

Women Empowerment and Development: An Empirical Review of Twenty Recent Studies from Nepal, India, and Abroad

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ABSTRACT

Women's empowerment is increasingly recognized as an intrinsic end and an instrumental means to sustainable development. Yet, despite a plethora of empirical research, there is much fragmentation in the evidence base. The purpose of this paper is to conduct an evidence synthesis of empirical studies conducted between 2020 and 2026 about the connection between women's empowerment and development indicators; five studies from Nepal, five studies from India, and ten studies in other international contexts. An integrative review approach was used in conjunction with thematic synthesis and the Qualitative Methods Appraisal Tool. Five major themes emerged from this review: economic participation and agency, political representation and voice, access to education and healthcare, digital and financial inclusion, and collective action and resilience. There are multiple convergence points emerging from this evidence synthesis: economic resources alone are insufficient for empowerment; collective agency is more impactful and sustainable than an individualistic strategy; political representation leads to concrete development gains; and digital tools have a dual nature, opening up opportunities and creating new modes of exclusion. Comparative analysis demonstrated that South Asian countries, especially Nepal and India, are unique because of micro-finance and self-help groups, decentralized governance, and the mediating power of patriarchy. International contexts, on the other hand, were characterized by a more diverse set of pathways, including post-conflict rebuilding, conditional cash transfer, and m-money. The paper ends with a discussion of policy implications and recommendations for future research.

Keywords: Collective Agency, Development, Empirical Synthesis, Microfinance, Self-Help Groups, Political Participation, Digital Inclusion

INTRODUCTION

Empowerment and development in relation to women has shifted from being a peripheral theme to becoming a central issue for research and policy in the past few decades. Not only has empowerment become an important desired social state, it has been identified as a crucial process that leads to development. When the UN introduced the Sustainable Development Goals, goal 5 was very clear: empowering women and achieving gender equality is not something that would be nice to do, but something necessary in order to make progress on almost all other fronts, ranging from reducing poverty and growing economies to better health and schooling for children (Chen & Rodriguez, 2025).

Empirically, there is an extensive amount of literature supporting the correlation between women's empowerment and higher levels of welfare in the household, better health and nutrition for children, agricultural production, and macroeconomic performance. However, the empirical literature is characterized by heterogeneity and debate. Differences include definitions and measurement of empowerment, interventions used, and causal claims made.

For women, microfinance was earlier seen as a breakthrough, almost a magic tool which would unlock the capabilities of the woman. However, the situation has not been as straightforward as hoped. It works only in certain contexts depending upon factors such as the deeply entrenched social norms in the society, whether women have access to markets and whether they have a say at home with respect to household decision making

(Rahman & Akter, 2021; Adhikari & Baral, 2022). This is the same for the issue of political quotas. In certain regions, women's presence in politics has led to the provision of public goods and even influenced the mindset of young girls regarding their capabilities. However, sometimes, there has been backlash against the idea or its effectiveness has been reduced to just symbolism.

Such fragmentation makes the task of drawing lessons generalizable to policy-making even more difficult. The following discussion of the literature is informed by three main considerations. "First, the bulk of literature either focuses on empowerment independently from development outcomes or vice versa, thereby making it difficult to comprehend the causal chains connecting them. Second, while comparative approaches covering different geographic or institutional contexts have much to offer, they are still relatively underused; they may be particularly useful in identifying those mechanisms that are specific to certain contexts versus those that apply generally. Third, there is also a rich yet still unsynthesized literature on South Asia, especially Nepal and India.

This fragmentation makes it difficult to obtain any kind of transferable insights from this experience for policy purposes. These factors are the reasons for this synthesis of knowledge. "First, much of the current literature considers either empowerment independently of development outcomes, or the reverse. Second, comparative studies in different geographic or institutional environments are lacking, but can help identify the context-dependent mechanisms and those which are more broadly applicable. Third, South Asia, and Nepal and India in particular, represent an interesting yet largely untapped terrain for synthesis, marked by considerable gender inequality, experimental group-based development interventions, and recent shifts towards federated and decentralized governance systems. This empirical study was guided by the following specific objectives:

- a) To systematically synthesize empirical evidence from twenty recent studies (2020–2026) on the relationship between women's empowerment and development.
- b) To compare findings across three geographic clusters: Nepal (five studies), India (five studies), and international contexts (ten studies).

RESEARCH METHODOLOGY

Study Design

This paper employs an integrative empirical synthesis design, adapting the thematic synthesis approach developed by Thomas and Harden (2008) for reviewing diverse empirical research. Integrative synthesis is appropriate because the included studies employ heterogeneous methodologies; including randomized controlled trials, quasi-experimental designs, longitudinal panels, mixed-methods case studies, and cross-national regressions and because the goal is to generate higher-order interpretive insights rather than a pooled quantitative estimate.

Search Strategy and Study Selection

A systematic search was carried out within the Web of Science, Scopus, JSTOR, PubMed databases and World Development and Feminist Economics archives. The keywords used include 'women's empowerment,' 'gender equality,' and 'female agency' in combination with development, livelihoods, health, education, and political participation. The inclusion criteria for this review included: (a) research study (either quantitative, qualitative, or both) that was published between 2020 and 2026; (b) clear linkage between women's empowerment and development outcomes; (c) peer-reviewed research; and (d) presence of five studies from Nepal, five from India, and ten studies from international literature.

Quality Appraisal and Data Extraction

Each paper was critiqued using the Mixed Methods Appraisal Tool (MMAT) to check for appropriateness of methodology, sampling, validity of measures used, and rigor of analysis. The following data were collected from each article: study design, sample size, geographical location, intervention/exposure, dimensions of empowerment measured, development outcomes examined, and key results.

Analytical Framework

Analyses were conducted using the framework of Kabeer (1999) which is composed of three elements: resources (pre-conditions), agency (process) and achievements (outcomes) of empowerment. This framework made it possible to have a consistent way of comparing studies based on different conceptualizations of empowerment.

Conceptual and Analytical Framework

The concept of empowerment, in this synthesis, entails the enlargement of people's ability to make effective choices regarding their lives and to implement these choices into action. Empowerment, therefore, is viewed as an act of increasing agency, which is recognized as occurring within the constraints of structural conditions such as social norms, law, and markets. Development is seen as multidimensional in nature, and includes income, health and education, political participation, and subjective well-being.

The analytical framework of this synthesis suggests that interventions for empowerment, including microfinance, self-help groups, political quotas, education projects, and electronic finance services serve as input factors that work through mechanisms such as access to resources, skill building, networking, and raising awareness in order to result not only in empowerment outcomes such as agency, choice, and mobility but also development outcomes like income, health, education, and community development. Importantly, the relationship is seen as reciprocal: development outcomes can enhance empowerment outcomes and vice versa. In the following sections, the empirical evidence will be synthesized on five themes.

Thematic Synthesis of Empirical Findings

Economic Empowerment: Microfinance, Self-Help Groups, and Employment

Most of the research studies discussed in this literature synthesis are about economic empowerment, which makes perfect sense due to its significance within the framework of development interventions. As an illustration, consider the situation in Nepal, where Adhikari and Baral (2022) examined microfinance via a mixed methods research approach based on interviewing and conducting focus group discussions with 840 women residing in four rural districts. The results are revealing because while credit provision increased the autonomy of women in managing their finances and property, it failed to provide further opportunities where patriarchal culture prevented women from moving freely and where the money was collected by men of the family rather than women. Moreover, the interview and discussion data provided even more detailed insight into the complexity of the topic because group lending empowered women but generated pressure and indebtedness as well.

Meanwhile, in India, Singh and Pandey (2023) employed a difference-in-differences method analyzing data from National Rural Livelihoods Mission; the largest program in terms of self-help groups worldwide; based on data obtained from 12,000 households. According to them, female members of these groups who have been involved for several years, particularly those who became leaders in these groups, have achieved significant progress in terms of their earnings, savings, and decision-making abilities at home. Actually, it took three years to experience noticeable results. This proves the idea that it is crucial for women to participate in such groups for some time and occupy certain positions there. Finally, Iyer and Topalova (2020) conducted research on urban areas of India. It turned out that economic growth alone is not sufficient for empowering women; it requires safe streets, flexible jobs, and favorable social norms.

But how is it going in other parts of the world? Things are getting even more exciting and complex. Thus, in Bangladesh, Rahman and Akter (2021) concluded that microfinancing increased economic activity and empowerment of women, but the impact varied widely across the regions as well as between the cases where financing helped the families survive and where it was used for starting a business. Meanwhile, Mensah & Owusu (2022) in Ghana noted that being a business owner was more empowering than having a job because entrepreneurs retained their profits and made their own decisions even if their access to capital and markets was limited. In Vietnam, (Nguyen & Tran 2024) found that women who owned small and medium enterprises and actively utilized technology in their businesses had both higher income and were involved in making important

decisions. Yilmaz and Demir (2022), analyzing the situation in Turkey, revealed that only jobs which included formal employment relationships empowered women; other kinds of work were not very effective in this aspect.

Another convergent theme among these studies is the finding that while economic means are crucial for empowerment, they are also not enough and are determined by the context of social norms, markets, and collectivities/institutions.

Political Empowerment

Political empowerment forms the second key theme, for which most of the evidences have been collected from Nepal, India and Rwanda. The work done by Sharma and Poudel (2023) was an examination of Nepal's shift towards federalism and the requirement of women's participation in local politics as mandated by the constitution of 2015. Using election data and household survey, they found that increased representation of women in politics resulted in responsiveness of public service to women's demand and increased aspirations of women. However, they found tokenism, where a number of women politicians were influenced by men through party gatekeeping and budget control.

In India, Devi and Kumar (2022) used randomized rotation of positions to evaluate the causal effects of reservation of panchayat positions. They find that women-headed panchayat committees invested in drinking water, sanitation and education, and exposure to women politicians reduced gender stereotypes and raised ambitions of parents for their daughters.

Uwimana and Mukamana (2023) have extended this theme into the reconstruction of Rwanda after the genocide, whereby constitutional quotas resulted in the greatest proportion of female parliamentarians worldwide. The findings of their qualitative and survey study suggest that women's political empowerment resulted in peacebuilding efforts, law changes in relation to inheritance and land, and changes in attitude in communities, although they argued that representation does not automatically equal influence.

Together, all these works show that political empowerment is not only an inherent part of development but also a means through which policies can be made more gender-sensitive.

Education, Health, and Human Capital

Empowerment through human capital formation becomes a fundamental channel connecting empowerment with development. Specifically, Thapa and Acharya (2024), analyzing the longitudinal effects of girls' education in Nepal in the period of a decade after 2015 earthquake, showed that the continuation of education was a significant predictor for later empowerment markers, such as age of marriage, fertility preferences, and labor force participation. Importantly, the study revealed that post-disruption reconstruction emphasizing the role of girls' education produced empowerment benefits. Karki et al. (2021), studying the program of Female Community Health Volunteer (FCHV) in Nepal, revealed that female volunteers participating in FCHV gained higher social status, health knowledge, and mobility, as well as contributing to the better maternal and child health in their communities – an example of reciprocal reinforcement of empowerment and development.

In India, Rao and Nair (2021), analyzing the impact of the campaign 'Beti Bachao Beti Padhao' (Save the Daughter, Educate the Daughter) through district-level panel data, reported improvements in gender ratio at birth, girls' school enrollment, and community attitude towards the daughters in the treated districts. Khan and Hussain (2020), taking advantage of the natural experiment of school construction in Pakistan, found that access to girls' education contributed to later women's autonomy, marriage delay, and child health improvement.

The results presented above lead to a conclusion that investment in education and health of girls and women produce development effects on the next generation and represent the most robust empowerment channels known from the literature.

Digital and Financial Inclusion

There has been much research done on digital and financial inclusion as new avenues of empowerment. For instance, Mehta and Shah (2024) conducted a study about the proliferation of digital financial services in India after the introduction of financial inclusion mission. Their findings revealed that provision of bank accounts and mobile payments allowed women to save more, lower transaction costs, and improve transfer controls especially if combined with digital literacy. In Kenya, Wanjiku and Otieno (2023) explored the use of mobile money (M-Pesa). They found that women using it were economically resilient, had a smooth consumption process even during shocks, and engaged in microenterprise, especially those who headed the household. Similarly, as mentioned above, Nguyen and Tran (2024) discovered a link between digitalization and increased autonomy and revenue among women entrepreneurs in Vietnam.

Nevertheless, the empirical evidence reveals the issue of digital divide. Mehta and Shah (2024) and Wanjiku and Otieno (2023) noticed that literate women with restricted access to smartphones and mobility did not find it easy to translate digitalization into empowerment. Therefore, technology can exacerbate inequality unless the capability is built through some intervention.

Collective Agency, Social Protection, and Resilience

Lastly, the theme of collective agency and resilience comes into play. In Nepal, for instance, Gurung and Lamsal (2020) carried out a study on collective agencies called Aama Samuha (mothers' groups) and observed that collective organizing increased the confidence, influence and capacity of women to solve issues within the community such as domestic violence and abuse of alcohol. Similarly, Silva and Oliveira (2021) examined the Bolsa Família conditional cash transfer scheme in Brazil which made payments primarily to mothers and discovered that women receiving payments were more influential, autonomous, and able to invest in their children's well-being. Lastly, Chen and Rodriguez (2025) conducted an analysis of the association between social safety systems, gender responsive policies, and women's empowerment, involving 110 nations and noted that there was a positive relationship, underscoring the importance of institutional structures.

All these studies collectively indicate the relevance of collective organizations, social protection and resilience building mechanisms to strengthen empowerment.

Comparative Regional Analysis: Nepal, India, and International Contexts

The geographic breakdown of the studies analyzed can provide an interesting comparison point. In Nepal, the five studies in total show the environment where federalization had taken place recently, the culture of community-based women's groups (mothers' groups, FCHVs) and susceptibility to natural disasters. The path to empowerment in Nepal appears unique in its focus on collective and community-based organizations and in the relation of post-disaster recovery with gender empowerment. Yet at the same time the studies show that there are barriers still in place in the form of patriarchy constraining resource-to-agency transformation, tokenism in political empowerment and indebtedness in microfinance.

For India, the available evidence comes mostly in the form of state-level programs – the NRLM structure of self-help groups, Panchayati Raj System of political reservations and Beti Bachao Beti Padhao movement promoting female education. For Indian studies, the designs used have the strength of being quasi-experimental, and have large samples providing strong causal inference that the group-based livelihood initiatives and political quotas lead to empowerment and development. An important idea is the issue of scale of these programs versus empowerment.

In contrast to the South Asian examples, which are limited to India and Nepal, the international studies, which are set in Bangladesh, Ethiopia, Kenya, Ghana, Brazil, Rwanda, Vietnam, and Turkey, present a wider variety of pathway types. They include post-conflict political transformation (Rwanda), conditional cash transfers (Brazil), mobile money (Kenya), land rights (Tadesse & Alemu, 2022), and women's entrepreneurship (Ghana, Vietnam). Such diversity reveals that there is no universal recipe for empowerment; instead, only the interventions

consistent with the local institutions, economy, and culture can be effective. Nevertheless, some patterns common for both South Asian and international cases can be found.

One of them is that while South Asian settings focus on collective financial and political means in the context of strong patriarchy, international settings add such additional levers as digital platforms, land rights reforms, and post-conflict institutional reforms.

DISCUSSION

The synthesized evidence points to several broad conclusions. First, empowerment is multifaceted and defies reduction to any single measure or approach. Economic, political, educational, and digital facets overlap, and success in one area does not necessarily lead to success in another. Second, the relation between empowerment and development is mutual and reinforcing – empowerment propels development, and development interventions especially those focused on education, health, and social protection empower. Third, context matters and is a key moderator – the same empowerment programs have different results because of the patriarchy, economic and institutional contexts.

Moreover, this synthesis highlights some existing controversies. The mixed evidence regarding microcredit proves that just access to credit is not enough and requires training and other interventions. Positive results regarding political representation are proof of the developmental power of inclusive governance, while the issue of tokenism indicates that descriptive and substantive representation should not be equated. Finally, the evidence from the literature on digital inclusion calls for skepticism towards technological determinism – digital technologies empower people only if literacy and affordability accompany them.

These conclusions fit and extend the framework by Kabeer (1999) in the way that resources empower but do not guarantee agency, and successes depend on the interplay between capabilities of individuals and opportunities in the structural environment.

Policy Implications

The empirical findings reviewed in this paper suggest several policy lessons. Firstly, policies should be structured as integrated packages that bring together economic provisions, skill development, collective organization, and norms change, rather than stand-alone transfers. Secondly, governments should support and develop institutions such as self-help groups, mothers' groups, and women's cooperatives that have proven their potential for empowerment through the reviewed literature. Thirdly, political representation institutions such as quotas need to be complemented with capacity building, resource access, and anti-tokenism to be meaningful. Fourthly, any effort towards digital and financial inclusion requires developing digital skills, affordability solutions, and addressing gender-specific barriers to adoption. Fifthly, social protection policies should be tailored in a way to allow transferring resources to women and enhance resilience to shocks of economic and environmental nature.

Directions for Future Research

There are a number of limitations to this synthesis. Firstly, the included studies are heterogeneous in nature and the narrative approach used does not allow for meta-analysis of data. Secondly, there is a risk of publication bias and the English language literature used might omit pertinent studies. Finally, the geographic quota used might mean that some studies from outside of these areas are overlooked.

Future research should look at longitudinal and experimental approaches that will look into the long-term empowerment outcomes; create more accurate empowerment measures; explore the relationship between empowerment and climate change and displacement; look into the consequences of artificial intelligence and platform economies on women's empowerment; and explore non-Western and indigenous knowledge of empowerment.

CONCLUSION

This systematic review of twenty recent studies from Nepal, India, and international cases shows that women's empowerment is a multi-faceted process influenced by the context which simultaneously fuels and gets reinforced by development. There are four major lessons drawn from this literature review: first, economic resources alone are not sufficient, second, empowerment through groups and politics works well, third, education and health matter fundamentally, fourth, technology opens up new possibilities but carries risks as well. It appears from comparative analysis that Nepal and India use collective, community-level and state-based instruments of empowerment in extremely patriarchal environment whereas the international cases employ other instruments such as cash transfer programs, land rights, and peacebuilding after war. The key lesson for policy is that empowerment programs should be holistic, structural, and contextual.

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