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ECONOMIC EMPOWERMENT OF WOMEN IN INDIA

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Abstract: Women Empowerment is a debatable subject in India. From early 20 century their status has been changed slowly and gradually. The empowerment of women especially the economic empowerment has become the most important concerns of the 21st century. However, but they are discriminated in all essential areas of life, either in education, income, partner choice, inheritance laws, property rights, decision making process, community organization or access to leadership position in education, business, or politics. Women constitute almost 50% of the world population but accomplish it resting on an unstable ground. During the past two decades, a changing perspective towards the contribution of women in progress and other economic activities is said to be on the rise but development activities have benefited only a marginal segment of the women. Since the independence, the government of India has introduced various legally measure such as legal equal remuneration women act (1976), indecent representation of women act (1986), and protection of women from domestic violence act (2005) and scheme to uplift the women economic empowerment such as self-help group, National Mission for employment of women (2001), national policy for women (2016) and Integrated Women's Empowerment Programme. The survey highlights the increasing participation rate of women in Rural Female Labour Force Participation rate (FLFPR) from 19.7 percent in 2018-19 to 27.7 percent in 2020-21 (Economic Survey, 2022-23). In spite of this, women face issue and challenges notably domestic violence unequal wage and gender inequality which hinders women empowerment. In this regard, the present study is composed of women economic empowerment, need, issues and challenges in India.

Key-words: Women Economic Empowerment, needs, issues, challenges and government initiatives in India

Introduction:

“There is no chance of the welfare of the world unless the condition of women is improved. It is not possible for a bird to fly on one wing.”-Swami Vivekananda.

In our country Gender equality is, first and foremost, a human right. A woman is entitled to live in dignity and in freedom from want and from fear. Empowering women is also an indispensable tool for advancing development and reducing poverty. Empowered women contribute to the health and productivity of whole families and communities and to improved prospects for the next generation. The importance of gender equality is underscored by its inclusion as one of the eight Millennium Development Goals. Gender equality is acknowledged as being a key to achieving the other seven goals. Yet discrimination against women and girls - including gender-based violence, economic discrimination, reproductive health Inequities, and harmful traditional practices remains the most pervasive and persistent form of inequality. There are a variety of understandings of the term empowerment due to its widespread usage. If empowerment is looked upon in terms of ability to make choices: to be disempowered therefore, implies to be denied choice. The notion of empowerment is that it is inescapably bound up with the condition of disempowerment and refers to the processes by which those who have been denied the ability to make choices acquire such ability. Thus, there could be statistical swells indicating improvements in indicators of gender equality, but unless the intervening process involved women as agents of that change, one cannot term it as empowerment ‘Gender gap exists regarding access to education and employment. Household decision making power and freedom of movement of women vary considerably with their age, education and employment status. It is found that acceptance of unequal gender norms by women are still prevailing in the society. Rural women are more prone to domestic violence than that of urban women. A large gender gap exists in political participation too. The study concludes by an observation that access to education and employment are only the enabling factors to empowerment, achievement towards the goal, however, depends largely on the attitude of the people towards gender equality. The ability of women to control their own fertility is absolutely fundamental to women’s empowerment and equality. When a woman can plan her family, she can plan the rest of her life. When she is healthy, she can be more productive. And when her reproductive rights including the right to decide the number, timing and spacing of her children, and to make decisions regarding reproduction free of discrimination, coercion and violence are promoted and protected, she has freedom to participate more fully and equally in society. Gender equality implies a society in which women and men enjoy the same opportunities, outcomes, rights and obligations in all spheres of life. Equality between men and women exists when both sexes are able to share equally in the distribution of power and influence; have equal opportunities for financial independence through work or through setting up businesses; enjoy equal access to education and the opportunity to develop personal ambitions. A critical aspect of promoting gender equality is the empowerment of women, with a focus on identifying and redressing power imbalances and giving women more autonomy to manage their own lives. Women's empowerment is vital to sustainable development and the realization of human rights for all. Where women ‘s status is low, family size tends to be large, which makes it more difficult for families to thrive.

Population and development and reproductive health programmes are more effective when they address the educational opportunities, status and empowerment of women. When women are empowered, whole families benefit, and these benefits often have ripple effects to future generations. The roles that men and women play in society are not biologically determined they are socially determined, changing and changeable. Although they may be justified as being required by culture or religion, these roles vary widely by locality and change over time. Women's empowerment is vital to sustainable development and the realization of human rights for all. Where women 's status is low, family size tends to be large, which makes it more difficult for families to thrive. The roles that men and women play in society are not biologically determined as they are socially determined, changing and changeable. Although they may be justified as being required by culture or religion, these roles vary widely by locality and change over time. It is also clear that pre-existing gender differentials and inequalities influence the outcome of interventions. Growing evidence strongly suggests that women running subsistence-level firms face external pressures to divest some of the windfall cash from loans or grants to relatives or household expenses. Thus, both in-kind capital and capital transacted through the privacy of a mobile phone have better outcomes because they nudge women to keep the money invested in the business. Men do not appear to face these same pressures (Buvinic and Nichols, 2014).

Meaning and Importance of Women Economic Empowerment in India:

Women's Work and Economic Empowerment is connected in every country, women work longer hours than men, but are usually paid less and are more likely to live in poverty. The need for women empowerment was felt in India long back. Raja Rammohan Roy, the religious, social, and educational reformer and the maker of Modern India, demanded inheritance property rights for Women, gave tremendous effort to abolish the defunct custom Sati, the Hindu funeral practice. Key figure of Bengali Renaissance, Iswarchandra Vidyasagar , championed the uplift of the status of women in India. Jyotirao Phule, Pearicharan Sarkar etc also fought for uplift of women. Later, Mahatma Gandhi had announced at the Second round table conference that his aim was to establish a political society in India, in which women would enjoy the same rights as men and the teeming millions of India would be ensures dignity and justice-social, economic and political. In subsistence economies, women spend much of the day performing tasks to maintain the household, such as carrying water and collecting fuel wood. In many countries women are also responsible for agricultural production and selling. Often they take on paid work or entrepreneurial enterprises as well. Unpaid domestic work from food preparation to care giving directly affects the health and overall well being and quality of life of children and other household members. Yet women's voices and lived experiences whether as workers (paid and unpaid), citizens, or consumers are still largely missing from debates on finance and development. Poor women do more unpaid work, work longer hours and may accept degrading working conditions during times of crisis, just to ensure that their families survive (Waghamode and kalian, 2014).

Components of Women Empowerment: -

In Indian context, there are three basic indicators for women's empowerment, women's security, decision-making power, and mobility. These three indicators are significantly low for rural and less educated women. The study of Wiklander and Thede (2010) on determinants of Women's Empowerment in Rural India, recommends including Voice and Mobility as an added component of Women's Empowerment. However, United Nations has included five major components to define Women's empowerment, which are: women's sense of self-worth their right to have and to determine choices; their right to have access to opportunities and resources, their right to have the power to control their own lives, both within and outside the home, their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally (Tembhre, 2018).

Objectives:

- **Current scenario of Women Economic Empowerment in India**
- **Issues and Challenges of Women Economic Empowerment in India**
- **Government Scheme, Constitutional Provisions and remedies measures related to Women Economic Empowerment in India**

Current scenario of Women Economic Empowerment in India

Ancient India was a center of knowledge and noted women scholars during that time contributed fairly to the advancement of society. A woman in India is as respected as the idols of Gods, but in ground reality, her power is very limited amongst the society. This is because we do not to see women & men as humans first. They are not so different when love, respect, freedom, responsibility, ambition etc are considered. At present women in India continue to face exploitation, atrocity, and disparity in both urban and rural societies and it prevails alarmingly in rural areas because of inadequate access to education. Studies conducted by the United Nations on different traditional practices underlines that the boy child is still considered as better as or more competent than the girl child in many countries including India. Detrimental traditional values and beliefs like son preference, forced marriages and crime against women still affect girls around and have dealt an enormous bluster to their self-esteem and ability to succeed.

The following differential statuses of women are revealing their present scenarios: -

The Global Gender Gap Report by the World Economic Forum (2017) ranked India 108th out of 144 countries for inequality between men and women and particularly 139 in the economic participation and opportunity, 112 in Educational attainment, 141 in Health and survival and 15 in political empowerment.

The survey highlights the increasing participation rate of women in Rural Female Labour Force Participation rate (FLFPR) from 19.7 percent in 2018-19 to 27.7 percent in 2020-21 (Economic Survey, 2022-23).

Educational Status: According to 2011 census, female literacy rate in India is still much lower (64.7%) than male literacy rate (80.9%). However, the gender gap in literacy rate is slowly declining over years. It has come down from 21.6% in 2001 to 16.3% in 2011. If women are allowed to gain access to education, they can make a huge impact in enhancing the productivity of the economy.

Economic Status: According to International Labor Organization (ILO, 2017), estimates in that only 23.7 percent of eligible Indian women are part of the workforce as compared that to 75 percent of men. In urban areas, this number drops further to only 16 percent. For men, the comparable number is 69 percent. Even for those women who are part of the workforce, the unemployment rate is high. 8.7 percent compared to 4 percent for men. The declining participation of women in labour force and subsequently in economy tells a sorry story about India's growth. It needs to be seen what ails the falling down of women participation. Pal et al., (2021) discussed the status of women in the state like Gujarat in India. The study reveals that earning status, participation in the financial decision-making at household level and recipient of social welfare scheme by women have a significant impact on women empowerment through financial inclusion.

Political Status: 108th Constitutional Amendment Bill (also called Women's Reservation Bill) was passed to reserve one-third of the seats for women to make them actively involved in every area. Even though the 2014 Lok Sabha elections saw the highest ever presence of women in parliament, it still stands at 61 (11.23%) among 543 seats. After the 2009 Lok Sabha elections, there were only 59 women members (Barooah Pisharoty, 2016). The reservation bill will ensure 181 out of the 543 seats at the Parliament level, and 1,370 seats out of the 4,109 seats at the State Assembly level (Times of India, 2010). This is a historic move in the Indian political landscape, as currently women occupy less than 15% of seats in the national Parliament.

Crime against Women: Over the last three years, there were over 24,000 reported dowry deaths in India. About 70% of married women in India between 15 and 49 years of age are victims of beatings or rape. According to the National Crime Record Bureau's 2014 report, 39.8% of rape victims in India are girls under the age of 18. The Thomson Reuters Foundation survey (2011) reveals that India is the fourth most dangerous place in the world for women to live in as women belonging to any class, caste and religion can be victims of cruel violence of the acid attack.

Sex Ratio: Following the 2011 census, a number of activists raised concerns that up to 8 million female fetuses had been aborted in the previous decade. And despite an improving child sex ratio, India still ranks 127th out of 146 in the United Nation's Gender Inequality Index. The sex ratio (females/1000 males) in India decreased from 946 in 1951 to a much adverse level of 927 in 1991. Afterwards, the sex ratio has improved up to 943 in 2011. However, the World Bank projections for India suggest a decrease of sex ratio to 931 by 2021 (Tembhre, 2018).

Issues and Challenges of Women Economic Empowerment in India

Challenges of Women Empowerment: There are many challenges facing women's rights issues in India. Targeting these issues will directly benefit women's empowerment in India.

Education: - The country has taken a leap since independence and is concerned about education. The gap between women and men is wide. 82.14% of adult males are well educated, while in India only 65.46% of adult females are considered literate.

Poverty: - Poverty is considered to be the biggest threat to world peace and eradication of poverty should be as important a national goal as eradication of illiteracy. This leads to the exploitation of women as domestic helpers.

Health and Safety: - Women's health and safety issues are paramount in the interest of the country and are important factors in the assessment of women's empowerment in the country.

Professional Inequality: - This inequality is prevalent in employment and promotion. In government offices and private industries, women face a myriad of barriers in a male-dominated and dominated environment.

Household Inequality: - Family relationships around the world, especially in India, are showing gender differences in very small but important ways such as sharing homework, childcare, and trivial workloads.

Unemployment: - It is becoming more and more difficult for women to find the right job for themselves. They become more vulnerable to exploitation and harassment in the workplace. **Unbearable Conditions:** - Uneducated women are more likely to divorce and leave their husbands at any stage of life. They will have to live their whole lives for fear of divorce. In some cases they have to end their lives due to unbearable circumstances (Mundhe, 2021).

Economic empowerment: More women than men live in poverty. Economic disparities persist partly because much of the unpaid work within families and communities falls on the shoulders of women and because they face discrimination in the economic sphere. Educational empowerment: About two thirds of the illiterate adults in the world are female. Higher levels of women's education are strongly associated with both lower infant mortality and lower fertility, as well as with higher levels of education and economic opportunity for their children (Waghamode and Kalyan, 2014).

Government Schemes and Constitutional Provisions related to Women Economic Empowerment in India

National Policy for Empowerment of Women (2001)

The Government of India has declared 2001 as women's empowerment year. The national policy for empowerment of women (NPEW) was formulated with an aim about women's advancement, development and empowerment. The NPEW laid down detailed Prescriptions to provide equal access to women to health care, quality employment, at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public life, equal opportunities for women's participation in decision making and mainstreaming gender concerns in the development process.

National Mission for Employment of Women

The Ministry of women and child development GOI has launched a programme called, National Mission for empowerment of women (NMEW) on 8th March 2010 with an objective to empower women socially, economically and educationally by securing convergence of scheme /programmes of different ministries / departments of GOI as well as the state Governments.

National Policy for Women 2016

Articulating a vision for empowerment of women ministry of women and child Development GOI has drafted a new National Policy for women 2016. The mission of this policy is to create an effective framework to enable the process of developing policies, programmes and practices which will ensure equal rights and opportunities for women in the family, community, and workplace and in governance.

Schemes for Social and Economic Upliftment of Women

These schemes are spread across a broader spectrum such as women's need for shelter, security, safety, legal aid, justice, information, maternal health, food, nutrition as well as their need for economic sustenance through skill development, education and access to credit and marketing.

Training For Rural Youth Self- Employment (TRYSEM)

This programme was to train rural youth in the age group of 18 to 35 years for the provision of self / wage employment and 40% of funds allocated under this scheme is meant for women.

Development of Women and Children in Rural Areas (DWCRA)

This scheme as a sub-scheme of IRDP was introduced in 1983-84. The programme is meant for the development of women and children in rural areas by providing a revolving fund of Rs 25000/ to a group of 10-15 women belonging to poverty group of undertaking economic activities and ancillary services like nutrition, health, adult education facilities etc.

Support to Training and Employment Programme (STEP)

This programme seeks to provide skills and new knowledge to poor and asset less women in the traditional sectors. Under this project, women beneficiaries are organized into viable and cohesive groups or cooperatives. Comprehensive packages of services such as health care, elementary education, crèche facility, market linkage, etc are provided besides access to credit.

Mahila Samridhi Yojana (MSY)

This scheme was a centrally sponsored scheme and through this scheme every rural women aged 18 and above can open an MSY account of money she can save. The government would contribute incentive money of 25% of savings.

Indira Mahila Yojana (IMY)

The main objective of this programme is to give a forward thrust to the women education, awareness income generation capacities and the empowerment of women. The platforms for the forward thrust are to be the self-help groups at the grass-root level.

Rashtriya Mahila Kosh (RMK)

The Rashtriya Mahila Kosh was established by The Department of women and child Development for the purpose of delivery of credit through women's development Corporations / NGOs and self-help groups to 2 lakh poor women from both rural and urban areas whose family income does not exceed Rs 11000 / per annum in rural areas and Rs 11800/ per annum in Urban areas.

Swa- Shakti

The Project jointly funded by IFAD, World Bank and The GOI was launched in Oct 1999. The objective of the programme was to bring out socio-economic development of women through promotion of women SHGs, micro credit and income generating activities.

Swayamsiddha

This was an integrated scheme for women empowerment through formation of self help groups launched in Feb 2001. The long term objective of the programme was holistic empowerment of women through a sustained process of mobilization and convergence of all the ongoing sectoral programmes by improving access of women to micro-credit, economic resources etc.

Swadhar (2001-02)

The main objectives of the scheme is to provide primary need of shelter, clothing and care to the marginalized women/ girls living in difficult circumstance and provide emotional support and counseling to women.

Rajeev Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) - SABLA

Adolescent girls (11- 18) years in India constitute nearly 18 percent of the country's population and area core resource for national growth. The scheme aims at improving the health and nutrition states besides equipping the girls on family, welfare, health hygiene, etc and information and guidance on existing services. The focus of the scheme is on out of school girls.

Indira Gandhi Matritva Shayog Yojana (IGMSY)

The objectives of the IGMSY scheme are to improve the health and nutrition status of pregnant and lactating women and their young infants. A cash incentive of Rs 4000/ is to be provided under the scheme to P&L women of 19 years of age and above, for the first two live births, subject to the women fulfilling specific conditions relating to material child health and nutrition.

State Homes

State Homes are established for the women discharged from correctional institutions and who are unable to protect themselves from adverse social forces. They are given free lodging and boarding.

Service Homes

These homes are meant for destitute women, helpless widows and deserted wives who are in the age group of 18-35 years. Rehabilitation will be made through job courses and training- cum-production. During their stay with children who are below the age of five years are provided with free food, shelter; clothing and medical aid.

Working Women's Hostels

These hostels are established to provide food, shelter and other facilities security to the working women who are away from their families on payment of charges prescribed by the Government (Prasad, 2018).

The Indian Government has paid special attention to women's empowerment, and both the National Policy for Empowerment of Women (NPEW) 2001, as well as the 10th Five Year Plan, illustrate its commitment to women's empowerment and welfare. The Government of India has initiated a number of schemes and Ministry of Women and Child Development, Government of India has started so many

Programmes for the empowerment of Women (Agnihotri and Malipatil, 2017). The major goal of these schemes is for empowerment, development, protection and welfare of Women & Child.

Inspite of this govt. of India has also introduced various legal measures to uplift the women economic empowerment as discussed below:

Constitutional Provisions for Empowering Women in India Equality before law for all persons (Article-14)

Prohibition of discrimination on grounds of religion, race, caste, sex or place of birth (Article 15(I))

However, special provisions may be made by the state in favors of women and children Article 15(3)

Equality of opportunity for all citizens relating to employment or appointment to any office under the state (Article 16)

State policy to be directed to securing for men and women equally the right to an adequate means of livelihood (Article 39(a))

Equal pay for equal work for both men and women (Article 39(d))

Provisions to be made by the state for securing just and humane conditions of work and maternity relief (Article 42)

Promotion of harmony by every citizen of India and renouncement of such practices which are derogatory to the dignity of women Article 51A (e)

Reservation of not less than one-third of total seats for women in direct election to local bodies, viz; Panchayats and Municipalities (Articles 343(d) and 343 (T) (Tembhre, 2018).

Inspite of this, there are some factors influencing Women Economic Empowerment in India as Follows:

Economic Independence

Establishing own creative Ideas

Establishing own Identify

Achievement of excellence

Building confidence

Developing risk taking ability

Equal states in society

Interpersonal Trust¹

Supportive Leadership

Motivation & Motivation to Lead

Greater freedom and mobility

In addition to this, there are some major constraints in the path of Women Economic Empowerment as described follows:

¹ Maurya and Aggarwal (2013a, 2013b, 2015 and 2018).

Lack of freedom to take decision
Lack of education
Lack of social mobility
Over burdened with dual responsibilities
Lack of proper training
Ego problems of men talk
Insufficient loans
Caste system in the village
Family restrictions
Doubts regarding the women's capabilities
Partiality of government officials
Lack of knowledge and skill
Perceived workplace harassment²

Remedies and Future Prospects for Women Economic Empowerment in India

Social Norm Change: Change in irrelevant and orthodox social norms can be catalytic because women's empowerment requires the transformation of inequitable gender attitudes, behaviors and harmful practices. A common thinking in Indian society that son extends legacy is a great cause of gender disparity. General mentality created in child's mind that father work while the mother doesn't do anything, she stays at home. The biggest problem in our country is patriarchy in society. **Lerner's (1988)** history classic, *The Creation of Patriarchy*, traces the development of the patriarchy to the second millennium. She argues that before this development, male dominance was not a feature of human society in general.

Economic Flexibility: It is generally misunderstood that women are working/earning, so they are economically empowered. For a woman to be empowered, she should also be able to earn at the same level as a man. The majority of married women do not have the final say on the use of their own earnings. They should also have the right to spend her own money the way she wants.

Giving Women decision-making power: Normally, women have little or no say on the issues affecting them, such as education, share of the resources, marriage, childbearing, etc. Right from the family level, women should be provided the decision-making power. Data from the National family health survey (NFHS-5, 2020) on women's decision-making power shows that only about one-third of the women interviewed took decisions on their own regarding household issues and their health. Besides, India shows its improved rural welfare indicators from FY-16 to FY-20, covering aspects like gender, fertility rate, household amenities and women empowerment.

² Maurya and Aggarwal (2014).

Providing Women Safety and Security: Women safety is a major social issue which needs to be solved at its priority. The sense of insecurity is the biggest hurdle in progress of Womanhood. To get rid of we need to change Man's dirty sense of manhood. In present time every time women venture out, they have to be alert of each potential threat and stay out of harm's way. We hear a lot of crap about women being eve teased, molested, kidnapped and rape etc. We need to create an environment where boys are taught to respect the other gender they should be scared of the consequence of doing anything against a girl's wish. What women need today is training in personal security. They must understand that their personal security is their personal responsibility.

Glorify and Respect Women's Achievements: We need to glorify power women who have achieved something extraordinary, this will change the mind-set of people who refuse to educate women, and maybe even reduce female infanticides. Having women prime ministers, presidents, secretaries-general, chancellors, chairwomen and managing directors also sends a visible message to younger women that they too can fill those slots (Tembhre, 2018).

Summary and Conclusion

Women empowerment is currently a burning issue in the minds of Nation's policy makers as it commands a lot of media attention and international focus. In fact, the status, employment and work performed by women in society are the indicators of Nation's overall progress. Women are regarded as the "better half" of the society but in reality, our society's still male dominated and women are not treated as equal partners both inside and outside the four walls of the house. It is fact that women are built different than men by nature yet this difference cannot be translated to mean inferiority. Women empowerment becomes an important policy discussion in development economics and modernization theory. The empowerment of women can lead to an increase in the quality viz-a-viz the capacity of human resources accessible for economic development.

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