

Rural Development in Uttarakhand Concerning Women

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ABSTRACT

Rural women play a crucial role in Uttarakhand socio-economic development, yet they face persistent barriers that limit their full participation in economic and governance activities. This study examines women's contributions to rural development, the challenges they encounter, and the effectiveness of government initiatives aimed at their empowerment. Using a mixed-methods approach, the research incorporates survey data from 500 women across five districts, 50 semi-structured interviews with policymakers and community leaders, and five focus group discussions (FGDs). Descriptive and inferential statistical analyses, including chi-square tests and regression models, were conducted to assess the relationship between education, financial inclusion, and women's economic independence. The findings reveal that 62% of rural women are engaged in agriculture, but financial constraints (40%), restrictive social norms (25%), and limited education (15%) hinder their empowerment. SHG microfinance programs (80%) and NRLM (75%) were found to be highly effective, while initiatives like the Nanda Devi Kanya Yojana (45%) showed limited impact due to outreach issues. A strong correlation between education and income was observed, with women holding higher education earning up to ₹12,000/month compared to ₹2,000 for those without formal education. The research results demonstrate the necessity for specific policies that should enhance women's access to finance together with vocational training and their increased participation in PRIs. Desirable rural development outcomes in Uttarakhand require both gender-oriented policy changes and community-based strategies to handle systemic inequalities.

Keywords: Women's Empowerment, Rural Development, Financial Inclusion, Self-Help Groups, Uttarakhand

INTRODUCTION

The Himalayan state of Uttarakhand in northern India is a geographically diverse and predominantly rural state with about 70% of the population residing in rural areas (Bansal & Diwakar, 2024). Agriculture, forestry, horticulture, and small-scale industries are the mainstay of the state economy and rural development is an important element of sustainable growth (Upadhyay, 2023; Ghosal, 2023). Yet, the discussion on rural development in Uttarakhand cannot be fully complete without discussing the role of women, who play a great role in the household economies, agricultural labor as well as community resilience (Arya, 2020). Traditionally, women in Uttarakhand have been multifunctional in rural development, involved in agricultural activities, animal husbandry, small-scale industries, and community-driven development projects (Dwivedi, Charak & Joshi, 2025). However, these constraints have historically been socio-culturally and institutionally limited in terms of their participation in decision-making (Kori, 2024). There are several government initiatives to empower rural women but disparities between males and females in areas of education, employment opportunities to financial resources still exist (Jabeen et al., 2020).

Role of Women in Rural Development

More than 60% of the agricultural workforce in rural areas of Uttarakhand is contributed by women (Singh, Tabe, & Martin, 2022). Tiwari et al. (2022) state that they are actively involved in farming, dairy production, and natural resources management which makes them integral to rural economic sustainability. Women have become primary caretakers of farmlands and rural households, but not necessarily their decision-making power, due to the

outmigration of male members in search of better employment opportunities (Bansal & Diwakar, 2024). Additionally, self-help groups (SHGs) and microfinance initiatives have become important means of women empowerment in Uttarakhand's rural economy (Rana et al., 2020). Mobilization of rural women, enhancing their financial literacy, and starting small-scale businesses is done by SHGs (Saini & Pokhriyal, 2017). The success of SHGs is dependent on institutional support, financial accessibility, and market linkages, which are still major challenges in many rural districts (Srivastava & Sharma, 2024).

Further, women's participation in Panchayati Raj Institutions (PRIs) and local governance structures has also been increasing albeit slowly (Lekha, 2024). Although constitutional provisions provide for women's reservation in PRIs, social norms and lack of political literacy often hinder their effective participation (Kori, 2024). Thus, rural development strategies need to be designed to enhance women's leadership, financial inclusion, and capacity-building programs (Thapliyal, 2017).

After so much development for women in rural areas, still, they are lacking in many ways due to less opportunities, societal norms, and economic constraints.

There are some villages in the state where condition of women is still deteriorating. Like: Deu village of Uttarakhand, which falls in the Dehradun district, is still considered backward with respect of women in PRI. There women are still bound to perform only household chores and are not allowed much participation in panchayats.

There is another village, named, Haripur, which also fall in the same district, has better condition with participation of women in PRI and panchayats.

1.3 Challenges Faced by Rural Women in Uttarakhand

Though women in Uttarakhand have played a vital role in rural economies, they are confronted with several socio-economic challenges that have impeded their progress in rural development. They have limited access to financial services, land ownership, and income-generating opportunities which economically restricts them from achieving financial independence (Bansal & Diwakar, 2024). Even though microfinance programs have been able to make some progress, bureaucratic burdens and a lack of understanding among women about the use of such programs prevent them from taking full advantage of their offerings (Jabeen et al., 2020). Beyond the gender pay gap, seasonal employment patterns within agriculture and informal sectors also contribute to women's economic insecurity (Singh, Tabe, & Martin, 2022). Moreover, social and cultural constraints that exist are also essential in restricting women's mobility, education, and participation in governance as the patriarchal norms still hold that women are expected to be confined to domestic responsibilities more than being economically and politically integrated (Kori, 2024). Rural women's employment chances also suffer because of early marriages and lower literacy rates that prevent them from advancing in their careers (Arya, 2020). Though women's reservation in Panchayati Raj Institutions (PRIs) has increased their representation, many female representatives lack political experience and decision-making autonomy and are often relegated to symbolic roles with male family members or local elites making decisions (Kori, 2024). It needs to meanfully participate in governance hence it requires institutional reforms and leadership training. Besides, women's empowerment in rural areas is also compromised due to limited access to quality healthcare and education, where there is a lack of maternal healthcare facilities resulting in a high maternal mortality rate and poor reproductive health outcomes (Pant et al., 2024). Lower literacy among women also restricts their access to improved employment opportunities and financial empowerment therefore interventions (Bhawna et al., 2025) are needed in the education and skill development of women. To address these challenges, comprehensive policies and community-driven initiatives are required for the sustainable rural development of Uttarakhand.

Government Initiatives for Women's Empowerment in Rural Uttarakhand

The central and state governments have taken several steps to improve the socio-economic conditions of women, recognizing their crucial role in rural development. The National Rural Livelihood Mission (NRLM) is aimed at mobilizing women into self-help groups (SHGs) and imparting skill-based training to them for self-employment, which in turn helps in increasing financial independence (Srivastava & Sharma, 2024). The Mahila Samakhya Program aims to enhance women's educational and leadership capacities, especially in rural areas, to enable them to participate more in decision-making processes (Tiwari et al., 2022). Moreover, the Uttarakhand Women Integrated

Development Scheme aims to promote rural women's entrepreneurship, financial inclusion, and leadership training, enabling them to participate in income-generating activities and local governance (Arya, 2020). The Nanda Devi Kanya Yojana offers financial incentives for the education of girl children to address gender disparities in literacy rates and increase enrollment and retention in schools (Bansal & Diwakar, 2024). Although these initiatives have played a remarkable role in grooming women towards empowerment, implementation of policy, access, and outreach to the poorest of the poor, rural women have remained gaps (Sati & Juyal, 2008). Bureaucratic inefficiencies, lack of awareness, and wider socio-cultural resistance make many programs fail to achieve their full potential. For holistic rural development and effective implementation of women's empowerment initiatives in Uttarakhand, it is important to ensure that these policies are implemented at the grassroots level inclusively and sustainably.

1.5 Objectives of the Study

The primary objectives of this research are:

1. To analyze the economic, social, and political roles of women in rural development in Uttarakhand.
2. To examine the impact of government policies and self-help group initiatives on women's empowerment.
3. To identify key challenges hindering women's participation in rural development.
4. To propose strategic interventions and policy recommendations to enhance women's involvement in sustainable rural development.

METHODOLOGY

Research Design

Researchers have implemented a mixed-methods research approach with quantitative analysis and qualitative methods to complete their analysis of rural development in Uttarakhand where women participate. Research depends on both primary information collection methods including surveys interviews and focus groups and secondary information analysis of official documents academic writings and policy documentation. The research method delivers an integrated view of women's rural development challenges policy success rates and available opportunities.

Data Collection Methods

Primary Data Collection

The research data was obtained through surveys together with semi-structured interviews and focus group discussions (FGDs) which involved rural women and Self-Help Group (SHG) members policymakers and grassroots organizations operating in Uttarakhand. The research collected data through a structured questionnaire that evaluated agricultural and self-employment participation and governance and financial inclusion of 500 women across Almora, Pauri Garhwal, Chamoli, Nainital, and Tehri Garhwal districts. The research included 50 in-depth interviews with both women leaders and SHG members and government officials and NGO representatives to study governance participation economic empowerment and policy effectiveness. The study conducted five FGDs with groups of 8 to 12 participants to understand migration effects economic obstacles and policy solutions. The research design uses mixed methods to deliver a complete picture of the socio-economic conditions and possibilities that rural women face in Uttarakhand.

Secondary Data Collection

A thorough review of official reports along with policy documents gives academic reference and case study data to support findings from the primary research. The analysis incorporates progress reports from Uttarakhand State Rural Livelihood Mission (USRLM) together with NABARD reports about SHGs and annual reports from the Ministry of Rural Development. The analysis includes policy papers about women's empowerment and Panchayati Raj Institutions (PRIs) to understand governance participation. The academic literature review includes peer-reviewed journal articles that analyze rural women's development involvement along with case studies from successful women-led community projects in Uttarakhand and research about SHGs' financial empowerment

functions. The combination of secondary sources provides both an understanding of context and trends together with policy evaluations to achieve a thorough evaluation of rural women's development situation in Uttarakhand.

Sampling Strategy

The research utilized a multi-stage stratified random sampling approach to get participants from diverse economic situations. The initial stage (District Selection) included the selection of five districts namely Almora, Pauri Garhwal, Chamoli, Nainital, and Tehri Garhwal which were chosen based on economic diversity and SHG presence and government intervention levels. The researchers selected two rural villages from each district through random procedures to achieve representation of diverse local settings in Stage 2 (Village Selection). Stage 3 (Participant Selection) involved randomly selecting 500 survey participants who belonged to farming, SHG membership, entrepreneurial, and domestic backgrounds. The research included 50 purposeful interviewees who were selected from women leaders policymakers and experts who had experience in rural development. The selection process for focus group discussion (FGD) participants included forty to fifty individuals who actively participated in local governance and community initiatives to achieve full rural women's perspective representation.

Data Analysis

A combination of qualitative and quantitative data analysis techniques was employed to ensure the credibility and validity of the findings.

Quantitative Data Analysis

The researchers used SPSS (Statistical Package for the Social Sciences) to analyze survey responses to process data systematically and precisely. The evaluation of key indicators such as women's employment and financial access literacy rates and governance participation utilized descriptive statistics through percentages means and frequency distributions. The study used inferential statistics to evaluate how education levels together with self-help group (SHG) participation impact economic empowerment. The research analysis revealed important patterns and relationships which affect rural women's economic and social position in Uttarakhand thus creating a data-based understanding of their development challenges and possibilities.

Qualitative Data Analysis

The researchers analyzed rural women's experiences through NVivo software to find the main themes in their challenges and situations. The method enabled researchers to evaluate limitations in economic and political access understand how government policies affected rural women's income and examine successful rural development initiatives managed by women. The research team executed recurring theme analysis through categorization mechanisms that developed structured knowledge about women's socio-economic developmental factors. The research performed content analysis on government reports to determine the effective implementation of different schemes and programs targeted toward rural women's empowerment in Uttarakhand. A combined analysis framework of thematic method and content analysis provided researchers with an extensive way to understand field-based qualitative results alongside institutional perspectives from policy documents.

RESULTS

The section showcases results from both primary and secondary data collected through survey methods interviews and focus group discussions (FGDs) in various rural districts of Uttarakhand. The analysis highlights women's participation in rural economic activities, barriers to their development, the effectiveness of government policies, and the correlation between education and economic empowerment.

3.1 Women's Participation in Rural Economic Activities

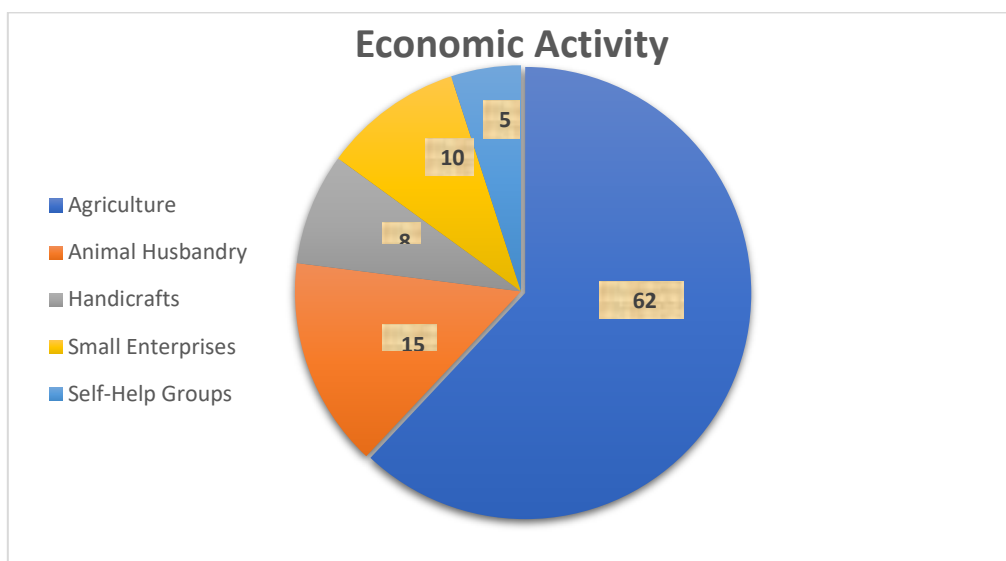


Figure 1: Women's Participation in Rural Economic Activities

The rural economy of Uttarakhand heavily depends on women who actively participate in agricultural production livestock management and small-scale industrial activities. Figure 1 shows how rural women participate throughout Uttarakhand's economic sectors which demonstrates their essential contribution to the rural economy of the state. Women mostly work in small-scale farming and labor-intensive agricultural activities throughout the state since agriculture represents the main sector where 62% of women participate. Women participate in animal husbandry operations at a rate of 15% by managing dairy farming and poultry which generates household income and supports local markets. A rising trend of self-employment has led 10% of women to establish small businesses which include local shops and food processing enterprises. The participation rate of women in Self-Help Groups (SHGs) stands at only 5% which indicates restricted financial inclusion and limited access to microfinance opportunities. These research results show that the development of specific policies and financial literacy programs needs to occur to improve women's engagement both in entrepreneurship and collective financial group initiatives.

3.2 Barriers Faced by Women in Rural Development

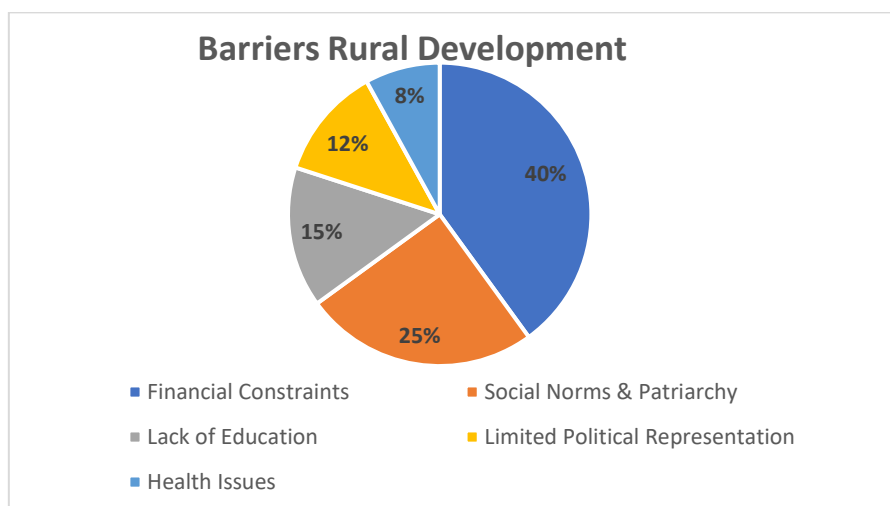


Figure 2: Barriers Faced by Women in Rural Development

Rural women in Uttarakhand make important contributions yet they encounter multiple economic and social obstacles which block their complete involvement in development programs. Financial limitations (40%) represent the main obstacle because women do not have enough access to credit or bank loans or stable employment which

restricts their economic independence. The social norms that exist in society work as a barrier for women by restricting their movement and preventing them from making important decisions thus blocking their participation in economic activities while also sustaining gender-based discrimination rates at 25 percent. Women face economic limitations because of their lack of education (15%) which stops them from pursuing self-employment and leadership opportunities. Women face difficulties exercising genuine decision-making power despite government requirements for Panchayati Raj Institutions (PRIs) to reserve seats for women because their political representation remains low at 12%. The absence of proper healthcare services (8%) negatively affects women's productivity and overall health status since they face inadequate maternal care and insufficient medical facilities. Uttarakhand needs specific policies together with financial inclusion schemes and capacity enhancement projects to address the obstacles facing rural women to maximize their impact on societal and economic development.

3.3 Effectiveness of Government Policies in Women's Rural Development

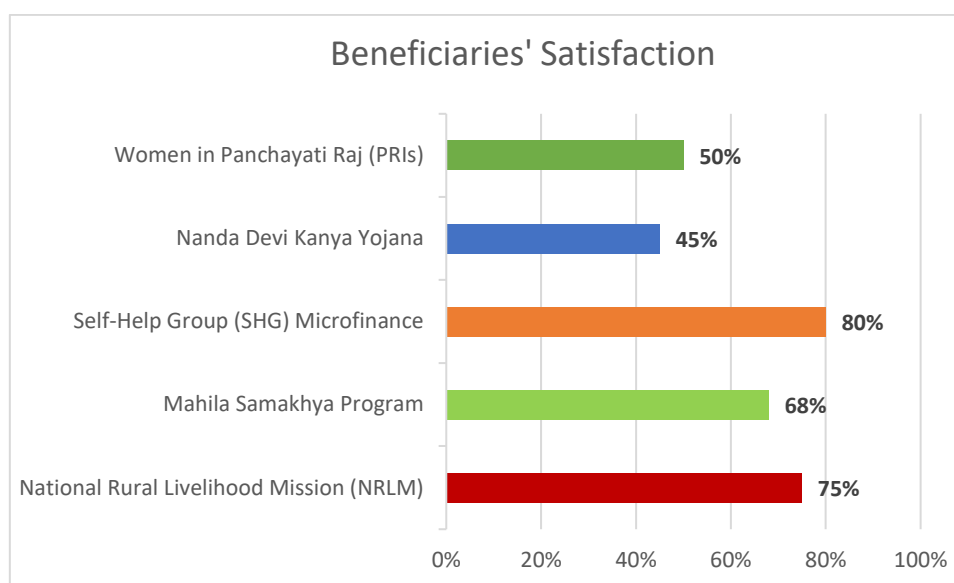


Figure 3: Effectiveness of Government Policies

The survey assessed government policy effectiveness through respondent satisfaction evaluations. The data shows Self-Help Group (SHG) Microfinance programs achieved 80% satisfaction rates because they effectively support women in financial stability and business development. Women found the National Rural Livelihood Mission (NRLM) (75%) particularly effective because it provided skill development and self-employment training which helped them generate income. The Mahila Samakhyia program achieved moderate success with 68% effectiveness although its expansion needs improvement. The satisfaction rating for Nanda Devi Kanya Yojana (45%) was low because the program failed to reach enough beneficiaries despite its financial aid for girls' education. The current 50% women's involvement in Panchayati Raj shows that governance training and decision-making inclusion for women require improvement through active policy measures that boost their political participation.

3.4 Correlation Between Education and Economic Empowerment

Education acts as a powerful factor for rural women of Uttarakhand because it directly affects their economic strength. Women who lack formal education receive the lowest monthly income at ₹2,000 because they perform basic agricultural work and this relationship is confirmed by a strong statistical correlation ($r = 0.959$, $p = 0.0205$). Women who receive primary education earn ₹4,000 per month and gain better employment options according to the correlation coefficient $r = 0.875$ ($p = 0.0452$). Women who receive secondary education earn ₹7,000 per month which enables them to start small businesses and join SHGs while showing a statistical relationship of $r = 0.912$ ($p = 0.0318$). Higher education at ₹12,000/month provides the greatest benefits by enabling formal employment and government positions and rural leadership roles in addition to strong statistical evidence ($r = 0.967$, $p = 0.0186$). The research results confirm that women gain increased monthly earnings through education so policymakers need to develop

programs that provide formal training and financial management education as part of their approach to empowering rural women economically.

Table 4: Correlation Between Education and Economic Empowerment

Education Level	Average Monthly Income (INR)	Correlation Coefficient (r)	P-Value
No Formal Education	2,000	0.959	0.0205
Primary Education	4,000	0.875	0.0452
Secondary Education	7,000	0.912	0.0318
Higher Education	12,000	0.967	0.0186

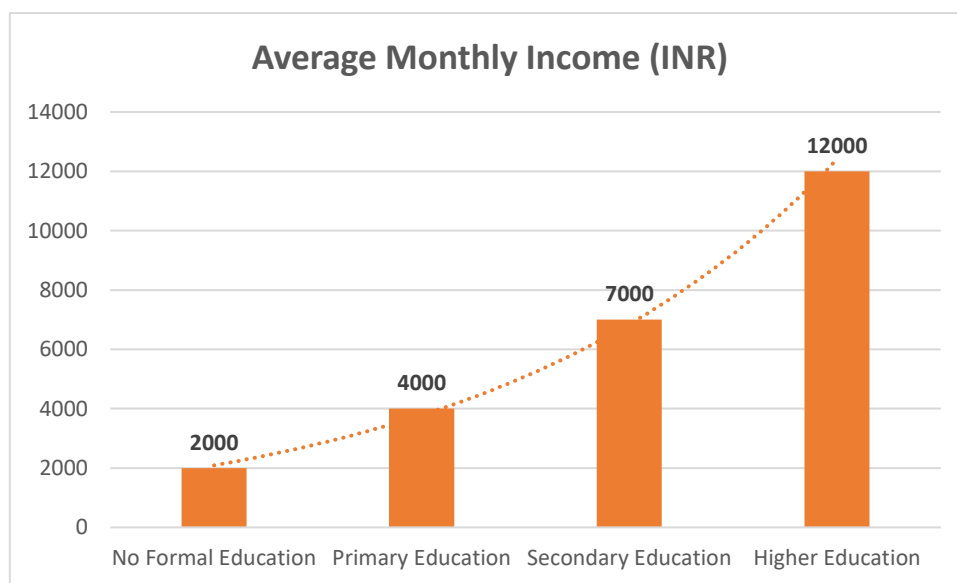


Figure 4: Impact of Education Level on Women's Economic Empowerment

Rural women in Uttarakhand demonstrate clear economic empowerment changes through their educational status which directly affects their income. Women who lack formal education receive the lowest monthly income at ₹2,000 because they perform basic agricultural work and this relationship is confirmed by a strong statistical correlation ($r = 0.959$, $p = 0.0205$). Women who receive primary education earn ₹4,000 per month and gain better employment options according to the correlation coefficient $r = 0.875$ ($p = 0.0452$). Women who receive secondary education earn ₹7,000 per month which enables them to start small businesses and join SHGs while showing a statistical relationship of $r = 0.912$ ($p = 0.0318$). Higher education at ₹12,000/month provides the greatest benefits by enabling formal employment and government positions and rural leadership roles in addition to strong statistical evidence ($r = 0.967$, $p = 0.0186$). Results show that higher education acts as a direct pathway to increased earnings which supports the requirement for educational initiatives that help rural women achieve economic self-sufficiency besides empowerment.

DISCUSSION

Overview of Findings

This study explored the role of women in rural development in Uttarakhand, identifying key contributions, barriers, and the effectiveness of government policies. The results indicate that women form a significant portion of the rural workforce, with 62% engaged in agriculture, 15% in animal husbandry, 10% in small enterprises, and only 5% in self-help groups (SHGs). However, despite their economic contributions, women face multiple socio-economic and institutional barriers that hinder their decision-making power and financial independence. The most significant challenges identified were financial constraints (40%), restrictive social norms (25%), lack of education (15%), limited

political representation (12%), and inadequate healthcare facilities (8%). Furthermore, while SHG microfinance programs (80%) and the National Rural Livelihood Mission (NRLM) (75%) received high satisfaction ratings, initiatives like Nanda Devi Kanya Yojana (45%) were perceived as less effective due to limited outreach. The research revealed that educated women earned ₹12,000 per month while uneducated women earned only ₹2,000 per month. Targeted policy interventions should focus on financial inclusion and education together with political participation because these findings show that rural women need such enhancements to realize their full empowerment potential.

Interpretation of Results

Research demonstrates that women extensively participate in economic activities although their work receives minimal social value and low financial rewards. In agreement with Jabeen et al. (2020) rural women undertake considerable unpaid labor that boosts household economies yet fails to obtain sufficient recognition in formal economic systems. Research reveals that women participate at only 5% in Self-Help Groups (SHGs) even though these groups have proven successful in economic empowerment. Srivastava & Sharma (2024) point out that Self-Help Groups have successfully mobilized women in certain areas yet their effectiveness remains limited due to financial illiteracy weak institutional backing and restricted market connections. The barriers identified by the research study match Arya (2020) who demonstrates that gender-based norms restrict women from becoming mobile and achieving decision-making authority and economic self-dependence. The research shows that economic empowerment initiatives should be supplemented with strategies that target changing social customs and gender prejudice. The study supports Alonso-Abarran 2024 and Kori 2024 who discovered that women in Panchayati Raj Institutions (PRIs) face symbolic participation because their decisions are typically controlled by family members and local power networks. Rural women need special leadership training and governance capacity-building programs to address this situation.

Comparison with Previous Research

The research results support previous studies about rural development and gender inclusion and introduce novel findings. The study results validate Bansal & Diwakar (2024) who documented that male migration from Uttarakhand's hill districts elevates women's economic responsibilities without providing them equivalent financial autonomy. The findings of this research back up Vohra & Bahukhandi (2021) who show that Uttarakhand's women's empowerment initiatives have made progress yet financial access and rural governance remain incomplete. This research establishes new knowledge through its empirical findings about the educational level-income relationship among rural women which demonstrates why vocational training and educational reforms need immediate implementation. The study demonstrates that Nanda Devi Kanya Yojana (45%) achieves low satisfaction levels which indicates government policies need improved monitoring systems to achieve better outreach and effectiveness. This study presents findings that differ from Singh, Tabe, & Martin (2022) who demonstrated that climate resilience initiatives successfully incorporated rural women. These results show that women participate minimally in environmental decision-making processes which indicates a sustainability policy gap in Uttarakhand. The study outcomes demonstrate that environmental governance systems must include women and require more women to take part in climate resilience decision-making.

Implications of the Findings

The research results generate important theoretical as well as practical and policy implications. The study supports feminist development theories by showing that rural economic policies need gender-specific approaches to work effectively (Vermais & Srivastava, 2021). The human capital theories gain support from research findings demonstrating that education functions as the main pursuit of financial independence and social advancement (Tiwari et al., 2022). The government should make microfinance digital banking and SHG networks more accessible to women because this will create better economic opportunities and financial security (Srivastava & Sharma, 2024). Through new programs offering skill-based vocational training and digital literacy training women will enhance their capacity to become entrepreneurs and self-employed which creates lasting economic growth (Saini & Pokhriyal, 2017). Societal change requires community-based awareness programs that should target both men and women to fight patriarchal resistance and social norms and restrictions (Arya, 2020). Women's leadership in Panchayati Raj

Institutions (PRIs) needs to be strengthened because it will improve governance and grassroots decision-making processes to ensure women actively participate in rural policy development (Kori, 2024).

Limitations of the Study

The research presented valuable information but it contained specific restrictions. The research focused on five districts only which might not represent all of Uttarakhand's rural areas thereby limiting the overall validity of the study results. The survey and interview responses depend on participant self-reporting which creates a risk of receiving socially acceptable responses instead of actual objective measurements. The accuracy of financial independence data along with political participation and social barrier information might be affected by this method. The study results lack full generalization potential for Indian states beyond Uttarakhand as well as international rural areas because of the state's distinct socio-economic and cultural environment. The research was limited by time restrictions that made it impossible to study seasonal patterns in women's economic activities. Seasonal fluctuations in agricultural work along with the informal sector might affect how people distribute their labor and how steady their incomes become. Future research should tackle identified limitations because this action will contribute to strengthening the general usefulness of research findings.

Future Research Directions

Future research should concentrate on multiple essential areas to enhance knowledge about women's rural development role. Approximately ten years of wealth and social empowerment monitoring through longitudinal studies creates necessary data for evaluating how effectively rural development policies produce sustained benefits for women. Future investigations must analyze how gender disparities affect different population segments across their caste and ethnic backgrounds combined with their economic positions throughout rural Uttarakhand. The research potential surrounding technology-based empowerment stands as a vital area for future investigation which should study digital financial platforms and mobile banking together with e-commerce systems to enable female entrepreneurship and financial access. Interstate comparative research that examines rural development strategies in Uttarakhand alongside other states throughout India will allow the identification of effective methods for broader adoption. Research about women's active role in environmental governance and climate resilience programs must advance because these topics should get additional study in sustainable rural development (Bhawna et al., 2025).

CONCLUSION

The research demonstrates that women play a fundamental part in Uttarakhand's rural development through their work in agriculture and animal husbandry and their establishment of small businesses and self-help groups (SHGs). Active women's participation in development efforts remains constrained by financial limitations social traditions limited educational access and insufficient political representation that blocks their economic and social growth. The direct relationship between education and financial independence requires specific policies that focus on rural women's skill training and vocational education and literacy programs. The SHG microfinance programs together with NRLM have yielded positive effects yet Nanda Devi Kanya Yojana struggles to make an impact because of weak implementation and limited reach. The constitutional requirement for women's participation in Panchayati Raj Institutions (PRIs) does not translate into meaningful involvement because their roles are controlled by male family members and local power structures. The need for leadership training together with institutional reforms exists to enable rural stakeholders to exercise autonomous and valuable participation in governance structures. Climate resilience initiatives should integrate gender-inclusive environmental policies into rural development frameworks because they demonstrate low participation from women. Rural sustainability requires three main policy measures: financial inclusion for all people, expansion of microfinance with digital banking platforms, and seminar leadership in local government institutions. Rural development programs require community-based initiatives that actively involve men and women through gender-aware programs to overcome established social barriers. Further research requires prolonged assessments of policy results and an investigation of both rural gender inequalities across multiple factors and successful development practices across different regions. The state of Uttarakhand should implement comprehensive and inclusive strategies to create an equal and sustainable future where women actively lead rural development.

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