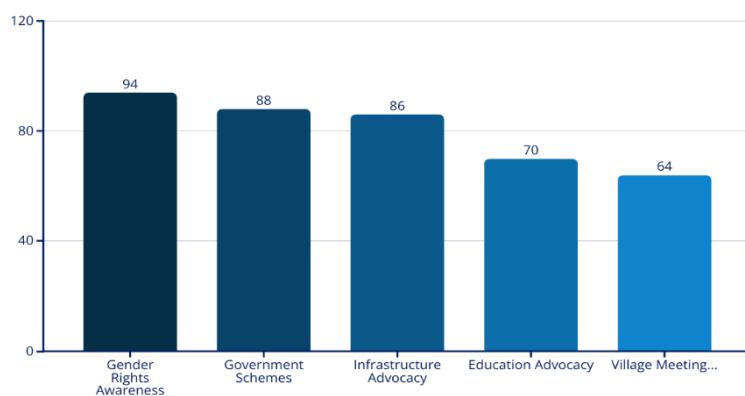
v) **Self-Confidence and Power of Negotiations:** Women reported increased self-confidence in both personal and professional domains post engagement in business ventures. About

90% felt empowered to contribute to household expenses; 88% actively participated in group meetings; 80% negotiated with buyers or suppliers; and 78% reported greater confidence in speaking at public and community forums.

vi) **Social Recognition:** A perceptible change associated with entrepreneurship was increased social recognition. Almost all respondents (98%) valued being acknowledged as *income earners and economic contributors*. In addition, 84% were recognized as 'businesswomen' in their communities, and 86% felt a greater sense of being valued within their families and communities. As expressed by an entrepreneur, "*when women like me are called businesswomen, it changes how society looks at us. We are no longer invisible—we are partners in building the community's future.*"

vii) **Peer Support and Networks:** The HiH India model of working in groups i.e. through SHGs and Cluster Level Networks (CLNs) *provides critical strength to women to address both personal and professional challenges; access rights, entitlements, and leverage Government resources*. This was strongly validated in the study with 96% of women acknowledging receiving social and emotional support from peers, while 90% confirmed actively mentoring others in their empowerment journeys. This collective strength was aptly described by an SHG woman when she mentioned that, '*earlier, each of us struggled in silence. Now, as a group, we raise our voices, claim our rights, and even help other women stand on their own feet.*"

viii) **Rights Awareness and Civic Engagement:** Economic empowerment cannot be achieved in isolation, a principle well recognized at HiH India. Accordingly, entrepreneurs are trained not only in multidimensional aspects of business advancement but also in human rights, gender issues, and social change. This integrated approach has fostered a high level of awareness among women as *94% reported increased knowledge of gender equality and legal rights, 88% were aware of government schemes and entitlements, and 76% felt confident in accessing public services*. Civic participation was also significant, with 86% raising infrastructure-related issues within their communities, 70% advocating for improvements in education, 62% demanding better healthcare services, and 64% engaging in village-level decision-making forums.



b. What Worked?

The above findings validate the hypothesis that sustained investment in women's economic empowerment supported through training, mentoring, and enterprise development, generates not only financial gains but also significant spill-over effects. Women experience enhanced agency, improved mobility, stronger voice in decision-making and greater social recognition, thereby experiencing social empowerment and enhancement of agency across multidimensional spheres. Together, these changes signify profound social empowerment across multiple dimensions.

These are no small achievements, particularly in rural contexts where patriarchal norms and structural barriers often restrict women's choices and opportunities. Clearly, however, training and enterprise support alone cannot fully explain such high levels of agency enhancement. A range of complementary factors were at play, creating an enabling ecosystem for women's empowerment. These include:

- i) **The Self-Help Group (SHG) Concept:** The SHG model itself, when implemented effectively, is inherently empowering. By fostering group solidarity, it creates a foundation of mutual trust and support. Continuous training and leadership development within SHGs further reinforce this solidarity, strengthening the social, emotional, and psychological bonds among members. This cohesiveness enables peer-to-peer learning, mentoring, and collective problem-solving. *In Kabeer's terms*, the SHG structure provides women not only with access to resources but also with the *collective agency* necessary to challenge constraints, negotiate with institutions, and pursue new opportunities.
- ii) **Collective Networks and Federations:** The process of federating SHGs into larger structures, such as Cluster Level Networks (CLNs), multiplies the impact. These federations provide women with broader platforms to strengthen their enterprises, engage with markets, and amplify their voices on issues of social change, gender equality, and community development, a pattern echoed in this study's findings.
- iii) **Regular Mentoring and Monitoring:** Continuous mentoring and handholding by Hand in Hand (HiH) India staff has been a critical ingredient in the empowerment process. Field teams often become "extended family" for the women, providing guidance, counselling, and moral support. This trust-based relationship has enabled women to navigate not only business-related challenges but also personal and social obstacles to make a success of their lives.
- iv) **Long Duration of Projects:** The process of empowerment is multidimensional and necessarily long drawn. Short-term interventions seldom produce transformative change. HiH India's long-duration projects (that run into several phases), create space for gradual, layered, and sustained engagement with women, allowing confidence and capabilities to grow over time. This long horizon also facilitates continuous reinforcement of learning, enabling women to transition from dependency to autonomy.
- v) **Government of India's Social Security and Financial Inclusion Initiatives:** Public policy has also played an important enabling role. India's extensive portfolio of social security and financial inclusion schemes covering education, health, skills training, livelihoods finance, and entrepreneurship support provides critical base for empowerment. HiH India has positioned itself as a *bridge* to ensure last-mile connectivity between these government schemes and the women who need them most. By facilitating access to health insurance, credit, savings platforms, and livelihood subsidies, the organization supports women's empowerment journeys.

c. What Needs to be Worked Upon: Conclusion and Recommendation:

Drawing from the experiences of 100 women entrepreneurs across five states of India, findings of the study reaffirm the transformative potential of SHG-linked entrepreneurship programmes implemented by an NGO, Hand in Hand India, in advancing rural women's economic and social empowerment. It highlights that enterprise development, when rooted in

collective action, leads to tangible gains in income, mobility, decision-making, confidence, and community recognition. Beyond financial benefits, women reported stronger agency in household matters, growing awareness of rights and entitlements, and active participation in public life. These shifts reflect a deepening of multidimensional empowerment. However, despite women having made significant strides in their empowerment journey, a few critical gaps remain that need to be addressed to ensure their progress is holistic, sustainable, and impactful.

The recommendations pertain primarily to civil society organizations as they work most closely with women entrepreneurs at the grassroots for enhancing empowerment and entrepreneurship.

- i. **Expanding Access to Credit and Financial Services:** Financial literacy needs to be complemented with credit-readiness training, including guidance on documentation, digital applications, and collateral processes. Stronger convergence with government credit schemes facilitated through SHG federations and local financial resource centres will enhance women's access to institutional finance
- ii. **Business Development Training:** Adopting a life cycle-based training model, covering every stage from enterprise inception to scale-up, will better address women's diverse business needs. Tailored support linked to specific products, services, and markets will strengthen the effectiveness of women's entrepreneurial journeys.
- iii. **Market Access and Digital Inclusion:** A systemic approach is required to link women entrepreneurs with local and regional markets, as well as digital value chains, through collective marketing platforms and institutional support. Further, technological up-gradation and sectoral diversification should be promoted to increase reach and generate higher economic returns.
- iv. **Addressing Social and Cultural Barriers:** True empowerment requires moving beyond individual capacity-building to community-level engagement and mind-set change. This involves creating an enabling ecosystem through involvement and training of male family members, youth leaders, and wider community networks to support women's empowerment and entrepreneurship.

Summing up, this study demonstrates that SHG-linked economic empowerment programmes, when implemented with sustained training, access to credit and financial services, market support, and a collective identity, act as powerful levers of both economic uplifting and social transformation. Women's increased incomes, mobility, decision-making abilities, and social recognition affirm the interconnectedness of the tangible and intangible dimensions of empowerment. However, sustaining and deepening these gains, especially in rural contexts, requires an enabling ecosystem that simultaneously expands economic resources and addresses socio-cultural constraints. This calls for the integration of financial services and market access with gender sensitization and policy convergence. Only through such multidimensional engagement can women's entrepreneurship move beyond subsistence and evolve into a scalable pathway for equitable development, women's empowerment, and agency expansion.

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