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Who Is Left Behind? Intersectional Barriers in Women's Empowerment Programs in Emerging Economies

Reno Mathew Johnson [1], Arun K Saseendran [2], Abin Abraham [3], Anoop PS [4*], Biju MK [5]

[1] Student, Master of Socialwork, Inter University Centre for Disability Studies (IUCDS), Mahatma Gandhi University, Kottayam, Kerala, India

[2] Associate Professor Sree Narayana Arts and Science College, Kumarakom, Kerala, India

[3] Research Scholar, School of Gandhian Thought and Development Studies, Mahatma Gandhi University Kottayam, Kerala, India

[4] Research Scholar, School of Management and Business Studies, Mahatma Gandhi University Kottayam, Kerala, India

[5] Assistant Professor, School of Management and Business Studies, Mahatma Gandhi University Kottayam, Kerala, India

* Corresponding Author: **Anoop PS**

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Abstract

Women's economic empowerment (WEE) programs have become central to development strategies in emerging economies, yet evidence increasingly shows that their benefits are unevenly distributed. Despite progress in income, agency, and wellbeing indicators, women situated at the intersection of multiple marginalizations by caste, class, ethnicity, disability, or geography remain disproportionately excluded. This paper systematically analyzes the structural roots of intersectional exclusion across three programmatic models: Self-Help Groups (SHGs), One-Stop Crisis Centers (OSCCs), and graduation programs. Drawing on feminist intersectionality theory and empirical evidence from South and Southeast Asia, this study argues that such exclusion is not incidental but structural, embedded in institutional designs and implementation logics that assume homogeneity among women. Through critical synthesis of 112 empirical and evaluation studies (2010–2024), the paper identifies three interlocking domains of exclusion design-level invisibility, organizational bias, and operational gatekeeping that sustain inequities even within "inclusive" frameworks. The findings reveal that while integrated, gender-transformative interventions have yielded significant empowerment outcomes, their effectiveness remains contingent upon deliberate intersectional inclusion mechanisms. The paper concludes by proposing an Intersectional Social Work Framework for policy and practice, emphasizing disaggregated monitoring, participatory accountability, and institutional reflexivity as preconditions for truly transformative empowerment.

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1. Introduction

1.1. Background and Rationale

Over the past two decades, women's empowerment has emerged as both a moral imperative and a pragmatic development priority. International agencies, bilateral donors, and national governments alike have invested heavily in interventions designed to enhance women's access to resources, decision-making power, and public participation. These efforts are grounded in the assumption that economic inclusion leads to broader social transformation (Banerjee *et al*., 2015; Kabeer, 1999) [6, 24].

Empirical evidence supports this proposition: programs integrating financial access, social mobilization, and gender-transformative dialogue have demonstrated significant gains in women's agency, income stability, and reduced exposure to violence (Brody *et al*., 2024) [9]; (Doyle *et al*., 2019) [18]; (Kapiga *et al*., 2022) [27].

However, this narrative of empowerment conceals persistent inequalities in who benefits. Despite the rhetorical commitment to inclusivity, women at the intersections of caste, ethnicity, disability, and poverty often remain excluded from participation or achieve fewer benefits (Banerjee *et al*., 2021) [7]; (Crenshaw, 1989) [14]; (Hankivsky, 2012) [22]. In India, for example, Dalit and Adivasi women's participation in SHGs remains significantly lower than that of upper-caste women, even within the same localities (Kabeer *et al*., 2019) [26], (Aji & Abraham, 2021) [1]. In India, for example, Dalit and Adivasi women's participation in SHGs remains significantly lower than that of upper-caste women, even within the same localities (Kabeer *et al*., 2019) [26]; (Aji & Abraham, 2021) [1]; (Anoop & Keerthy, n.d.) [2]. Similarly, programs targeting survivors of gender-based violence frequently neglect women with disabilities or sexual minorities due to infrastructural and attitudinal barriers (National Academies of Sciences, 2023) [29]. These disparities suggest that exclusion is not merely a matter of outreach but reflects *structural blind spots* in empowerment paradigms.

1.2. The Problem of Intersectional Blindness

Intersectionality, introduced by Crenshaw (1989) [14] and later expanded by Collins and Bilge (2016) [10], provides a critical lens to understand how multiple identities interact to produce unique forms of disadvantage. Yet, despite its conceptual prominence, intersectionality remains weakly institutionalized in development practice (Hankivsky & Cormier, 2011) [21]. Most empowerment programs employ categorical targeting"poor women," "rural women," "marginalized women"that flatten difference and obscure intra-group hierarchies (Cornwall & Rivas, 2015) [12]. As a result, structural inequalities are reproduced under the guise of inclusion.

This paper addresses this gap by systematically examining how intersectional exclusions manifest across three dominant WEE program models in emerging economies:

1. **Self-Help Groups (SHGs)** – community-based microfinance and solidarity networks;
2. **One-Stop Crisis Centers (OSCCs)** – integrated service hubs addressing violence and rights violations; and
3. **Graduation Programs** – multifaceted anti-poverty initiatives combining asset transfer, coaching, and financial inclusion.

Through comparative synthesis, the paper identifies shared patterns of exclusion, analyzes their structural roots, and proposes a new Intersectional Social Work Framework to guide equitable empowerment interventions.

2. Conceptual Framework: Intersectionality and Empowerment

2.1. Intersectionality as Analytic and Praxis

Intersectionality posits that systems of powerpatriarchy, caste, capitalism, racismoperate simultaneously, producing overlapping disadvantages (Crenshaw, 1991) [15]; (Collins, 2019) [11]. It rejects additive models of oppression ("gender + class + caste") and instead emphasizes co-constitutive dynamics. For example, the experience of a poor Dalit woman cannot be understood merely by summing "gender" and "caste" inequalities; rather, her oppression emerges at their intersection, where each reinforces the other.In development discourse, however, intersectionality is often reduced to tokenistic mentions rather than operationalized in program design or monitoring (Hankivsky, 2014) [23]. A truly intersectional approach requires attention to structures (laws, markets, norms), institutions (state, NGOs), and subjectivities (identities, agency) simultaneously (Kabeer, 2016) [25]. This multidimensional understanding aligns with feminist social work principles that locate personal distress within structural inequalities (Dominelli, 2002) [17].

2.2. The Empowerment Paradigm

Empowerment has long served as the organizing concept for gender and development interventions. Kabeer (1999) [24] defines empowerment as the process by which individuals gain the ability to make strategic life choices in contexts where this ability was previously denied. Three interrelated dimensions resources, agency, and achievements constitute its analytical core. Yet, this triadic model presumes equal access to enabling structures. Without intersectional analysis, empowerment risks privileging those already relatively advantaged (Cornwall, 2016) [13].

Banerjee *et al*. (2015, 2021) [6, 7] demonstrate that even the most celebrated anti-poverty interventions the "graduation" programs benefit women unevenly, with marginalized subgroups (e.g., widows, lower-caste women, disabled women) achieving lower economic returns and empowerment scores. Similarly, Brody *et al*. (2024) [9] show that integrated approaches, combining economic support with gender-transformative dialogue, produce durable gains only when social hierarchies are explicitly addressed. Thus, empowerment without intersectionality reproduces exclusion. Targeted ICT-enabled rural livelihoods and farm-tourism linkages illustrate how financial access and market connectivity can mediate agency and achievements for marginalized households (Anoop & Biju, 2022) [3].

2.3. Theoretical Synthesis

Building on these insights, this paper employs *intersectionality* as both a theoretical lens and an evaluative framework. It asks:

- How do existing empowerment interventions recognize (or fail to recognize) multiple axes of inequality?
- What institutional mechanisms perpetuate exclusion despite inclusive rhetoric?
- How might social work frameworks operationalize intersectional justice in practice?

The intersectional social work perspective integrates feminist theory with structural social work, emphasizing both *redistribution* (material equity) and *recognition* (dignity and belonging) (Fraser, 2009) [19]. This synthesis provides the foundation for the framework proposed later in the paper.

3. Methodology

3.1. Research Design

This study employs a qualitative meta-synthesis approach, systematically reviewing and integrating empirical findings from diverse studies on women's empowerment

interventions across emerging economies (Noblit & Hare, 1988) [30]; (Yin, 2018) [32]. Meta-synthesis allows conceptual generalization beyond individual case studies while preserving contextual depth.

3.2. Data Sources and Selection

A total of 112 studies published between 2010 and 2024 were reviewed, encompassing peer-reviewed journal articles, impact evaluations, and gray literature from organizations such as UN Women, the World Bank, and BRAC. Inclusion criteria required:

- Empirical focus on women's empowerment or gender-transformative programming,
- Conducted in low- and middle-income countries (LMICs),
- And explicit mention of social or structural inequalities (e.g., caste, class, ethnicity, disability).

3.3. Analytical Procedure

Following Braun and Clarke's (2006) [8] thematic analysis framework, studies were coded in three stages:

1. **Open coding** to identify descriptive themes (e.g., participation barriers, power asymmetries, resource access).
2. **Axial coding** to relate themes to broader structural processes (e.g., institutional bias, intersectional invisibility).
3. **Selective coding** to construct conceptual categories representing systemic patterns of exclusion.

The resulting synthesis yielded three overarching domains of exclusion:

- Design-Level Invisibility
- Organizational Bias and Institutional Culture
- Operational Gatekeeping and Implementation Barriers

These domains are elaborated in the findings section below.

4. Findings: Structural Patterns of Intersectional Exclusion

4.1. Design-Level Invisibility

At the design stage, most programs treat "women" as a homogenous beneficiary group. This homogenization erases internal diversity and leads to uniform eligibility criteria that inadvertently exclude the most marginalized. For instance, SHG programs often require minimum literacy or savings contributions that poor, widowed, or disabled women cannot meet (Kabeer *et al*., 2019) [26]. Similarly, OSCCs assume physical mobility and urban access, thereby excluding rural women with disabilities or those bound by caste restrictions (Brody *et al*., 2024) [9].

Banerjee *et al*. (2015) [6] highlight that the original "graduation model" was designed for the "ultra-poor," yet even within this group, program uptake favored households with male labor capacity and land proximity. Women in female-headed households or with chronic illness were least likely to benefit. Thus, exclusion begins at the point of conceptualization through eligibility design, outreach modalities, and implicit assumptions of "ability to participate." Women in female-headed households or with chronic illness were least likely to benefit. Thus, exclusion begins at the point of conceptualization through eligibility design, outreach modalities, and implicit assumptions of 'ability to participate (Anoop & Biju, 2024) [4].

4.2. Organizational Bias and Institutional Culture

Exclusion is further perpetuated through organizational norms and staff biases. Field-level workers often reproduce prevailing social hierarchies, consciously or unconsciously privileging dominant groups. Studies from India, Bangladesh, and Nepal reveal that local facilitators typically from higher castes avoid visiting Dalit households or neglect their inputs in group meetings (Kumar & Jha, 2020) [28]; (Cornwall & Rivas, 2015) [12]. Similarly, organizational cultures emphasizing efficiency and "scaling up" over equity discourage flexible responses to intersectional needs (Hankivsky, 2014) [23].

Even gender-transformative programs, which incorporate dialogue sessions and collective action, rarely include staff training on intersectional sensitivity. Consequently, programs that aim to challenge patriarchy may inadvertently reinforce casteism or ableism. Brody *et al*. (2024) [9] argue that this "organizational reproduction of hierarchy" undermines the transformative potential of WEE interventions.

4.3. Operational Gatekeeping and Implementation Barriers

At the implementation level, resource distribution mechanisms often entrench inequality. Access to credit, for example, is mediated through social capital networks often inaccessible to lower-caste or minority women (Kabeer, 2016) [25]. In SHGs, leadership positions are frequently monopolized by dominant caste members, while marginalized women serve as passive participants (Desai & Joshi, 2019) [16].

Graduation programs exhibit similar patterns: while asset transfers and mentoring yield substantial gains, the poorest or socially isolated women are often excluded during community targeting phases (Banerjee *et al*., 2021) [7]. Even when included, they face greater constraints in utilizing assets due to mobility restrictions or community stigma.

In OSCCs, intersectional exclusion manifests through infrastructural inadequacies lack of sign-language interpreters, inaccessible facilities, and absence of safe transportation making services unreachable for women with disabilities or rural survivors (National Academies, 2023) [29]. Thus, operational gatekeeping is both material and social, sustained by entrenched institutional habits.

5. Discussion

5.1. Understanding Intersectional Exclusion as Structural

The findings from this meta-synthesis demonstrate that exclusion in women's empowerment interventions is not accidental but structuralrooted in the very design and functioning of institutions that produce and implement these programs. As Crenshaw (1991) [15] argued in her original articulation of intersectionality, systemic discrimination operates through "interlocking systems" that render some groups invisible even within emancipatory movements. The empowerment field's failure to recognize these dynamics reproduces the same hierarchies it seeks to dismantle.

Programs such as SHGs, OSCCs, and graduation models function as microcosms of broader socio-political structures. When eligibility criteria, staff selection, or community targeting align with dominant social norms, the result is predictable: the most marginalized remain peripheral. Intersectional exclusion thus arises not from individual bias alone but from institutional logics that prioritize scale, efficiency, and measurable outcomes over equity (Hankivsky

& Cormier, 2011; Cornwall, 2016) [21, 13].

This structural blindness also reflects epistemic hierarchies in development knowledge production. Donor-driven evaluation frameworks emphasize aggregate indicatorsnumber of women trained, households reached, income changewithout disaggregating by caste, disability, ethnicity, or sexuality (Brody *et al*., 2024) [9]. Consequently, intersectional inequities remain statistically invisible. Feminist scholars have long critiqued this "measurement fetishism" that privileges quantification over contextual understanding (Kabeer, 2016; Fraser, 2009) [25, 19].

The result is a paradox: programs designed for women's empowerment often exclude those facing the most acute forms of oppression. Without systematic intersectional monitoring, even transformative approaches risk reinforcing dominant group advantage under the guise of progress.

5.2. The Limits of Current Empowerment Paradigms

Although WEE programs have achieved undeniable progress, they remain bounded by instrumentalist logicvaluing women's participation primarily for its contribution to economic growth or household welfare rather than intrinsic rights (Cornwall & Rivas, 2015) [12]. This framing depoliticizes empowerment, reducing it to technical interventions rather than structural transformation (Kabeer, 1999) [24]; (Banerjee *et al*., 2015) [6].

Intersectionality reveals the inadequacy of one-size-fits-all models. For example, microfinance-based SHGs assume that collective credit access automatically generates empowerment, yet social hierarchies within groups often marginalize the poorest or lowest-caste women (Desai & Joshi, 2019) [16]. Similarly, graduation programs focus on individual asset accumulation without addressing discriminatory norms restricting women's market access (Banerjee *et al*., 2021) [7].

Feminist social work perspectives challenge such economistic interpretations by emphasizing relational, psychosocial, and political dimensions of empowerment (Dominelli, 2002) [17]. Feminist social work perspectives challenge such economistic interpretations by emphasizing relational, psychosocial, and political dimensions of empowerment (Dominelli, 2002) [17]; (Anoop, M.K., Dr. B., & IJREAM, 2025) [31]. Empowerment must thus be understood as both process and outcome, involving consciousness-raising, collective action, and structural change (Hankivsky, 2014) [23]. From this standpoint, intersectional inclusion is not an optional "add-on" but the foundation of ethical and effective practice.

5.3. Intersectionality and Social Work Ethics

Social work's core principleshuman dignity, social justice, and equityresonate profoundly with intersectionality's emphasis on relational power and structural oppression (Collins, 2019) [11]; (Dominelli, 2002) [17]. Yet, social work in development settings often reproduces managerialism, privileging administrative compliance over critical reflexivity (Hankivsky & Cormier, 2011) [21].

An intersectional social work perspective demands that practitioners move beyond service delivery to engage in structural critique. It requires reflexivity about one's own social positioning and the institutional frameworks shaping practice (Kabeer, 2016) [25]. As Collins and Bilge (2016) [10] remind us, intersectionality is not merely an analytic tool but a praxisa mode of acting upon the world to transform systems of domination.

Integrating intersectionality into empowerment programming therefore entails multi-level interventions: revising program design, training practitioners, reforming monitoring systems, and cultivating institutional accountability. The following section elaborates this integration through a proposed Intersectional Social Work Framework.

6. Toward an Intersectional Social Work Framework

6.1. Conceptual Rationale

The proposed framework synthesizes insights from feminist theory, intersectionality, and social work ethics to provide a coherent structure for designing and implementing inclusive empowerment programs. It aims to bridge the persistent gap between *recognition* (acknowledging difference) and *redistribution* (ensuring equitable access to resources) (Fraser, 2009) [19].

An intersectional social work framework operates across three interdependent domains:

1. **Structural Transformation** - addressing systemic inequities in policy and governance;
2. **Institutional Reflexivity** - cultivating inclusive organizational cultures;
3. **Relational Empowerment** - promoting participatory, community-driven practice.

Each domain is elaborated below.

6.2. Structural Transformation

Structural transformation entails reorienting empowerment interventions from individual capacity-building to systemic reform. This involves:

- **Disaggregated Data Systems:** Programs must systematically collect and analyze data by caste, ethnicity, disability, age, and geography. Disaggregation enables visibility of intersectional inequities (National Academies, 2023) [29].
- **Policy Integration:** National gender policies should mandate intersectional frameworks for program design and evaluation. Such mandates would require explicit inclusion of marginalized groups in budgeting, staffing, and implementation (Banerjee *et al*., 2021) [7].
- **Resource Redistribution:** Structural transformation also requires targeted allocation of funds to marginalized groups, including flexible grants for disability accessibility, rural transport, or minority-language materials.

In practice, this means moving beyond "gender mainstreaming" to intersectional mainstreaming ensuring that equity considerations permeate all levels of governance (Hankivsky, 2012) [22].

6.3. Institutional Reflexivity

Organizational cultures often reproduce existing hierarchies through informal norms, recruitment biases, and managerial priorities. Institutional reflexivity involves deliberate processes to interrogate and transform these cultures. Key strategies include:

- **Intersectionality Training:** Staff must be sensitized to multiple forms of exclusion and trained to recognize how their own identities influence interactions with beneficiaries (Cornwall & Rivas, 2015) [12].

- **Participatory Governance:** Decision-making processes within organizations should include representatives from marginalized communities. This ensures that policy is informed by lived experience (Collins, 2019) [11].
- **Accountability Mechanisms:** Regular intersectional audits and community scorecards can help identify inequities in program delivery and promote corrective action (Brody *et al*., 2024) [9].

Institutional reflexivity thus transforms organizations from gatekeepers to facilitators of justice.

6.4. Relational Empowerment

At the community level, empowerment must be reconceptualized as a relational rather than individual process. This perspective aligns with social work's emphasis on mutual aid, collective action, and empowerment through solidarity (Dominelli, 2002) [17]. Practical implications include:

- **Intersectional Group Formation:** Encouraging heterogeneous group composition in SHGs and community networks to foster cross-caste and cross-class solidarity.
- **Context-Specific Facilitation:** Employing facilitators who share marginalized identities or are explicitly trained in inclusive dialogue methods.
- **Critical Consciousness Building:** Integrating Paulo Freire's (1970) [20] pedagogy of critical reflection to help participants analyze structural roots of inequality and strategize collective responses.

By embedding relational empowerment within intersectional praxis, interventions move beyond instrumental participation toward transformative social change.

7. Policy Implications

7.1. From Targeting to Transformation

Policy frameworks must shift from narrow targeting of "vulnerable women" to holistic transformation of the social structures that produce vulnerability. Governments and donors should prioritize funding for intersectional innovationpiloting adaptive models that respond to multiple dimensions of identity (Banerjee *et al*., 2021) [7].

7.2. Monitoring and Evaluation Reform

Intersectional monitoring requires the development of indicators that capture overlapping inequalities rather than single-category metrics. For example, measuring empowerment outcomes disaggregated by caste and disability and geography reveals cumulative disadvantage. Donors such as UN Women and the World Bank should mandate such frameworks to ensure accountability (Brody *et al*., 2024; National Academies, 2023) [9, 29].

7.3. Building Coalitions for Structural Change

Intersectional empowerment cannot, by social workers or NGOs alone. It demands coalitions across feminist movements, disability rights networks, indigenous associations, and trade unions. Collaborative platforms can amplify marginalized voices and influence policy at national and international levels (Collins & Bilge, 2016) [10]. Illustratively, analytics that stabilize commodity incomes for smallholders can be integrated as livelihood risk indicators for marginalized groups (Anoop, Biju, Sujith, & Keerthy, 2025) [5]."

8. Conclusion

This study has demonstrated that intersectional exclusion in women's empowerment programs is not a peripheral issue but a central structural challenge. Despite decades of innovation, interventions continue to privilege relatively advantaged women while marginalizing those at the crossroads of caste, class, disability, and geography.The analysis across SHGs, OSCCs, and graduation programs reveals that exclusion operates through three interconnected mechanisms: design-level invisibility, organizational bias, and operational gatekeeping. These are not isolated errors but reflections of deep-seated institutional hierarchies and epistemic blind spots within the development sector.The proposed Intersectional Social Work Framework provides a pathway for transformationlinking structural reform, institutional reflexivity, and relational empowerment. Implementing this framework requires courage to confront systemic inequities, humility to learn from marginalized voices, and commitment to embed justice within the everyday practices of social work and development.As feminist theorist Nancy Fraser (2009) [19] reminds us, justice requires both redistribution and recognition. Intersectional empowerment, therefore, is not only about expanding economic opportunities but also about transforming the structures of belonging and dignity. Only by centering the most marginalized can women's empowerment programs truly fulfill their emancipatory promise.

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