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Research Article

From Self-Help to Sustainability: Women's Enterprises as Pathways to Local Equity in Rural India

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In rural India, questions of sustainability and justice are closely tied to how marginalized groups access resources, build livelihoods, and participate in governance. The district of Chandrapur in Maharashtra illustrates these tensions vividly: while endowed with coal and mineral wealth, large sections of its population, especially women, struggle with fragile livelihoods, limited institutional access, and environmental stress. This paper presents insights from Ambuja Foundation's work with local communities here over two decades to create pathways of resilience through collective organization, financial inclusion, and enterprise development.

The intervention began with the formation of Self-Help Groups (SHGs), enabling women to pool savings, access micro-credit, and develop financial literacy. Over time, these groups evolved into federated institutions that now manage funds, provide business support, and build collective bargaining power. A Revolving Fund mechanism, capitalized through grants and recycled with 100 percent repayment, has enabled successive cohorts of women to establish small enterprises without unsustainable debt. Today, more than 2300 women are engaged in activities such as goat rearing, poultry, dairy, tailoring, food processing, and small retail. These enterprises, while modest in scale, meet local consumption needs, enhance household security, and have become platforms for strengthening decision-making power and collective accountability among women.

The intervention's strength lies in its integration of economic and ecological justice. Women entrepreneurs engage in climate-resilient agriculture and livestock management, supported by veterinary services, soil health training, and convergence with government schemes. Eco-enterprises producing bio-rational fertilizers and pesticides generate income while restoring soil health and reducing chemical dependence. Such activities advance environmental stewardship and align local livelihoods with the agro-ecological fabric of the region. Autonomous institutions

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manage credit flows, facilitate subsidies, and build market linkages, placing governance power in the hands of community members, especially women. In a context where extractive industries dominate, these institutions embody a counter-narrative that demonstrates how resource justice and local equity can be achieved when communities control financial and productive resources.

At the same time, challenges persist – limited access to larger credit for fixed assets, saturation of hyper-local markets, and insufficient integration with wider value chains constrain the scaling of enterprises. Addressing these barriers could transform these women-led enterprises from safety nets into small businesses capable of contributing to sustained regional economic growth.

This paper situates the Chandrapur experience within broader discourse on sustainable development and ecological justice, illustrating how grassroots women's collectives function as vehicles of economic inclusion and as agents of environmental stewardship and participatory governance. By embedding financial systems within community institutions and linking enterprises to ecological realities, the model demonstrates that livelihoods and justice can be mutually reinforcing, offering a replicable framework for practitioners and policymakers seeking to integrate gender, ecology, and governance in rural development.

INTRODUCTION

Rural India continues to grapple with persistent poverty, gendered economic exclusion, and growing ecological stress. Despite India's rapid economic expansion, rural areas remain marked by multi-dimensional deprivation. According to the National Multidimensional Poverty Index (NITI Aayog, 2023), one in five rural households experiences simultaneous deficits in income, health, and education. Rural economy continues to employ nearly half the population yet contributes a declining share to GDP, revealing persistent structural inequities.

Women face disproportionate constraints arising from limited asset ownership, unequal wages, and unpaid care work. Ecological degradation, manifested in erratic rainfall, groundwater depletion, and deforestation, compounds these inequities by eroding agricultural productivity and intensifying livelihood precarity. As natural resources become scarce or degraded, communities increasingly rely on alternative livelihoods that demand higher levels of education, skills, and mobility. These adaptive capacities are not equally distributed and are strongly influenced by gender norms and roles (Sweetman and Ezpeleta, 2017).

Since the 1990s, the Self-Help Group movement has transformed India's rural financial landscape. Rooted in principles of mutual savings and peer lending, SHGs provide a platform to access credit and strengthen social solidarity. Baumann and Sinha (2001) have highlighted the potential of collective structures in reducing dependence on moneylenders and fostering confidence and civic participation for sustainable livelihoods. While micro-finance through community-led SHGs has often been heralded as a poverty-reduction tool, its outcomes vary depending on design and context. Singh and Chudasama (2020) note that credit alone does not ensure empowerment; capacity building, market access, and collective governance determine

long-term success. Integrating microfinance with enterprise development, particularly in agriculture and allied sectors, creates opportunities for sustainable income generation. The Government of India's National Rural Livelihood Mission (NRLM) institutionalised this approach by linking SHGs with formal banks and livelihood missions. This has widened access to microfinance, yet the poorest women often remain peripheral to institutional credit and formal markets.

The discourse on ecological justice extends the concept of equity beyond economic distribution to encompass environmental rights and responsibilities. Women in rural areas often act as primary resource managers, collecting water, fuel, and fodder, yet remain excluded from formal resource-governance structures. Integrating ecological considerations into livelihood programmes thus serves dual purposes: improving economic resilience and preserving environmental integrity.

Building on these insights, this paper presents a grounded case from Chandrapur district in Maharashtra – an initiative implemented by Ambuja Foundation over the past two decades to strengthen women's economic agency. The analysis draws on a collaborative study conducted with LEAD at Krea University, complemented by programme data and long-term field experience. Together, these sources provide an opportunity to examine how sustained, community-led interventions can translate the principles of equity, empowerment, and environmental stewardship into practice.

Development Intervention at Chandrapur

In the Chandrapur district of Maharashtra, rich in coal and mineral resources yet characterised by agrarian distress, rural communities occupy the margins of a mineral-based economy. Women bear the brunt of this exclusion, their livelihoods confined to low-return subsistence farming and informal wage labour. Against this backdrop, Ambuja Foundation initiated a long-term intervention at Chandrapur in the year 2000.

Initial assessments identified limited credit access, weak market linkages, and gendered barriers to entrepreneurship. In response, the Foundation initiated a Women's Empowerment Programme centred on SHGs to promote economic independence among women, prioritising their immediate needs through collectivisation, micro-finance, and enterprise promotion aligned with local ecological systems. The foundation's approach also includes facilitating access to subsidies, promoting improved agricultural practices and facilitating veterinary support for animal husbandry, thus promoting holistic community development.

Over two decades, the initiative evolved in a phased manner:

- Formation of 180 SHGs and introduction of thrift and credit activities.
- Creation of Ekta federation and launch of the Revolving Fund model using donor grants.
- Establishment of the Safalya FPO, integration with NRLM, and diversification of enterprises.

The key interventions include:

- ***Revolving fund model:*** The Revolving Fund provides interest-free, returnable grants to SHG members for enterprise development. Typical loan sizes range between Rs. 10,000 and Rs. 20,000. Once repaid, funds are redeployed to new borrowers, ensuring liquidity and inclusion. Administrative costs are covered through a nominal two percent service charge retained by the federation with no interest charged on the principal amount. The model has achieved 100 percent repayment since inception.
- ***Microloans from SHG funds*:** Members can access small loans for personal or business use, with a 2 percent interest rate retained by the SHG.
- ***SHG-linked bank loans:*** SHG members can secure collective loans from banks, with terms based on the SHG's history. Interest is shared between the bank and the SHG.
- ***Joint liability group (JLG) loans:*** These groups can borrow larger amounts for business ventures, fostering collaboration among members.
- ***Supporting emerging livelihoods*:** Foundation assists in the establishment of businesses by providing market insights and facilitating the setup of production units, ensuring sustainable practices and market competitiveness.

Proliferation of nano-enterprises in the region is one of the key outcomes of this intervention. By 2026, more than 334 SHGs were operating across Rajura, Jivati, and Korpana blocks. The cumulative corpus managed through revolving and savings funds exceeds Rs. 3 crore. Enterprises supported under the programme include:

- ***Agri-allied:*** Goat rearing, poultry farming, dairy, production of bio-rational fertilizers and pest control measures engaging over 1900 women.
- ***Non-farm:*** Tailoring and embroidery, grocery and petty shops, food processing and snack production, and sanitary-napkin production unit engaging 487 women.
- ***Community services:*** FPO-run canteens and catering operated by 22 women entrepreneurs.

Two autonomous community institutions sustain programme operations:

1. ***Ekta federation (registered 2009):*** manages SHG accounts, Revolving Fund, and training coordination.
2. ***Safalya FPO (registered 2021):*** facilitates collective procurement of feed, seeds, and farm inputs; operates small scale canteens supplying local schools and industries.

Both entities are governed by elected boards comprising SHG representatives, ensuring rotation of leadership and transparency. Federation and FPO records are maintained digitally, audited annually, and reviewed by community oversight committees.

Skill building underpins the financial model. Each loan cycle is accompanied by training on enterprise planning, book-keeping, and marketing. Sector-specific modules such as goat management, vaccination protocols, and feed formulation are delivered in partnership with the District Veterinary Department and Mahila Arthik Vikas

Mahamandal (MAVIM). Cross-learning visits between villages reinforce peer education and innovation diffusion.

The programme leverages government and private partnerships. Some examples include:

- NRLM for group strengthening and bank linkages.
- Small Industries Development Bank of India for technical capacity building
- National Animal Disease Control Programme for vaccination and veterinary care.
- Department of Agriculture for soil-testing and input subsidies.
- CSR Funds for seed capital and technical assistance.

Such convergence enhances scale and institutional legitimacy while reducing duplication.

The Revolving Fund model demonstrated a tangible expansion of women's economic agency. Most women entrepreneurs have a stable secondary income and nearly half have transitioned from casual labour to self-employment. Average monthly earnings of the women increased with marked gains in goat-rearing and poultry enterprises. Women previously reliant on seasonal farm work began sustaining incomes throughout the year, smoothing consumption cycles and reducing debt dependency. Beyond income, financial inclusion itself was empowering. SHG members opened joint bank accounts, maintained digital records through mobile apps introduced by the federation, and developed credit histories, enabling formal bank linkages.

Conceptual Framework

This paper analyses this two-decade intervention in Chandrapur district, Maharashtra, to examine how women's collectives and small enterprises serve as engines of both economic empowerment and local equity. It examines the case of Chandrapur using three complementary frameworks:

- Capability approach (Sen, 1999): development as expansion of substantive freedoms - here, women's capacity to choose and sustain livelihoods.
- Commons Governance (Ostrom, 1990): collective institutions can effectively manage shared resources through locally designed rules.
- Feminist economics (Elson, 1998): recognition of unpaid labour and gendered power relations as central to equitable growth.

These perspectives together shape the interpretation of Chandrapur's experience as a process of expanding women's capabilities within ecologically bounded systems. The analysis situates the experience within contemporary debates on sustainable development and ecological justice, arguing that local institutions – when endowed with autonomy and financial resources – can redistribute power and enhance women's agency in resource-constrained contexts. By analysing how collective finance, ecological compatibility, and participatory governance intersect, the paper demonstrates that sustainable enterprise models can transcend income generation to address structural inequities.

METHODOLOGY

The functioning and outcomes of the Revolving Fund or Returnable Grant model introduced at Chandrapur were assessed through a collaborative study that aimed to capture stakeholder perceptions, document implementation processes, and identify factors driving enterprise sustainability. In this paper, we analyse findings from this study to address two interrelated questions:

- How do women's collectives and micro-enterprise initiatives contribute to equitable development in resource-constrained rural settings?
- What institutional and ecological conditions enable sustainability and social accountability within such models?

Research Design

A qualitative design was selected to allow for contextual depth and triangulation of multiple stakeholder perspectives. Quantitative data from programme monitoring systems were analysed descriptively to complement field findings.

Sampling Strategy

A purposive sampling approach with maximum variation was used to identify respondents across three programme blocks representing varied ecological and socio-economic contexts. The sample comprised:

The diversity of respondents enabled exploration of both community and institutional dynamics.

Data Collection

Fieldwork was conducted between January and April 2022 using mixed qualitative tools:

- Focus Group Discussions (FGDs) to elicit collective experiences of savings, credit use, and enterprise management.
- In-depth Interviews to explore leadership journeys and perceptions of sustainability.
- Participant Observation at SHG and federation meetings to examine group processes and peer accountability.

All interactions were conducted in Marathi or Hindi, audio-recorded with informed consent, and later transcribed in English.

Data Analysis

Thematic coding followed Braun and Clarke's (2006) six-step process: familiarisation, generating initial codes, searching for themes, reviewing, defining, and writing. Codes were clustered under three analytical dimensions: economic empowerment, institutional governance, and ecological sustainability. Quantitative program indicators (loan size, repayment rate, enterprise count, and income levels) were

Stakeholder category	Participants	Data Collection Method
SHG members/entrepreneurs	45 women	11 Focus Group Discussions
Federation & FPO leaders	8 (5 women, 3 men)	Key Informant Interviews
Bank managers & govt officials	7	Key Informant Interviews
Foundation staff & cluster coordinators	7	Interviews + observation

triangulated with qualitative narratives to construct a comprehensive picture of programme outcomes.

Ethical Considerations

The study adhered to ethical guidelines for social research. Participation was voluntary, confidentiality was maintained, and identifiers were removed from transcripts. The research posed minimal risk and respected community norms regarding privacy and data sharing.

FINDINGS

The analysis of field data from Chandrapur revealed that women's collective enterprises are not only economic interventions but also mechanisms of distributive and ecological justice. Their design and functioning illustrate how locally grounded livelihoods rooted in agriculture, resource awareness, and community governance can rebalance access to opportunities while safeguarding the environment.

Enterprises Embedded in the Agrarian Landscape

Agriculture remains the backbone of Chandrapur's rural economy, and women's enterprises emerging through the Revolving Fund model have evolved in close synergy with this dominant livelihood system. Rather than operating as isolated microbusinesses, these enterprises complement local cropping cycles and agro-ecological conditions.

Goat rearing, poultry, and dairy enterprises are designed around existing resource flows – utilising agricultural by-products such as crop residues and household waste as feed inputs. Backyard poultry integrates seamlessly with small farms, offering nutrition and steady cash income during lean agricultural months. This tight coupling of enterprise with the local agrarian rhythm reduces economic vulnerability and enhances ecological efficiency by recycling farm resources. As one federation leader described:

"Our animals live on what the farm produces, and their waste goes back to the fields. Nothing is wasted here."

In this sense, women's enterprises embody a circular economy ethos, transforming by-products into value while reducing environmental pressure.

Promotion of Ecological Well-Being Through Green Enterprises

Over time, some SHG members diversified into bio-rational fertilizer and pesticide production, blending indigenous practices with scientific inputs. Using materials such as neem, cow dung, cow urine, and fermented jaggery, these microenterprises generate both income and environmental dividends.

Almost 100 women across Rajura and Jivati blocks now manufacture organic inputs like *Dashparni* and vermicompost under the federation's guidance. Farmers have adopted these inputs to reduce chemical dependency and restore soil fertility. Women reported that local demand remains strong, as input costs are lower and effects visible within one cropping season.

"We learned that if we nurture the soil today, tomorrow the soil will nurture us and our children", noted one entrepreneur who now trains others in the process.

These eco-enterprises thus transform women from peripheral labourers into environmental stewards, advancing both livelihood and ecosystem health - an intersection rarely achieved in conventional microfinance models.

Unequal Access and the Nuances of Resource Justice

While the Revolving Fund democratized access to credit, differences in resource endowments continue to shape outcomes. Goat rearing and dairy, for instance, provide vital income for landless women who depend on common property resources for fodder. Yet profits are significantly higher among households owning agricultural land, which can cultivate fodder crops and avoid market purchase of feed. This differentiation underscores that economic equality cannot be fully achieved without addressing the underlying inequities in land and resource access.

Recognizing the structural disadvantage of landless women in accessing feed, the programme enabled Panchayats to partner with the Animal Husbandry Department for access to diverse fodder seeds through government schemes. Community members cultivated these on common or fallow lands, transforming idle terrain into a collective asset that ensured equitable fodder access for small livestock keepers.

In the local context, "resource justice" therefore entails ensuring that collective systems - such as fodder banks, grazing rights, and group procurement - mitigate these disparities. Such collective arrangements can also be viewed as embryonic forms of distributive justice, where community ownership substitutes for private control.

Non-agricultural Enterprises as Expressions of Local Equity

The programme's gradual diversification into non-agricultural livelihoods **-** tailoring, snack-making, grocery vending, and sanitary-napkin production - also constitutes an important dimension of resource justice. These ventures respond to unmet local needs in villages where essential services are scarce, thereby reducing dependency on distant markets.

The establishment of sanitary-napkin microenterprise, for instance, not only created employment for 15 women but also improved menstrual hygiene access for adolescent girls and women in the area. Similarly, local snack-production units source ingredients from nearby farmers, creating micro value chains that circulate benefits within the community.

By promoting enterprises aligned with local consumption and service gaps, the programme distributes economic opportunity more evenly across occupational groups - extending the idea of "resource justice" beyond land and water to include access to local economic niches.

Knowledge as a Form of Empowerment

The transition from subsistence livelihoods to sustainable enterprises has been accompanied by a parallel transformation in women's access to scientific and market

knowledge. Training in modern animal husbandry - nutrition, disease prevention, and breeding - has improved productivity while reducing losses.

More importantly, this knowledge has disrupted exploitative market practices. Traditionally, goat traders determined prices based on subjective assessments of goat size or appearance, often undervaluing women's livestock. Through training, women learned to measure and negotiate prices by live weight, a transparent and standardised metric.

"Earlier we sold goats by size because we didn't know the value. Now we weigh the goat and decide the rate ourselves," explained a participant from Korpana.

This shift illustrates "epistemic justice" - where access to technical knowledge and market literacy restores bargaining power to marginalised producers. It also contributes to fairer market ecosystems in which women participate as informed actors rather than dependent sellers.

Collective Governance and Convergence for Resource Justice

Another critical dimension of resource justice in Chandrapur's intervention emerges through the collective institutions - Ekta Federation and Safalya Farmer Producer Organization (FPO), which now function as local governance actors in their own right.

Institutional depth distinguished the Chandrapur intervention from many short-cycle microfinance projects. These institutions embody participatory democracy at the grassroots: they convene meetings, practice rotational leadership, hold elections and manage financial transactions transparently - features usually absent in informal credit groups. Through these platforms, women have gained voice and visibility in decisions on credit, enterprise planning, and the sustainable use of community resources.

The Ekta Federation now manages a cumulative fund of Rs. 1 crore, tracking every transaction and auditing annually. Its board, comprising 13 elected members – all women – deliberates on loan disbursals, recovery, and training budgets. Transparency has created trust; repayment rates remain at 100 percent across 334 SHGs for five consecutive years. Federation leaders note a shift in perception:

"Earlier people saw us as beneficiaries. Now even bank officers ask for our data and rely on our judgement for disbursing loans."

This institutional credibility enabled the formation of the Safalya Farmer Producer Organization (FPO) in 2021, which aggregates produce, procures feed and seed collectively, and operates five canteens supplying local schools and industries. In 2024, the FPO reported an annual turnover of over Rs. 1 crore and savings reinvested in member training. The FPO now has 532 shareholders.

This institutional legitimacy has also extended into formal governance spaces. Qualitative narratives revealed the emergence of new forms of leadership. Women once hesitant to speak in public now negotiate with banks, traders, and local governments. Many federation members now serve on Gram Panchayats and village committees, where they advocate for issues such as drinking water management, livestock vaccination drives, and the inclusion of women's enterprises in local development plans.

"When I went to the bank for the first time, my hands were shaking. Now I train other women on how to fill the forms and directly deal with Customer Service Point of bank", shared a cluster representative from Rajura.

These represent early but meaningful steps toward embedding women's perspectives within the architecture of local self-government. Leadership is therefore both symbolic and functional, signalling a redistribution of decision-making power. These transformations correspond with Sen's capability approach: expansion of real freedoms to act and participate. Economic activities catalysed social agency, altering intra-household dynamics and community gender norms.

Convergence with existing public schemes and technical resources emerged as another equally important theme recurring in the narratives of women. The federation actively interfaces with the National Rural Livelihood Mission (NRLM), Department of Animal Husbandry, and Department of Agriculture to access training, vaccinations, soil testing, and input subsidies. This convergence ensures that state-supported resources reach marginalised women, translating entitlements into actual benefits.

By utilising existing institutional frameworks rather than creating parallel systems, the Chandrapur intervention exemplified resource justice in practice: it democratised access to state and corporate resources, strengthened accountability, and anchored women-led enterprises within broader governance and policy ecosystems.

Integrating Livelihoods and Environmental Stewardship

Across sectors, the underlying pattern is one of convergence between livelihood security and ecological responsibility. Enterprises conceived through the SHG-federation ecosystem, whether agri-based or non-farm, tend to meet local needs using local resources, minimising external dependency. Environmental sustainability emerges not as an add-on but as a co-product of income generation. This integrative approach aligns closely with Ostrom's principles of collective governance of commons and with the emerging discourse on just sustainability, where fairness in access to resources coexists with long-term ecological balance.

In Chandrapur, women's enterprises have thus become microcosms of environmental justice where, earning a living and sustaining the environment are not opposing goals but mutually reinforcing acts of stewardship. By linking livelihood planning with environmental stewardship, the model integrated economic and ecological objectives - an essential condition for rural sustainability.

Challenges

While the Chandrapur initiative demonstrates meaningful progress toward women's economic agency and ecological sustainability, the process of building and sustaining such community-led systems has been neither linear nor uniform. Beneath the visible successes lie structural, institutional, and market-level challenges that shape how equity and sustainability are realised in practice.

Uneven capacities and institutional strain

While the federated model in Chandrapur has demonstrated remarkable resilience, maintaining cohesion across 326 SHGs and multiple enterprises poses continuing governance challenges. Leadership quality and financial literacy vary across clusters, occasionally leading to administrative overload for federation staff. As federations mature, they require professional management systems to sustain credibility. Without periodic capacity refreshers, the risk of leadership fatigue and decision-making concentration increases, potentially undermining the participatory ethos that underpins collective governance.

Limits of micro-enterprise scale

Most enterprises remain small and supplementary. Average working capital rarely exceeds Rs. 50,000, constraining growth potential. While the Revolving Fund ensures liquidity, it cannot substitute for access to formal credit lines or market investment. Scaling from self-employment to entrepreneurship demands linkage with micro-enterprise finance, incubation, and business-development services. For landless women, limited physical assets and collateral continue to restrict eligibility for larger capital. The challenge therefore is to blend philanthropic, CSR, and institutional finance so that women's collectives can graduate to commercially viable scale without losing autonomy.

Market vulnerabilities and ecological trade-offs

Although goat and poultry rearing are ecologically aligned with local resource systems, they are not immune to market volatility or climate shocks. Price fluctuations in feed, disease outbreaks, and erratic rainfall can erode profits. Overdependence on a narrow range of livestock activities exposes households to systemic risk. Environmental stewardship must therefore be accompanied by diversification that reduces both ecological and economic vulnerability.

Persistent inequities in resource access

The findings also underscore a structural limitation: the persistent gap between landowners and landless members. Women without land remain disadvantaged in securing feed and space for livestock. Achieving genuine resource justice thus requires deeper interventions - collective land leasing, common-property governance, or inclusion of women in Panchayat decisions on village pastures and irrigation. Without addressing these upstream inequities, the benefits of micro-enterprise may plateau among those already relatively endowed.

Digital and generational divides

The increasing digitisation of financial systems presents both opportunity and exclusion risk. Unless digital literacy is made integral to group capacity building, inequalities within collectives could widen.

In essence, the Chandrapur case highlights that sustainable enterprise systems must evolve beyond successful pilots to resilient ecosystems. Recognising and proactively addressing these tensions transforms success stories into scalable, equitable development pathways.

DISCUSSION

Capabilities, Agency, and the Transformation of Gendered Livelihoods

The Chandrapur experience substantiates Amartya Sen's Capability Approach by demonstrating how collective enterprise models expand women's substantive freedoms - not merely their economic options. Through SHGs and federations, women gained the capability to choose livelihoods aligned with their ecological realities and household needs. The Revolving Fund model enhanced agency in multiple dimensions: financial decision-making, asset ownership, and participation in public forums.

Women's improved access to scientific and market knowledge, illustrated by the shift to weight-based goat valuation, represents epistemic justice in practice. Knowledge ceases to be the monopoly of experts; it becomes a tool of empowerment that allows women to negotiate fairer terms of exchange. Thus, empowerment here is not limited to income, it is the restoration of informational and institutional parity.

Community Institutions and the Governance of the Commons

Elinor Ostrom's framework of commons governance offers a lens for interpreting the federation's and FPO's success. The Ekta Federation operates as a self-governing institution managing shared financial and natural resources through locally evolved rules, peer monitoring, and sanctions. Community-managed grazing lands, seed banks, and rotational leadership all echo Ostrom's design principles for sustainable commons.

In contrast to top-down microfinance systems, the Chandrapur model demonstrates how nested institutions - SHGs, Federation, FPO - can scale accountability without diluting local autonomy. When communities govern their own financial and ecological resources, sustainability becomes self-reinforcing rather than donor-dependent.

Feminist Economics and Redistributive Justice

From a feminist economics standpoint, Chandrapur challenges the invisibility of women's labour by recognising care work, livestock tending, and bio-input production as economically valuable. The programme also redistributes the benefits of state schemes traditionally mediated through male farmers directly to women. This realignment of access and recognition constitutes a form of resource justice, where redistribution operates through both tangible (credit, training) and intangible (voice, legitimacy) assets.

The convergence strategy reinforces this feminist vision. By drawing on NRLM, animal husbandry, and agriculture department resources, the programme ensures that women participate not only as recipients but as rightful claimants of state entitlements. This democratisation of institutional access reframes development as justice, not charity.

The Ecological Turn in Local Enterprise

The ecological dimension transforms Chandrapur intervention from a conventional livelihood project into a model of just

sustainability. Bio-rational inputs, circular use of agricultural residues, and waste-to-value practices create environmental co-benefits alongside income gains. By embedding enterprise design within the agro-ecological base, the programme aligns economic growth with ecological integrity, a counter-narrative to extractive development.

In this respect, the women's collectives function as micro-governors of the environment, shaping local stewardship practices while influencing Panchayat-level resource decisions. The fusion of gender, ecology, and governance situates the Chandrapur case within global discourses on climate justice and community resilience.

The interplay of Sen, Ostrom, and feminist economics provides a composite framework for interpreting Chandrapur's outcomes.

- Sen explains how empowerment unfolds through capability expansion.
- Ostrom illuminates why collective institutions endure and manage shared resources effectively.
- Feminist economics reveals whose labour and knowledge sustain these processes.

Together, they affirm that sustainable and equitable development is not a product of isolated interventions but of institutional ecosystems that embed justice, participation, and stewardship within everyday economic life.

CONCLUSION

The Chandrapur case demonstrates that pathways to sustainability are most effective when built on justice, justice in access, in knowledge, and in governance. Women's collectives have converted microfinance systems into arenas of shared decision-making and ecological responsibility. Their enterprises meet local needs, regenerate natural resources, and anchor economic benefits within the community. Three lessons emerge:

1. ***Local institutions as levers of transformation:*** Community-based organisations like federations and FPOs function as micro-levers through which macro-level economic and social change can be achieved. When local institutions manage resources, credit, and enterprise systems effectively, they sustain livelihoods and develop potential to reshape the dynamics of regional economy.
2. ***Ecological compatibility enhances resilience:*** Livelihoods aligned with local resource systems and skills sustain both income and the environment, ensuring that sustainability is grounded in the lived realities of rural producers rather than imposed as an external framework.
3. ***Collaborative governance is key for opportunity building and skill development within local institutions:*** Each instance of partnership, convergence, or negotiation strengthens leadership capabilities and expands women's participation in decision-making, generating cumulative progress toward inclusive governance.

As global discourse increasingly emphasises locally led development, this case offers a grounded practice model where women define sustainability not as an external

goal but as a lived, collective achievement. The Chandrapur experience calls for future programmes and policies to invest not merely in enterprise development, but in strengthening the collective institutions and knowledge systems that sustain justice and resilience at the grassroots. In doing so, it reaffirms that the sustainability of development lies not in financial returns alone, but in the continued expansion of human capability, collective stewardship, and ecological balance.

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