

## EXPLORING EMPOWERMENT PATHWAYS: A CAPABILITY AND SOCIAL CAPITAL ASSESSMENT OF RURAL WOMEN'S ENTREPRENEURSHIP IN RAJASTHAN, INDIA

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### ABSTRACT

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*This study examines the empowerment pathways generated by RISE UP WOMEN (2019–2024), a rural enterprise development initiative in Rajasthan, India—a north-western state characterised by arid conditions, entrenched rural poverty, and gender disparities. Implemented by the non-profit organisation Hand in Hand India, the programme mobilised more than 10,000 women in 60 economically marginalised villages into grassroots savings-and-credit groups, later federated into cluster- and block-level networks to strengthen collective agency and support women-led enterprises. Interventions combined business training, digital literacy, market access, and rights-based education to promote both economic and social empowerment. Guided by the Gendered Capability Approach and Social Capital Theory, the evaluation applies the OECD-DAC framework to assess programme relevance, effectiveness, efficiency, impact, sustainability, and equity. A convergent parallel mixed-methods design—drawing on 720 household surveys, nine focus group discussions, and six key informant interviews—captures both measurable outcomes and women's lived experiences. Results show a 31% average increase in household income, a 56% rate of first-time enterprise creation, and a threefold rise in women's participation in local governance. Gains in mobility, financial inclusion, and intergenerational investment in girls' education further demonstrate the multidimensional benefits of women's collectivisation. At the same time, persistent challenges remain in reaching ultra-marginalised groups and ensuring the long-term sustainability of federated structures. The analysis highlights how federated women's collectives, when combined with enterprise scaffolding and institutional linkages, can act as powerful vehicles for inclusive rural business growth and gender equality. Beyond India, the findings provide transferable lessons for scaling women's enterprise development in other low- and middle-income country contexts, contributing directly to global development agendas on SDG 5 (Gender Equality) and SDG 8 (Decent Work and Economic Growth).*

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## 1. Introduction

Across much of the Global South, women's economic participation remains constrained by structural barriers that extend beyond access to credit or jobs. In rural India, female labour force participation has persistently remained below 20%—among the lowest worldwide (World Bank, 2024; ILO, 2023)—reflecting restrictive gender norms, unequal asset ownership, and limited institutional support. These systemic barriers mean that ambition and skills alone are insufficient to overcome entrenched exclusion.

Rajasthan, the setting of this study, is India's largest state by area and home to a predominantly rural population, with 75% residing in villages. Despite its rich cultural heritage and economic potential, the state faces acute gender inequalities: female literacy is 57.6% compared to 80.5% for men, and women's workforce participation is among the lowest nationally (Government of India, 2023). Women's livelihoods are largely confined to informal agricultural labour, with limited access to markets, financial services, or training opportunities. Deeply entrenched patriarchal norms further restrict mobility, decision-making power, and civic engagement, making Rajasthan a critical site for interventions aimed at women's economic and civic empowerment.

This paper evaluates the **RISE UP WOMEN initiative (2019–2024)**, implemented by Hand in Hand India, a non-profit organisation dedicated to women's economic empowerment and sustainable livelihoods. The programme mobilised over 10,000 women across 60 low-income villages into Self-Help Groups (SHGs), which were later federated into Cluster-Level Networks (CLNs) and emerging Block-Level Networks (BLNs). These structures aimed to build collective agency and create sustainable women-led enterprises, supported by interventions in business training, digital literacy, market linkages, and rights-based education.

The study applies the **Gendered Capability Approach** and **Social Capital Theory**, alongside the **OECD-DAC evaluation framework**, to assess programme relevance, effectiveness, efficiency, impact, sustainability, and equity. A convergent parallel mixed-methods design—incorporating 720 structured interviews, nine focus group discussions, and six key informant interviews—captures both measurable outcomes and women's lived experiences, enabling methodological rigor and contextual depth.

The central research question guiding this paper is: **How can federated women's collectives—when supported by enterprise scaffolding and rights-based education—enable sustainable empowerment and enterprise development in rural low-income settings?**

By addressing this question in the context of Rajasthan, the paper contributes empirical evidence and conceptual insights on how multi-tiered women's institutions foster both business growth and multidimensional empowerment.

## 2. Literature Review: Women's Collectives and the Institutional Turn in Empowerment

Over the past two decades, gender and development scholarship in low- and middle-income countries (LMICs) has moved beyond the microcredit paradigm towards building collective, institutional ecosystems that enable women to engage in markets, governance, and decision-making (Cornwall & Rivas, 2015; Sanyal, 2009). In South Asia, India's National Rural Livelihoods Mission (NRLM) exemplifies this shift by linking millions of women

through Self-Help Groups (SHGs) with the aim of expanding their economic and civic roles. While participation in SHGs has been associated with increased savings, credit access, and household decision-making power (Desai & Joshi, 2020), critics argue that many groups remain confined to transactional functions, offering limited pathways to enterprise development or structural empowerment (Guérin et al., 2013; Kabeer, 2011).

Recent studies emphasise the role of federated structures—such as Cluster-Level Networks (CLNs) and Block-Level Networks (BLNs)—in expanding women's public agency, market access, and institutional visibility. These multi-tiered platforms can act as intermediaries between grassroots women and both state and private-sector actors, facilitating access to entitlements, markets, and collective bargaining power (Kaur & Dey, 2023; Vijayalakshmi & Bhatia, 2020). Alsop and Heinsohn (2005) contend that sustained and structured engagement with institutions is essential for translating resource access into enduring empowerment.

Theoretically, this paper draws on two complementary lenses. The Gendered Capability Approach foregrounds how social, cultural, and institutional contexts shape women's ability to convert resources into substantive freedoms, including the freedom to engage in and grow enterprises (Nussbaum, 2003; Robeyns, 2022). Social Capital Theory explains how trust, norms, and networks facilitate cooperation and upward mobility, particularly in rural markets where formal institutions are weak or absent (Putnam, 2000; Narayan, 2002).

Despite these advances, critical gaps remain. Many interventions are siloed, fail to reach ultra-marginalised women, or prematurely scale federations before grassroots business capacity is established (Desai & Joshi, 2020; Ghosh & Tiwari, 2021). Furthermore, while SHGs and microfinance have been extensively studied, the **specific role of multi-tiered federations (SHG–CLN–BLN) in catalysing both enterprise development and social empowerment remain under-examined**. The Rajasthan context is particularly under-studied: entrenched patriarchy, low female workforce participation, and uneven institutional support create an extreme test case for whether federated structures can deliver transformative empowerment rather than incremental gains.

This study addresses these gaps by providing empirical, longitudinal evidence from Rajasthan (2019–2024) on how multi-tiered federations build both women's economic capabilities and their social capital. By examining the RISE UP WOMEN programme across six years, the research contributes to a deeper understanding of how federated collectives evolve, sustain agency, and link grassroots women to markets and governance structures. This dual focus on capability-building and social capital makes the paper distinct, positioning federated women's institutions as not only vehicles of financial inclusion but also as scaffolds for collective agency and rural enterprise development.

Against this backdrop, the study asks: How do federated women's collectives, when supported by enterprise development and rights-based interventions, foster multidimensional empowerment and rural business growth in resource-constrained contexts?

### 3. Methodology

This study used a **convergent mixed-methods design** (Creswell & Plano Clark, 2018) to evaluate the multidimensional outcomes of the RISE UP WOMEN initiative, guided by the

OECD-DAC framework (OECD, 2010). This framework's six dimensions—relevance, effectiveness, efficiency, impact, sustainability, and equity—structured the analysis of both programmatic outcomes and institutional processes in rural women's empowerment.

### 3.1 Research Design and Data Collection

Quantitative and qualitative data were collected in parallel between September and December 2023, using structured interviews ( $n = 720$ ), focus group discussions ( $n = 9$ ), and key informant interviews ( $n = 6$ ) (see Table 1). Tools were co-developed with implementing partners to ensure contextual validity. Structured interviews assessed core empowerment indicators (e.g., income generation, mobility, institutional participation), while FGDs and KIIs explored lived experiences, institutional change, and collective agency. Digital data collection (ODK) minimized transcription errors. Secondary sources—such as project reports, training records, and baseline datasets—were used to triangulate findings.

**Table 1. Overview of Data Collection Tools**

Tool	Number	Respondents
Structured Interviews	720	SHG, CLN, and BLN members
Focus Group Discussions	9	SHG and CLN members
Key Informant Interviews	6	Panchayat leaders, school staff, NGO partners

### 3.2 Sampling Strategy

A **purposive, stratified approach** ensured socio-economic diversity in the sample. Caste-based marginalisation, geographic remoteness, and economic vulnerability informed the sampling logic. Representation was proportional to community demographics across Scheduled Castes (SC), Scheduled Tribes (ST), and Other Backward Classes (OBCs).

**Table 2. Summary of Sampling Coverage**

Social Category	Sample (n)	% of Total	Focus
SC	250	34.7%	Addressing caste-based exclusion
ST	200	27.8%	Remoteness and social exclusion
OBC	270	37.5%	Economic vulnerability
<b>Total</b>	<b>720</b>	<b>100%</b>	—

The total sample size of **720 respondents** was sufficient both to capture representation across caste and geographic groups and to ensure statistical power. It exceeds minimum thresholds for detecting medium-sized effects (Cohen, 1992) and achieved **data saturation** in the qualitative strand, as recurring themes stabilized across FGDs and KIIs.

### 3.3 Data Analysis

Quantitative data were analysed descriptively and comparatively to assess changes in income, enterprise performance, and service access. Qualitative transcripts were thematically analysed (Braun & Clarke, 2006) using a combination of **deductive codes aligned with**

**OECD-DAC and inductive codes reflecting lived experience** of agency, leadership, and negotiation of norms.

Integration followed a **convergent design logic**: quantitative patterns (e.g., rise in income or governance participation) were juxtaposed with qualitative narratives that explained how and why such changes occurred. For instance, increases in governance participation were interpreted alongside women's testimonies of mobility, negotiation with families, and the role of CLNs in creating safe spaces. This analytic "connecting" allowed outcome metrics to be contextualised with institutional and experiential depth, ensuring a holistic understanding of empowerment pathways.

#### 4. The RISE UP WOMEN Model and Its Outcomes

The RISE UP WOMEN initiative (2019–2024), led by Hand in Hand India, was a multi-tiered rural empowerment programme implemented across sixty marginalised villages in western Rajasthan, a region marked by deep patriarchal norms and high levels of rural poverty. Informed by global frameworks such as the SDGs and gender empowerment scholarship (Kabeer, 1999; Cornwall & Rivas, 2015), the programme mobilised over 10,000 women into Self-Help Groups (SHGs), which were federated into Cluster-Level Networks (CLNs) and nascent Block-Level Networks (BLNs). These federated structures served as institutional scaffolding for collective action, peer support, and engagement with markets and governance.

Table 3 summarises the programme's six intervention components, which together operated across individual, group, and systemic levels. The findings presented below are organised by these components to illustrate a clear cause-and-effect pathway between programme activities and observed empowerment outcomes.

**Table 3. Core Components of the RISE UP WOMEN Intervention**

Intervention Component	Description
1. Women's Institution Building	SHG formation and federation into CLNs and BLNs for collective action and leadership.
2. Financial and Digital Literacy	Training in savings, credit, mobile banking, and digital payments.
3. Enterprise Development	Skill-building, enterprise incubation, and market linkage support.
4. Leadership and Governance	Civic education, grievance redressal, and local governance participation.
5. Social Protection and Rights	Entitlement access (e.g., pensions, housing) and rights awareness.
6. COVID-19 Adaptation Measures	Relief distribution and continuity of services during pandemic disruptions.

#### **4.1 Women's Institution Building**

SHG formation and federation into CLNs and BLNs led to a fivefold increase in women's collective participation. These federated structures became critical intermediaries with state institutions, enabling grievance redressal, entitlement access, and visibility in governance. Women's participation in Gram Sabhas (village assemblies) tripled, and 47% reported that they no longer required permission to attend public meetings. As one participant from Sirohi noted: *"Earlier, I could not even attend SHG meetings. Now I speak at village meetings about roads and water."* These findings underscore the role of federations in building civic agency and reshaping local gender norms.

#### **4.2 Financial and Digital Literacy**

Through structured training in savings, credit, and mobile banking, 54% of participants accessed formal credit—a substantial shift away from informal moneylenders. Over 70% of SHG members adopted digital payment tools for savings and transactions, reflecting new forms of financial autonomy. This expansion of financial inclusion aligns with Nussbaum's (2000) financial capability framework, but it also highlights new gaps: ultra-marginalised groups (e.g., widows, nomadic women) had lower uptake of digital tools due to literacy and device access barriers.

#### **4.3 Enterprise Development**

Enterprise incubation and market linkages were central to the programme's strategy. By the project's end, 56% of participants had initiated first-time enterprises in tailoring, agriculture, and petty retail. Average household income rose by 31%, and diversification into non-farm activities reduced vulnerability to seasonal shocks. These outcomes demonstrate the potential of federated structures to scaffold entrepreneurship, but they also exposed risks: concerns were raised about adolescent girls' involvement in family enterprises, pointing to the need for integrated child protection mechanisms.

#### **4.4 Leadership and Governance**

Training in civic education and leadership yielded a threefold increase in women's participation in local governance forums, with several CLN leaders contesting Panchayat elections. Women reported greater confidence in public speaking and agenda-setting, reflecting an emergent civic identity. Leadership also played a key role in sustaining collective routines: SHGs with strong leaders were more likely to routinise digital practices and sustain enterprise growth.

#### **4.5 Social Protection and Rights**

Federated groups became vehicles for accessing state entitlements such as pensions, housing schemes, and health benefits. Nearly 40% of participants reported accessing at least one new entitlement during the programme. Rights-awareness sessions further empowered women to demand services such as midday meals in schools and improved water supply. This reflects the institutional dimension of empowerment, where collectives act as vehicles for accountability and claim-making.

#### 4.6 COVID-19 Adaptation Measures

During the COVID-19 pandemic, federated structures provided continuity in relief distribution and service delivery. SHGs mobilised to produce masks and sanitiser, while CLNs coordinated ration distribution and disseminated health information. This crisis response not only buffered households against shocks but also strengthened women's legitimacy as community leaders.

#### 4.7 Empowerment Outcomes: Indicators and Theoretical Links

The observed outcomes align with both Kabeer's (1999) resource–agency–achievement framework and Nussbaum's (2000) capabilities approach. They also connect directly with social capital perspectives on collective action (Cornwall & Rivas, 2015). Table 4 maps the key domains of empowerment to programme indicators, showing the theoretical grounding of each outcome.

**Table 4. Empowerment Outcomes Mapped to Key Indicators**

Empowerment Domain	Indicator	Observed Outcome	Theoretical Link
Economic Agency	Household income	↑ 31%	Resource control (Kabeer, 1999)
Livelihood Diversification	% of women starting enterprises	56%	Livelihood resilience (Mayoux, 2010)
Financial Inclusion	Access to formal credit	54%; reduced informal borrowing	Financial capability (Nussbaum, 2000)
Collective Institutions	SHG/CLN membership growth	5x increase	Collective agency (Cornwall & Rivas, 2015)
Civic Engagement	Gram Sabha participation	Tripled participation	Civic agency (Nussbaum, 2000)
Mobility Autonomy &	Women attending public events without permission	47%	Bodily autonomy (Kabeer; Nussbaum)
Intergenerational Investment	Dropout reduction (girls' education)	↓ 65%	Intergenerational capabilities (Nussbaum, 2000)

#### 4.8 Evaluation Summary

The OECD-DAC assessment (Table 5) rates the programme high on **relevance, effectiveness, and impact**, moderate on **efficiency**, and mixed on **sustainability and equity**. SHGs and CLNs demonstrated strong continuity, but BLNs and late-stage enterprises remained

dependent on project structures. While SC/ST/OBC women were well represented, outreach to widows, nomadic communities, and women with disabilities was less consistent.

**Table 5. OECD-DAC Evaluation of the RISE UP WOMEN Project**

Evaluation Criteria	Assessment Summary
Relevance	High – Addressed caste, gender, and economic exclusions in rural Rajasthan.
Effectiveness	Strong – Surpassed targets in enterprise uptake, income gains, and civic participation.
Efficiency	Moderate – Resource use cost-effective, but BLN development lagged.
Impact	High – Tangible improvements in income, civic voice, and girls' education.
Sustainability	Mixed – SHGs and CLNs show promise; BLNs and advanced enterprises still dependent.
Equity	Moderate-High – SC/ST/OBC outreach strong, but ultra-marginalised women less engaged.

## 5. Discussion: Rethinking Empowerment through Federated Capabilities and Collective Infrastructure

The RISE UP WOMEN project provides compelling evidence that empowerment in rural, patriarchal settings is best achieved not through isolated interventions, but through institutional ecosystems that scaffold cumulative and collective change. The federated structure—linking Self-Help Groups (SHGs) to Cluster-Level Networks (CLNs) and then to nascent Block-Level Networks (BLNs)—enabled women to convert latent potential into substantive capabilities across economic, social, and civic domains. This aligns with the Gendered Capability Approach (Nussbaum, 2003; Robeyns, 2022), which stresses that empowerment requires enabling conditions beyond access to resources, and with Social Capital Theory (Putnam, 2000; Narayan, 2002), which highlights the role of networks and trust in sustaining agency.

Empirical findings demonstrate important advances. Women reported greater bodily integrity (47% no longer needing permission to attend public events), expanded practical reasoning (56% first-time enterprise uptake), and strengthened affiliation (a threefold increase in participation in Gram Sabhas). These outcomes reflect not only economic agency but also civic visibility and norm transformation. CLNs proved especially critical in sustaining these gains, acting as intermediaries that connected women to entitlements, negotiated market linkages, and facilitated grievance redress. In this way, federated institutions became the infrastructure through which individual capabilities were stabilised into durable collective agency.

Yet empowerment gains were not linear. Progress occurred through iterative cycles of experimentation, learning, and reinforcement, with each achievement—whether a loan accessed, a grievance resolved, or a daughter retained in school—contributing to cumulative confidence and capacity. This iterative process underscores why interventions centred only on credit or training are insufficient; durable empowerment requires institutional design that embeds peer support, collective bargaining, and civic recognition.

From a methodological perspective, applying the OECD-DAC framework allowed systematic evaluation across relevance, effectiveness, efficiency, impact, sustainability, and equity. However, critical reflection is warranted. While the framework captured tangible economic and governance outcomes, its criteria such as “efficiency” and “sustainability” tended to privilege quantifiable outputs (income, enterprise uptake) over more relational and intangible gains in social capital (trust, solidarity, shifts in gender norms). For instance, the growth of peer mentoring networks or the transformation of household decision-making was less easily captured within the DAC categories, despite being central to long-term empowerment. This highlights a limitation: while OECD-DAC ensures comparability and rigour, it risks under-valuing relational and process-based dimensions of empowerment that are harder to measure but no less critical.

This reflection suggests two broader contributions. First, federated institutional models should be recognised as more than delivery mechanisms; they are capability-building infrastructures that transform social capital into durable empowerment. Second, evaluation frameworks in gender and development need to evolve to integrate relational, process-based indicators alongside economic ones, ensuring that multidimensional empowerment is not flattened into financial or efficiency metrics.

Taken together, the study advances a context-sensitive understanding of empowerment. By conceptualising empowerment as a federated and iterative process—rooted in both institutional scaffolding and relational capital—it demonstrates that scalable empowerment in emerging economies requires not just economic tools but also infrastructures of collective agency.

## 7. Conclusion and Recommendations

The RISE UP WOMEN initiative illustrates that federated women's institutions, when sequenced strategically and embedded within a supportive governance framework, can generate sustained and multidimensional empowerment in rural contexts marked by structural constraints. Anchored in India's National Rural Livelihoods Mission (NRLM), the project layered Self-Help Groups (SHGs), Cluster-Level Networks (CLNs), and Block-Level Networks (BLNs), effectively transforming informal women's collectives into institutional platforms for governance, market engagement, and rights advocacy.

Empirical findings affirm Kabeer's (1999) resources–agency–achievements framework by showing how institutional scaffolding enables women to translate latent capabilities into realised freedoms such as economic independence, public voice, and civic participation. The model further advances the Capability Approach (Nussbaum, 2003; Robeyns, 2022) by demonstrating that in deeply gendered and caste-stratified settings, collective capability—anchored in federated structures—is essential to stabilise individual gains. In parallel, it

reinforces Social Capital Theory (Putnam, 2000; Narayan, 2002) by evidencing how trust, shared norms, and mutual aid within CLNs facilitated both horizontal solidarity and vertical linkages with state systems.

**To ensure replicability and scalability, three sets of actionable recommendations are proposed:**

**For Policymakers (e.g., NRLM, state livelihood missions):**

Phase institutional sequencing. Avoid premature establishment of BLNs; ensure CLNs are stable, accountable, and led by trained women leaders before scaling upward. Institutionalise vulnerability audits. Make equity-based audits mandatory to ensure inclusion of widows, women with disabilities, and nomadic groups often excluded from mainstream federations (Kabeer, 2011). Integrate safeguards. Embed child protection protocols and labour monitoring within all enterprise promotion programmes to prevent unintended consequences.

**For Practitioners (NGOs and implementing agencies):**

Adopt vulnerability mapping at programme inception. Systematically identify ultra-marginalised women and design targeted outreach strategies such as mobile units and home-based engagement. Strengthen digital equity. Provide device access and peer mentoring so that younger women acting as digital intermediaries can sustainably support older members. Invest in enterprise ecosystems. Go beyond microcredit to provide structured business mentoring, collective procurement support, and linkages with e-commerce and financial institutions.

**For Researchers and Evaluation Specialists:**

Longitudinal tracking. Examine how adoption and leadership trajectories evolve over time, particularly among ultra-marginalised subgroups, to identify persistent barriers. Intersectional analysis. Future studies should disaggregate empowerment outcomes by caste, disability, and age to capture differentiated impacts (Robeyns, 2022). Evaluation frameworks. Build on OECD-DAC by incorporating relational indicators—such as trust, solidarity, and shifts in gender norms—that capture the social capital gains often undervalued by conventional efficiency metrics (OECD, 2010).

In sum, this study demonstrates that empowerment in emerging markets is most durable when institutional scaffolding, intersectional inclusion, technological integration, community accountability, and market connectivity are deliberately interlinked. By situating empowerment in both capability and social capital paradigms, the study provides a replicable pathway for scaling women's institutional and economic empowerment globally, while also contributing to the methodological debate on how empowerment should be evaluated.

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