

Women's Participation in Rural Development Through SHGs in India: A Brief Overview

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Abstract: Rural Development aims at finding ways to improve rural lives with participation of rural people themselves so as to meet the required need of rural community. Some important ways of Rural Development are economic development, social development, infrastructure development, human resource development, institutional development, environmental conservation and removal of gender disparity. Women constitute 48% of the total rural population of India. But they are denied access to social and economic decision-making in the family and community as in India poverty in general and extreme poverty in particular has a significant gender dimension. SHGs as a fruit of micro finance system is a way of alleviating poverty in India in the personal domestic level as well as social level also. The two major yardsticks of rural development are Poverty Alleviation and Women Empowerment, both of which can be solved by the initiation of SHGs in India. Inspired by international models, NGOs like SEWA (Self Employed Women's Association) and MYRADA (Mysore Resettlement and Development Agency) started experimenting with SHGs. NABARD (National Bank for Agriculture and Rural Development) initiated SHG-Bank Linkage programme in 1992. Indian Government launched Swarna Jayanti Gram Swarozgar Yojana (SGSY) IN 1999, incorporating SHGs. At present, SHG movement in India has come a long way empowering millions of rural women and contribution as a strong tool of Rural Development in India.

Key Words: Rural Development, Gender Dimension, Poverty Alleviation, Women Empowerment, Self -Help Groups.

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Introduction

Self Help Groups are small informal groups of individuals, typically woman who come together to achieve common goals and improve their socio economic well being. Through engaging in this platform, they are gaining d social status, stronger social networks, community engagement and at the same time through their increased income, financial literacy and economic independence they are silently being an agent of rural development by taking part in the poverty alleviation of their families which is one of the key yardsticks of rural development. Not only that, women empowerment is also being possible through their joing in SHGs. It is the aim of the study to establish that like other ways of women's participation, it is also a very strong pathway in tthis field as the rural development is the top most priority of government for the sake of all over development of our country.

Concept of Development

The thinkers from Western World define Development as a process by which people learn to take charge of their own lives and solve their own problems. In recent time, the concept of development has attracted serious attention from the view point of scholars worldwide. Development refers to the process of improving the quality of life, economic well-being and social progress of individuals, communities or nations. "Development means making a better life for everyone. In this present context of highly uneven world, a better life for most people means essentially meeting basic needs..."¹ As a matter of fact, it is a founding belief of modernity where Development "is concerned with the achievement of a better life."² In a word, the concept of development is multifaceted, encompassing economic, social, environmental cultural and political aspects. To be more specific it encompasses "various aspects of human progress as a whole."³ In both senses, external and internal, development entails economic social and cultural progress, including ethical ideals and higher moral values. "Gandhian ideas of development had their origin in the recognition of the importance of indigenous resources..."⁴ He can be considered as alternative Development Thinker who "realized that development could only be ensured through according due recognition to the tradition, nature and necessity of Indian Society."⁵ According to Amartya Sen has defined the concept of Development in terms of freedom. It focuses on enhancing human capabilities, freedom and wellbeing. According to him "Development cannot really be so centered only on those in power."⁶

Concept of Rural Development

The term rural signifies any population, housing or any specific territory which is not situated in urban area. Rural area usually means the villages. Rural Development refers as a method of improving and increasing the quality of life and financial well-being of such individuals who lives in a village area. "Rural development is a comprehensive term. It essentially focuses on action for the development of areas outside the mainstream urban economic system."⁷ Rural development can be considered as a method of bringing change among rural community from the tradition way of living to progressive one. This comprehensive approach "encompasses economic, social, environmental and physical aspects and works to expand

economic opportunities and improve access to services such as health care and education. Rural development initiatives also strive to support sustainable agriculture and land use, protect natural habitats and foster community level development.”⁸ The term rural development can be designated as a subset of the broader term development. So, “rural development implies overall development of rural areas with a view to improve quality of life of rural people.”⁹ The strategy of rural development aims at uplifting the socio-economic conditions of the rural people, the base of which are rural poor and women.

From Indian perspective, rural development has never been a new concept. It had acquired immense significance and was interwoven in the heritage of our country. The second most populous country of the world has staggering number of villages. It is 649, 481 in the 2011 census of India. The 2011 census also reported that about 68.84% of India’s population or approximately 833 million people live in rural areas. “India has been a welfare state since independence and government policies and programmes were designed with the aim of alleviation of rural poverty.”¹⁰ Ancient India had a rich tradition of rural development with a focus of Participation, sustainable living, social harmony and community driven growth. There were the concept of Gram Swaraj, (village self government), Krishi (Sustainable agriculture), Jal Sanakshan (water management) Dharma (Social Welfare), vrikshayurveda (Environmental Conservation) Gramodyog (Rural Industries) and Sarvodaya (community participation). “In October 1974 the Department of Rural Development came into existence as a part of Ministry of Food and Agriculture.”¹¹ Mahatma Gandhi’s key principles of Rural Development was Swadeshi, Gram Swaraj, Sarvodaya and Antyodaya through village Industries, Khadi and village Textiles, Agricultural Reforms, Cooperative Movement, Basic Education, Health and Sanitation. He emphasized on the “development of other village industries like hand grinding hand pounding, soap-making, paper making, match-making, tanning and oil pressing.”¹² Post independent and modern Rural Development initiatives have gathered inspiration from Gandhian approach of Rural Development recent times “Rural Development is the current rage among planning experts and policy makers as a solution to the problem of poverty in developing countries.”¹³ So, rural development is getting noticeable importance all over the country today than that in the older days. Amarty Sen has contributed significantly to the concept of Rural Development. His work focuses on capability Approach, Human Development participatory governance, Sustainable Livelihoods and Social justice. He emphasized on Investing in Human Capital, Enhancing Productive Assets, Promoting Social Services, Fostering Entrepreneurship along with Empowering Local Communities. Thus “Rural Development has always an important issue in all discussions pertaining to economic development, especially of developing countries, throughout the world.”¹⁴ So, Rural Development can be defined “as systematic approach aiming at total development of the area and the people by bringing about the necessary institutional attitudinal changes and by a package of services with an ultimate objective of improving quality of life in the rural area.”¹⁵

Rural Development Models

1. **Top-down Model:** This model is characterized by centralized planning, expert- led development strategies, top-down decision-making and external funding
2. **Bottom-up Model:** It is characterized by community-led strategies. It is decentralized and participatory in nature. Empowerment and contextual understanding are the two key features of this model.
3. **Participatory Rural Model (PRD):** This model is characterized by community mobilization, participatory planning, capacity building, local resource mobilization and community led monitoring and evaluation.
4. **Sustainable Livelihood Model (SL):** It is a people- centered, sustainable, livelihood- focused, contextual and dynamic model. Key components of this model are livelihood assets, livelihood strategies, institutional support, capacity building and participatory planning.
5. **Rural-urban Integration Model:** Key principles of this model are interconnectedness, mutual benefit, inclusive growth, sustainable development and participatory governance.

Concept of Participation

The concept of participation refers to the involvement of individuals or groups in decision making processes, activities or endeavors, ensuring their voices are heard and valued. According to Rajni Kothari, participation is not some process of involving every one and reducing all to a common denominator, rather it consists of evolving institutional structure from which diverse individuals get a sense of dignity and self respect as beings that are able to determine their own destinies. "Popular participation enriches the planning process by checking the reliability of data, ensuring commitment of the people to target projects for rural sector, rationalizing proposals by the agencies concerned; reducing unreasonable pressure through informal channels and finally basing the proposals on the judgement ensures strict supervision at the cutting edge of level of the administration."¹⁶ The implementation of the very term may take several forms. Participation can be defined as a means through which everyone should have equal opportunity to take part in educational, social and community activities. Participation generally means as popular participation as without people's spontaneous engagement, the motto of participation can never be fulfilled.¹⁷ Participation enhances the importance of inclusion and ensure everyone's meaningful contribution in all the spheres of life for which people can enjoy a sense of belonging and empowerment for all individuals. The concept of participation involves a range of processes through which local communities can engage themselves actively to play a role in the issues, directly related with them. To be more specific, it is a process in the hands of stakeholders through which they can influence and share control over decisions which affect them. Sydney verba and others have defined participation as, "acts by those not formally empowered to make decisions the acts being intended to influence the behavior of those who have such decisional powers."¹⁸ Prof. S.N. Mishra and Sweta Mishra write,

“Participation means direct involvement of the masses individually or through representatives. Participation cannot be imposed on the people from above, it should be voluntary and based on the will to participate.”¹⁹ It is said by the scholars that the act of participation is a process of being related to a large whole, an approach to foster the consultation and active involvement of individuals in a specific activity. Participation can range from consultation to self mobilization and it people’s participation is a key element of good governance. Common people play a role in the government activities. In this process, people directly engage themselves in decision making process. People’s participation can ensure effective utilization of available resources. “In a democratic political system, the degree of participation of the people in the political process is one of the most fundamental issues. Participation of the people, irrespective of caste, class, religion or gender is of utmost importance in such a political system.”²⁰ Myron Weiner gives a wider meaning to participation, when he says, “The concept of political participation refers to any voluntary action, successful or un-successful, organized or unorganized, episodic or continuous, employing legitimate or illegitimate methods intended to influence the choice of public policies, the administration of public affairs, or the choice of political leaders at any level of government, local or national.”²¹

Concept of Women’s Participation

Women’s participation refers to the involvement and engagement of women in various aspects of society. The UN Declaration on the Rights to Development (DRTD) affirms the right to development without any distinction, including by sex (Article 4) and promotes women’s participation by requiring that effective measures should be undertaken to ensure that women have an active role in development process (Article 8). In accordance with the 2030 Agenda, equal opportunities for women’s active and meaningful participation in the development process are not only a fundamental human right but also a necessary foundation for a peaceful, prosperous and sustainable world.

Concept of SHGs

Self help groups (SGHS) are informal, voluntary associations of individuals sharing common interests, goals or experiences, typically 10-12 members, aiming to improve their social, economic or emotional well-being. “Generally, a Self Help Group (SHG) is formed when members of a community, who have the same or similar problem, come together, meet share experiences, have discussions and there by arrive at solutions. As an ethos, a SHG symbolizes community initiatives to tide a problem over and achieve a level of self sufficiency.”²² SHGs are acting as a major tool for livelihood development of rural women. In villages all over the world, millions of people still rely on traditional livelihood such as agriculture, forestry and fishing. These occupations are often characterized by low productivity along with limited opportunities for growth, “Livelihood development is a critical aspect of economic and social progress, as it plays a key role in reducing poverty and promoting sustainable development. India is a country of diverse cultures, languages and socio economic backgrounds, making the development of livelihood an important and complex task.”²³ To be more specific, “A Self Help Groups is a small,

voluntary association of people from the similar socio-economic background, which have been established for the purpose of solving social and economic problems through self-help and mutual understanding.”²⁴ The core meaning of Self Help Groups is “One should help one self.” So, SHGS grew out of the developmental experiences of the various stakeholders concerned in the process, the beneficiaries, banks and the government. So to say, “a Self Help Group is a socially and economically homogenous group of 12-20 poor people voluntarily coming together to achieve common goals.”²⁵ The concept of SHGS is based on the idea of community participation. It is necessary for sustainable community development which requires active and spontaneous participation of the entire community, viewing from this perspective, the planners and policy makers of Indian administration have formulated and implemented enabling policies for poverty alleviation. The focus also fixed to development activities of locally rooted, participatory micro development organizations. SHGs start with savings and not with credit the group then uses its savings to give loans to members to meet their emergency and other needs. The interest rates on the loans are market driven. The members decide on savings per member, maximum size of loans, guarantee mechanisms in loan sanction. They prioritize loan applications on the basis of need. The groups enjoy institutional autonomy and necessary flexibility to operate their business. Regular meetings are conducted in which savings are collected, loans are lent, recoveries affected and group decisions taken. All the transactions are recorded in their account books. The self-help groups offer an easy and cost-effective way of depositing these small savings. SHGs open a savings bank account with a nearby bank branch to deposit surplus cash if any.²⁶

In India, up to the empowerment of backward class rural women through Self Help Groups has been recognized internationally as a modern innovation of poverty alleviation which is one of the main yard sticks of rural development. The origin of Self Help Groups (SHGS) is the brainchild of Grameen Bank of Bangladesh which was founded by Mohammed Yunus. SHGS were started in 1975. In India NABARD is initiated in 1986-87, but the effort was taken originally after 1991-92 from the linkage of SHGs with the banks. In India, up to three decades of independence credit delivery net work faced a perceptible gap in financing the genuine needs of the poor, especially in rural areas, “The high transaction costs in providing small loans, perceived high risk and low credit worthiness of poor borrowers act as deterrents ... Under such circumstances an informal arrangement for credit supply to the poor through the forum of Self Help Groups (SHGS) is fast emerging as a promising tool for promoting income generating enterprises.”²⁷ This movement was actually started with the objective of getting relief from the debt of the lender SHGS was chosen as the best option for this very purpose.

A Brief History of Flourishing the SHGs in India-Schemes and Programs

- i. Deendayal Antyodaya Yojana— national Rural Livelihoods Mission (DAY- NRLM): Continued from 2015, aims to promote SHGs and livelihood.
- ii. Atmanirbhar Bharat Abhiyan: Announced in 2020, focuses on women's SHGs, entrepreneurship, and livelihoods.

- iii. Rural Livelihoods— Support to Training and Employment Programme (RL-STEP): Launched in 2020, Provides skills training and employment opportunities.
- iv. National Urban Livelihoods Mission (NULM): Continued from 2013, promotes SHGs in urban areas.

Initiatives

- i. SHG Bank Linkage Program: Simplified bank loan procedures for SHGs.
- ii. Digital SHG Platform: Launched in 2020, enables online SHG management and services.
- iii. SHG Enterprise Promotion: Supports SHG-led enterprises and entrepreneurship.
- iv. Livelihood Generation Programs: Focuses on agriculture, animal husbandry, and skill development.
- v. Women's Empowerment Programs: Emphasizes SHG-led women's empowerment and social development.

Women's Participation Rural Development through SHGs

Development is no doubt a universally cherished goal of every individual every community and every nation all over the world. "Development is a key dimension of personal life, social relations, politics, economics and culture...."²⁸ Women's participation in developmental process is a must for the overall development of a particular country. Like all other countries of the world, In India also it is crucial for inclusive and sustainable growth. The status of women in independent India occupies a very significant role in uplifting her own self and at the same time the society at large. Women's participation in decision making processes and development initiatives that impact their lives and communities is one of the basic yardsticks of rural development It's about creating opportunities for women to contribute their perspectives, skills and experiences to achieve sustainable development and gender equality which is also an inevitable element of rural development.....

"For the development of women, different plans and programmes were formulated and implemented." ²⁹ For nation of Self Help Groups is one of the important means of bringing them to the fore front of the society through which rural development can reached to its ultimate goal "Self help group is such a movement where the powerless rural women have access to resources and make collective efforts to fight their poverty to emerge as winning individuals."³⁰. Through SHG these Women come together and share their own experience of conflict and struggle, strength and weakness and help each other to identify individual and collective strategies for empowerment.

i. Poverty Alleviation: "Since rural development is intended to reduce poverty and inequality, it requires positive change in the rural areas...." ³¹. Rural women in India, most of the time, denied access to social and economic decision making in the family and community, in spite of being major contributors to family's economy and management which is the main impalement to Rural Development. After independence Indian Govt. first took the initiatives to eradicate poverty. "Development thinking and policy in the post independence period were designed to rectify the damage they had inflicted on the Colonies."³² There has been a long history of discussion on the women's participation in rural development. There are WID &

WAD approaches regarding women's participation in Development procedure. The women in development (WID) approach focus on integrating women into development process core principles of this approach is equality, women's empowerment, participation and inclusion, addressing gender-based disparities. The examples of WID approach model are VNDP's Gender and Development (GAD) frame work, world Bank's Gender Action plan, USAID's gender equality and female Empowerment policy etc. The women and Development (WAD) approach emerge as a response to the neglect of women's issues in development policies. Core principles of this approach are recognition of women's contributions to development, integration of women into development processes, addressing women's practical needs and empowerment through Self Help groups and organizations. There is no denying the fact that Rural Development is "an absolute and urgent necessity in India now and will continue to be so in future."³³ Poverty alleviation is one of the major yardsticks for the development of rural community. "Poverty is a situation in which a section of the community is unable to acquire or get even the basic necessities of life."³⁴ It is self-help groups which aim to reduce poverty by providing income generating activities, financial Services and access to livelihood opportunities. They have proven to be an effective mechanism for poverty alleviation. They have provided access to finance, build livelihood opportunities and fostered social inclusion. SHG implementation can provide opportunities for the rural poor women of India to engage themselves in various types of self employment activities. It can be said that SHGs are critical instrument for lifting people out of poverty and improving social standing by encouraging self employment. The Self Help group (SHG) approach is such a parading in the field of rural development of India with main objective to increase the economic conditions of the poor people by providing access to credit resources, increase self confidence, self esteem and increase their credibility in all aspects of lives. The Deendayal Antyodaya Yojana- National Rural Livelihood Mission (DAY NRLM) is a flagship programme that aims to reduce poverty by enabling poor rural woman to access gainful self employment thus self- help groups (SHGS) of the poor, particularly women, have enabled themselves to access a rang of financial services and livelihoods. Under DAY NRLM livelihoods. 39 Laks SHGS get loan of Rs. 1.12 lakh crore in the financial year 2023-24.³⁵

Women are not only becoming an agent of the poverty alleviation mission through their engagement with SHGs but also being empowered with the help of SHG movement.

Table 1: Progress of SHG Bank Linkage programme during 2013-14 to 2022-23

Year	No. of SHGs with savings (in Lakh)	Amount of Savings (in Crore)	No. of SHGs availed loans (in Lakh)	Amount of Ioan disbursed (in Crore)	No. of SHGs with loan outstanding (in Lakh)	Amount of Loan outstanding (in Crore)
2013-14	73.30	9897.42	13.66	24017.36	41.97	42937.52
2014-15	76.97	11059.84	16.26	27582.31	44.68	51545.46
2015-16	79.03	13691.39	18.32	37286.90	46.73	57119.23
2016-17	85.77	16114.23	18.98	38781.16	48.48	61581.30

2017-18	87.44	19592.12	22.61	47185.88	50.2	75598.45
2018-19	100.14	23324.48	26.98	58317.63	50.77	87098.15
2019-20	102.43	26152.05	31.46	77659.35	56.77	108075.07
2020-21	112.23	37477.61	28.87	58070.68	57.8	103289.71
2021-22	118.93	47240.48	33.98	99728.22	67.40	103289.71
2022-23	134.03	58892.68	42.96	145200.23	69.57	188078.80

Source: Status of Microfinance Reports, NABARD from FY 2013-14 to 2022-23

Table 2: Status and progress of SHG-Bank Linkage Program in 2020-21 to 2022-23.
(Number in lakhs/Rs. In core)

Particular		2020-21		2021-22		2022-23	
		No. of SHG	Amount	No. of SHG	Amount	No. of SHG	Amount
SHG saving with Bank	Total SHG no.	112.23	37477.61	118.93	47240.48	134.03	58892.68
	All women SHG	97.25	32686.08	104.05	42104.77	112.92	52455.48
Loan disbursed to SHGs	Total SHG	28.87	58070.68	33.98	99729.22	42.96	145200.23
	All women SHG	25.9	54423.13	31.5	93817.21	41.42	139315.69
Loan outstanding against SHGs	Total SHG	57.8	103289.71	67.4	151051.30	69.57	188078.80
	All women SHG	53.11	96596.6	62.65	142288.61	65.15	179468.42

Source: NABARD

Table 3: Region-wise Status of Bank loan Disbursed to SHGs during 2020-21 to 2022-23.

Region	2020-21		2021-22		2022-23	
	No. of SHGs	Total Loans Disbursed	No. of SHGs	Total Loans Disbursed	No. of SHGs	Total Loans Disbursed
Northern	67,658	94,045	79,532	1,17,102	1,02,931	2,06,437
North Eastern	68,116	1,03,651	94,871	1,84,636	1,23,602	3,13,764
Eastern	11,24,578	14,87,551	13,01,505	25,68,978	16,34,604	33,38,333
Central	1,28,617	1,05,428	1,84,322	2,16,983	2,78,359	4,63,673
Western	1,61,159	2,30,331	2,39,086	3,81,363	2,73,253	6,75,144
Southern	13,37,266	37,86,063	14,98,951	65,03,860	18,82,772	95,22,672
Total	28,87,394	58,07,068	33,98,268	99,72,923	42,95,521	1,45,20,023

Source: NABARD

SHG-Bank linkage programme is developed in India to provide finance to the vast rural poor. In terms of clientele and outreach, the Self-Help Group Bank Linkage programme (SHG-BLP) is the biggest microfinance initiative in India which has a bulk impression on the initiative of poverty alleviation target in India.

ii. Empowerment of Women: Empowerment and participation are not identical at all. But participation in the SHGs is one of the ways through which women can acquired empowerment as well. To be more specific, it is one of the end to combat with the problem of poverty. Empowerment is the process by which the disempowered or powerless people can change their circumstances and begin to have control over their lives. It is another way which is possible through micro finance and it is also another milestone to secure rural development through poverty alleviation women in present society need to undergo qualitative changes. It is a process “of personality building through which an individual becomes as active agent or such an individual and collective confidence, critical consciousness and self efficacy.”³⁶ According to The New Oxford Dictionary of English, empowerment means give (someone) the authority or power to do something. According to the Macmillan Dictionary, formally empowerment means to give a person or organization the legal authority to do something and to give someone more control over their life or more power to do something. “Empowerment of women is not only imperative but also crucial for all round development of society and the nation as a whole.”³⁷ Rural women are key agents for achieving the transformational economic, environmental and social changes in India. The International Day of Rural women, implemented by the United Nations general Assembly and celebrated in October 15 every year, aims to highlight the significant role of women in rural areas. “Empowerment of women is necessary for development which implies a state of balance equilibrium in factors related to human life which can be social, political and even spiritual.”³⁸ SHGS are very important tool for empowerment as they are the sources of income generation and infrastructure development through microfinance. They have improved the livelihoods of millions of women and their families. SHGS through microfinance have increased financial inclusion, providing access to formal financial services for marginalized communities. They support income generating activates such as agriculture animal husbandry and handicrafts.

Rural Development thus means a strategy designed to improve the lives of people in a rural setting. It is “an absolute necessity in India now and will continue to be so in future.”⁽⁴⁶⁾ This group movement is a silent revolution to uplift the poor people across the globe. Empowerment is such a process which involves individuals or group of individuals to realize their powers and identity in all spheres of life. SHGS help to improve the quality of life of individuals by self reliance, upgrading their skills and developing sustainability in the SHGS group member's income. In India “The village is not only a physical unity but also a social and ritual unity.”³⁹ In Indian context, it is the *sine qua non* of the overall development in India. The SHGS movement; has attempted to analyze rural women's freedom of mobility, Community and family recognition, general awareness, work skills, individual and family income, interaction

skills, participation in developmental programs and involvement in decision making. Self Help groups Movement is no doubt a key strategy to accomplish the various goals of sustainable development Goals (SDGs) as their most important function is to encourage the members to save their earning persuade them to make a collective plan for generating additional income and to act as a conduit for formal banking services to reach them. "Rural Development and Rural welfare are possible only with local initiative and local direction... It must be an instrument of expression of local people's will taking in view the local development."⁴⁰ SHGS are such a platform of collective leadership and mutual dialogue in India that it fosters community cohesion and shared responsibility.

SHGS have also ventured into community policies in many areas of India. This auxiliary role emphasizes the multi dimensional unity of SHGS in modern India.

Impact of women's participation in Self Help Groups especially in respect to their position in family and community: Women's participation in self help groups can have a significant impact on their position in family and community some potential benefits include increased decision making power, improved self esteem. They are expressing their opinions in family confidently as they are contributing economically for the betterment of economic condition of their families. They are taking leadership role in preventing child marriage, in domestic violence on the house wives and destroying liquor shops also which was somehow unimaginable a few years ago also. Overall, women's participation in SHGs can have a transformative impact on their families and societies contributing to greater empowerment, economic development and social change.

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