

Exploring Constraints Faced by Women's Self-Help Groups in Lupane District: Proposing Viable Solutions

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ABSTRACT

Gender equality and women's empowerment have become increasingly significant in Zimbabwe, aligning with the Sustainable Development Goals (SDGs). In rural Matabeleland communities, Self-Help Groups (SHGs) play a crucial role in empowering women. However, despite their potential, SHGs often face high failure rates. This study aimed to investigate the challenges faced by SHGs and propose practical solutions. A qualitative research design was employed, using purposive sampling to select 56 respondents from the 28 wards in Lupane District. Data were collected through in-depth interviews and focus group discussions. The findings revealed several challenges: economic constraints related to product demand and limited access to funds, personal challenges such as confidence issues and time management, and social constraints, including gender stereotyping from family and community. The study concluded that the major challenges facing SHGs are economic, personal, and socio-psychological. The study recommends implementing financial literacy programs focusing on budget management, saving strategies, and investment planning. Additionally, with NGO support, SHGs should conduct workshops on market linkages, personal development, self-esteem, and skills enhancement. Addressing gender stereotyping through awareness programs is also crucial. Future research could examine the impact of SHGs on improving livelihoods and their contribution to economic growth.

Key Terms: Self-Help Groups, Gender Equality, Empowerment, Viable Solutions

INTRODUCTION AND BACKGROUND

Self-help Groups (SHGs) are made up of individuals who join forces to tackle shared problems or needs (Karunarathne Rasika & Praveena, 2024). These groups provide mutual support and work together to share knowledge, resources, and solutions (Srivastava & Mondal, 2020). In Zimbabwe, these groups have evolved greatly over time, playing a crucial role in helping communities, especially women. They began as local efforts to address issues like poverty and health challenges. Today, self-help groups are vital for community development and empowering women. Their growth and continued support are essential for addressing Zimbabwe's socio-economic challenges.

Globally, Self-Help Groups (SHGs) have been acknowledged as crucial for women's empowerment and poverty alleviation (UN Women, 2019). SHGs have gained recognition worldwide, primarily for addressing gender disparities and enhancing financial autonomy. These grassroots organizations enable individuals, particularly women, to confront common issues, combine resources, and establish social support systems (Patel, Chetan, Bellagi & Rahul, 2020). The United Nations Sustainable Development Goals (SDGs) highlight the essential role of SHGs in achieving gender equality and eradicating poverty.

SHGs have been implemented in various forms and contexts, including microfinance initiatives (Yunus, 2003), health programs (WHO, 2010), and agricultural projects (IFAD, 2011). In Asia, SHGs have been pivotal in promoting women's empowerment, especially in India (Kumar & Aggarwal, 2017) and Bangladesh (Amin & Alams, 2018). In Latin America, SHGs have concentrated on economic empowerment and political engagement (Oxfam, 2017). Regionally, SHGs have been tailored to meet local needs and contexts. Over the past few decades, SHGs have evolved into powerful agents of change in developing countries. Africa, including Zimbabwe, is no exception.

In Africa, SHGs have been utilized to address health and social issues, such as HIV/AIDS (UNAIDS, 2018). In Zimbabwe, SHGs have a long history dating back to the 1980s, initially focusing on income-generating projects and savings schemes (Mupedziswa & Gumbo, 2001). The government of Zimbabwe recognized SHGs as a potential tool for poverty reduction and women's empowerment, leading to the establishment of the Ministry of Women's Affairs, Gender and Community Development in 2001 (GoZ, 2001). NGOs such as Oxfam and CARE have also played a significant role in promoting SHGs in Zimbabwe, particularly in rural areas (Oxfam, 2015; CARE, 2018).

However, global challenges such as climate change, conflict, and financial crises significantly impact rural women, affecting their livelihoods and access to resources. According to Mawowa & Matowanyika (2017), despite facing challenges like economic instability and political uncertainty, SHGs continue to be a vital strategy for women's empowerment and community development in Zimbabwe.

Lupane District, Zimbabwe

Lupane, a rural district in Matabeleland North Province, faces distinct challenges. Its semi-arid climate, reliance on subsistence farming, and inadequate infrastructure shape the daily lives of its inhabitants. Women in Lupane primarily engage in small-scale agriculture, handicrafts, and informal trade. Poverty is a significant issue, disproportionately impacting women. The lack of access to formal financial services, education, and healthcare exacerbates the difficulties faced by rural women. In this setting, Self-Help Groups (SHGs) offer a platform for women to exchange knowledge, obtain microcredit, and participate in collective decision-making. Despite their potential, SHGs face obstacles that limit their effectiveness. The high failure rate of SHGs in Lupane led to this investigation into the constraints they encounter.

BRIEF LITERATURE REVIEW

Resource Mobilization Theory

Resource Mobilization Theory posits that the ability of individuals or groups to mobilize resources significantly impacts their social movements and economic participation (McCarthy & Zald, 2016). This theory posits that individuals and groups require resources financial, human, and material to achieve their goals (Obeng, 2020). Research has shown that women often lack access to financial resources, such as credit and savings, which limits their ability to invest in group activities or business ventures (Saini & Kumar, 2021). For instance, women in rural areas may face higher barriers to obtaining loans due to systemic gender biases in lending practices (Duflo, 2018). Moreover, a study by Nhleko, Msomi & Ogunsola (2023) found women entrepreneurs frequently encounter challenges related to the sustainability of their businesses due to insufficient access to finance and inadequate infrastructure. Thus, the Resource Mobilization Theory highlights how economic barriers directly impact women's empowerment through self-help groups.

Feminist Theory

Feminist Theory emphasizes how societal structures perpetuate gender inequalities, affecting women's self-esteem and agency (Tong, 2018). Women in SHGs often encounter socio-psychological barriers, such as social stigma and discrimination, which can undermine their confidence and willingness to participate actively. According to Malik and Rizvi (2022), the stigma associated with being a woman entrepreneur often leads to a lack of social support, further compounding feelings of isolation and anxiety. The authors argue that fostering a supportive environment within SHGs is essential to overcoming these constraints, suggesting that awareness and training programs can help enhance women's self-efficacy and collective identity, ultimately leading to more active engagement in group activities.

The Theory of Planned Behaviour

The theory of Planned Behaviour illustrates how personal constraints are integral to understanding the complexities of women's involvement in self-help groups. Personal constraints encompass a range of individual factors, including health, education, and family responsibilities, which can impede women's

participation in self-help groups. The Theory of Planned Behaviour (Ajzen, 1991) emphasizes that individual attitudes, subjective norms, and perceived behavioral control shape one's intentions and actions. Recent research by Gupta et al. (2022) found that women often face health challenges, such as reproductive health issues, which can limit their ability to attend meetings or engage in group activities. Additionally, family obligations, such as caregiving for children or elderly relatives, often take precedence over participation in self-help groups (Kumar & Bhatt, 2021). According to the study by Ajith et al. (2017), most women in SHGs lack education because some organizations like NGOs are reluctant to train them. This theory suggests that even if women have the desire to participate, external pressures and personal circumstances can significantly affect their ability to do so. Research by Sultana and Miah (2021) indicates that when women believe they have control over their participation and view it positively, they are more likely to engage in SHG activities. The study emphasizes the importance of education and empowerment initiatives that can alter women's attitudes and enhance their perceived control, thereby encouraging greater participation and involvement in SHGs.

Human Capital Theory

Human Capital Theory posits that investments in education and training enhance individuals' productivity and economic outcomes (Becker, 2016). In the context of women in self-help groups (SHGs), economic constraints are significantly influenced by the lack of human capital, such as education and vocational skills. Research by Das and Maiti (2018) indicates that women with higher levels of education and training are better equipped to participate in SHGs, manage finances, and leverage resources effectively. The study underscores that enhancing women's educational opportunities is crucial for breaking the cycle of poverty and dependence. By investing in human capital, SHGs can empower women to make informed decisions and contribute more actively to their economic development.

Social Identity Theory

Social Identity Theory focuses on how individuals derive a sense of identity and self-esteem from their group memberships (Tajfel & Turner, 1986). For women in SHGs, socio-psychological constraints can stem from their perceptions of group identity and belonging. A study by Manvar et al. (2019) reveals that women who identify strongly with their SHGs tend to experience greater psychological benefits, such as enhanced self-esteem and social support. However, the study also notes that women who feel marginalized or disconnected from their groups may suffer from low self-confidence and reluctance to engage. Therefore, fostering a strong sense of community and belonging within SHGs is essential for mitigating socio-psychological barriers and promoting active participation among women.

METHODOLOGY

This research adopted an interpretivist philosophy. Interpretive researchers assert that the existence of reality is contingent upon individuals' perceptions (Mwanza & Tshuma, 2023; Ernest, 1994; Cohen et al., 2007). Reality is constructed and interpreted by individuals based on their ideological and cultural positions. Consequently, this research utilized participants' narratives. This approach was chosen as it focuses on studying life experiences from the subjects' perspectives.

The study employed a qualitative research approach, concentrating on a subset of self-help group (SHG) members from various groups. Lupane District was selected due to its higher involvement of women in self-help groups compared to other districts. Purposive sampling was used to select 56 respondents from women's self-help groups across the 28 wards of Lupane District, ensuring representation from all areas. Respondents consisted of leaders and regular members to provide insights from different levels of involvement. This method facilitated the selection of individuals with relevant experience, thereby enhancing data quality. The sample included a diverse mix of roles, experience levels, and demographic backgrounds to capture varied perspectives. In depth interviews and Focus group discussions were used to collect data.

All participants provided informed consent and were assured of confidentiality and anonymity throughout the study. Participation was entirely voluntary, with the option for respondents to withdraw at any time without

any negative consequences. Steps were taken to minimize harm and respect the dignity and autonomy of all participants

Three sources of evidence were used to interpret and describe the findings: the narratives of the respondents in the first person, the researcher's observations and reflections, and relevant literature where appropriate.

FINDINGS

The following sections present the verbal accounts of SHG members from their perspectives, without any bias or alteration. However, researchers incorporate reflexivity to allow for personal interpretation of these lived experiences. In this study, significant constraints affecting women in Self-Help Groups were identified and categorized into three groups: economic constraints, personal constraints, and socio-psychological constraints.

Economic Barriers

Respondents cited limited access to financial Resources as a challenge. They explained that they could not meet the requirements by lending institutions due to lack of collateral. Some respondents felt intimidated to approach lending institutions because of lack of education and the ambience portrayed by these institutions. Respondents had this to say,

“Mina ngadubeka kakhulu,ngafisa ukuzimela ngokuzenzela ibhizimusi lokugcina inkukhu.Ukuthola imali ebhanga kwehlula ngoba nganginalakho okokubambisa ibhanga.Iqembu labomama engaxhumana lalo lahlanganisa imali langiboleka ngaqala ibhizimusi lami lenkukhu.Sengizimele njalo imuli yami sihlezi kahle.Ukuqhelisa ibhizimusi kufuna imali edlula le engayithola kunhlanganiso yabomama kodwa kulobunzima” meaning,

“I suffered a lot and desired to be independent by having my own poultry business. Getting money from the bank failed as I did not have any collateral. The Self-Help-Group that I joined pooled their savings and gave me a loan to start my business. I am now independent my family welfare is better and I have repaid the loan. However, to expand this business I need more money than what my Self-Help-Group can fund but getting this funding as a SHG is still a challenge”

The sentiments raised by this respondent clearly show that the Self Help Group loan helped her to stand on her two feet and support her family. However,beyond mere survival she is struggling to expand her business because of limited resources.

Others had this to say,

“Some of us do not have collateral security because most of the assets are not under our names like title deeds of land.”

I have lived in rural areas all my life and have limited education. I have never held a formal job because I am self-employed. I really need the money..... but those banks are too sophisticated for me..... I don't even feel qualified to enter their doors. The people there and the buildings intimidate me a lot..... I lack the confidence to speak to them because I am not well-educated. I can barely read, and everything there is written in English. I felt so embarrassed the last time I tried. Besides, I didn't have most of the prerequisite requirements. I didn't have collateral, a guarantor, or even an identity document. Through the self-help group, we received business training and started a tuckshop where we buy and sell groceries, as well as a hardware shop. As a group, we want to secure more funding to support our members. However, even as a group, we still struggle to get funding from these formal institutions.”

The respondent is clearly uncomfortable with the banking environment and was intimidated by the requirements which was further exacerbated by her lack of education. This limits the options they have. However,in self-help groups they have found a reliable source of credit even if it is limited.

Respondents also spoke about internal conflicts within the self-help groups which affect funding of personal

projects,

“In my group, some members were hesitant to lend larger amounts due to the fear of defaults. This led to many disagreements, with some indicating poor monthly payments from members who owed the group and citing some businesses we had funded that had failed but our group leader encouraged us to engage in more amicable discussions. This approach allowed members to speak freely and address their concerns. Through this process, we worked through our differences and established clear rules. The lending system we developed from this exercise is now more reliable. Members were pleased because they were actively involved in the decision-making process.”

The findings were also in conformity with those of Ngetich (2018) who concluded that women in SHG faced challenges on collateral for loans, and delays in paying monthly personal contributions.

Some respondents pointed out that getting buyers for their products was a challenge

“Our group produces handmade crafts like winnowing and food baskets. Our main challenge is finding buyers outside the village because we lack connections. We want to sell our products at higher prices, but the local community cannot afford them, so we end up selling at lower prices. We’ve heard that selling online could expand our market, but we don’t know how to go about it. We have a lot to offer, but our marketing skills are limited, and we often get duped by eloquent town people.”

“Another challenge is maintaining the networks we establish. At one point, we exhibited our wares at the Trade Fair and other small business seminars. This helped us secure large orders and good income for a brief period. However, maintaining and finding high-profile customers has been difficult, resulting in a yo-yo type of business where sometimes business is up and other times it’s down.

Others spoke of stiff competition,

“The problem is that I have low demand for my products and the competition is too stiff.”

Some raised the issue of currency as a challenge

“It’s difficult to deal with formal companies that want to pay at the local currency equivalent rate. This is especially challenging for us with large orders, as we fear the money will lose value by the time it reaches us... This has caused us to lose many business connections.”

Socio-Psychological Barriers

Women in the self-help groups cited gender stereotyping as a significant challenge. They had this to say,

“The people in our community are still stuck in the past. They think as a woman I should just spend my time cleaning the home, fetching water, cooking, bathing, and feeding the kids. When I joined the self-help group, there was a lot of resistance from my family... they thought I was involved in illicit activities like prostitution when they saw the money we were making!

“My husband used to beat me for attending the meetings in my self-help group... insisting I should just stay at home. My group ended up doing home visits where they would explain the benefits of the group for the community. This helped a lot... Through the group, I learned how to sew and run a business. I started my tailoring business with the help of the group. Indeed, when my husband, family, and friends saw the income I made from my business, they started seeing value in the self-help groups. My husband now supports me. However, there are still some members in the community who are skeptical... They think that I am doing juju or ndinezvidoma/otokoloshi (black magic/goblins) because my life has taken a turn for the better. I now help others by transferring the skills I learned so that they are also empowered... However, some families have warned me not to corrupt their women and children as they just want them to stay at home.”

Some respondents spoke of conflicts over roles and responsibilities;

“Within the group they are differing levels of commitment among members and fights over management roles. Some members are reluctant to take on responsibilities, fearing backlash from their families. Some women doubt their capabilities because of the constant criticism from their families. The men in the community just find it tough to accept women can be successful entrepreneurs who make it big”

These accounts reveal a deeply entrenched culture that expects women to be constantly busy with household chores, which can hinder the goals of SHGs in empowering women. These findings align with those of Adith et al. (2017), who also found that women in self-help groups faced social and personal challenges, such as a lack of family support. Women often encounter social stigma and discrimination, leading to feelings of isolation and anxiety, as noted by Malik and Rizvi (2022). Similarly, Patel and Kothari (2020) observed that women tend to doubt their abilities and potential when faced with discrimination.

Personal Barriers

Respondents lamented about the poor road conditions in Lupane which makes it difficult for them to transport their goods

“The state of the roads is so bad in Lupane... it’s difficult to get the goods to the markets... Even clients who want to collect their goods are wary of the roads... Additionally, we don’t have good infrastructure in place. We had a poultry project which was lucrative, but we did not have fridges to keep the dressed chicken our clients required. It would be too costly for us to transport the chickens live and then find a place to slaughter them at the market. Sometimes the chickens would be rotten by the time we reached the customer, causing losses. We pooled funds and managed to install solar and buy fridges. We also bought a second-hand truck which we now use to transport our chickens... but several times it has broken down due to the bad roads... Unfortunately, we have no power over that (sighs).”

Another respondent had this to say,

The weather patterns in Zimbabwe are now unclear, and we are often hit by severe drought in this region... We enjoyed working on our vegetable gardens and farming maize to sell to GMB... but farming has become difficult...

Respondents also cited exhaustion as a problem

“Being in the group has impacted my household roles and responsibilities as a single mother. I have to look after my children, cook for them, prepare them for school, milk the cow, and ensure that my chickens are well-fed before I leave for my business. This has strained me... I’m perpetually exhausted... Sometimes I arrive late, which causes other members in the group to resent me. It’s uncomfortable to think that others believe I am taking advantage of their hard work... a freeloader in the group...”

These findings are similar to those of Kumar and Bhatt (2021), who noted that family obligations, such as caring for children or elderly relatives, often take precedence over participation in self-help groups. They further suggested that even if women are eager to participate, external pressures and personal circumstances can significantly hinder their ability to do so.

Respondents lamented the lack of education.

“Most of us are not educated... this affects the decisions we make... we have given people in the group money for personal ventures, and their ventures fail, causing losses to the group... In most cases, you can easily tell that the missing link is financial know-how on managing business affairs... basically, the women are financially illiterate!!!”

Most respondents cited a lack of financial literacy, indicating a positive correlation between education and business performance. Research by Das and Maiti (2018) shows that women with higher levels of education and training are better equipped to participate in SHGs, manage finances, and leverage resources effectively

Some respondents discussed how group dynamics can have a negative impact.

When I first joined the self-help group, I felt like an outsider... There were too many cliques, and I didn't have a sense of belonging... At times, I even suspected nepotism in the allocation of duties or funds... It took a while to feel at home, and there were moments when I considered leaving... However, I'm glad I persevered because, over time, these women have become like family to me... The benefits to my personal life have been incredible... I've acquired skills I never would have otherwise, and now I'm self-sufficient...

These findings are similar to those of Manvar et al. (2019), who contended that women who feel a strong sense of belonging to their SHGs engage actively, exhibit high confidence, and have a robust support network. Research by Sultana and Miah (2021) indicates that when women view their experience and participation in SHGs positively, their engagement rates are likely to be high.

CONCLUSIONS AND RECOMMENDATIONS

The study identifies several major barriers facing women's self-help groups (SHGs). These include limited access to finance and difficulties in generating sufficient demand for their products, which involves establishing and maintaining market linkages. Additionally, socio-psychological challenges such as social stigma and low self-esteem further hinder engagement. Personal constraints related to time management, societal expectations of women, and limited education also restrict participation and success of SHGs.

Policymakers should develop and implement tailored financial literacy programs for women in SHGs, focusing on budget management, saving strategies, and investment planning. This could involve collaboration with local banks and microfinance institutions (MFIs) to offer microfinance options specifically designed for women. These MFIs could receive capital support through government subsidies and loans to assist SHGs at subsidized rates.

With the help of NGOs, SHGs should implement workshops focused on personal development, self-esteem, and skills enhancement. Regular sessions promoting positive reinforcement and peer support can significantly boost women's confidence in their abilities. Workshops should also cover product marketing, online business engagement, and maintaining networks to enhance demand. Extensive community awareness programs should be conducted to address gender stereotyping and promote women's empowerment. The government should improve infrastructure in districts to facilitate the growth of local businesses. Additionally, there is a need to encourage the planting of drought-resistant crops and engage in other projects that do not rely on rainfall due to adverse climate change in the region. Future research could examine the impact of SHGs on improving livelihoods and their contribution to economic growth.

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