

13

From Classrooms to Boardrooms: A Study of Women Empowerment in India

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Abstract

The empowerment of women is a critical component for inclusive development. However, the empowerment of women has been measured through access, like access to schooling or opening of an account, but not through their actual empowerment in terms of decision making. This paper analyses women's empowerment in India based on secondary information available in the Global Gender Gap Report 2025, Economic Survey 2024, data from ministry and parliament documents and other published research papers through the framework of resources-agency-achievements. While there is parity in educational attainment (97.1%) in India, the gap is much wider when it comes to economic participation (40.7%) and political empowerment (24.5%). While women make up 68% of the total Mudra loan accounts, they receive only 44.46% of the total credit provided under the scheme. There is significant progress in self-help groups and Beti Bachao Beti Padhao.

Keywords: Women Empowerment, Gender Gap, India, Financial Inclusion, Self-Help Groups, Beti Bachao Beti Padhao, Political Participation.

Introduction

Women comprise about 50% of the Indian population; hence the ability of women to learn, earn and lead will play an essential role in shaping India's future. India was placed 131 among 148 nations in the Global Gender Gap Report 2025 having closed just about 64% of the gap (World Economic Forum, 2025). In the past decade, the Indian government has introduced a number of initiatives targeting girls' education, financial inclusion and rural livelihoods; and the number of female enrolments, bank account holdings and loan approvals have increased.

Much of the discourse in public, nonetheless, focuses on access: how many girls are enrolled, how many accounts are opened and how many loans have been

approved. Access is just the first step; Kabeer (1999) states that empowerment also involves agency, i.e. the ability to make and act on one's choices and that the signs of empowerment are seen in outcomes like income, health and participation. This research will examine the question whether access gains seen in India have also translated into empowerment in terms of economic and political power.

This paper has compiled the latest information on issues related to education, employment, credit, health, self help groups, and local governance, and brought all the information together in one place. The subsequent sections will highlight the objectives, provide the literature review, and then describe the methodology, evidence, problems, and way ahead.

Objectives of the Study

Objectives of the study are:

- To describe women empowerment and its dimensions.
- To determine the current status of India in terms of education, economy, health, and political empowerment based on the Global Gender Gap Report 2025.
- To analyse the impact and results of the main governmental schemes for women such as Beti Bachao Beti Padhao, Jan Dhan Yojana, Mudra Yojana, Stand-Up India, and the Self-Help Group scheme.
- To establish whether gains in resources have been accompanied by gains in agency and achievements.
- To reveal the barriers for women empowerment and suggest the ways to address them.

Review of Literature

According to Kabeer (1999), empowerment of women is the process whereby those without capacity for making strategic life choices gain that capacity. She suggests that there are three inter-related aspects: resources (having access to material, human and social resources); agency (decision-making); and achievements (quality of well-being). Similarly, Sen (1999) regards agency of women as critical to development and not just a result of development. This paper adopts the resources-agency-achievements framework for distinguishing between access and power.

Duflo (2012) surveys the literature on women's empowerment and economic development and notes that there is a two-way relationship between the two phenomena. However, she believes that their linkages are likely too weak for self-sustainment. In her opinion, policy focus on equality might have to be sustained.

There are also a number of studies that focus on a particular dimension in the Indian case. For political participation, Chattopadhyay and Duflo (2004), through random reservation of the position of village council head for women in West Bengal

and Rajasthan, found that leaders spent more on infrastructure pertinent to the interests of their gender. Regarding work, Klasen and Pieters (2015) found that the labor force participation of married women in urban India stayed at 18 percent between 1987 and 2011 despite growth and improvements in education because job opportunities that fit educated women increased much slower than the educated workforce. As regards collective finance, Swain and Wallentin (2009), using household-level data from five states for the years 2000 and 2003, found an empowerment effect among self-help group members, but no effect among the control group.

This is an example of research into a particular dimension: political leadership, work or financial access. This paper brings together recent indicators from across India on education, work, access to credit, health, self-help groups and local governance and asks whether access has translated into agency.

Research Methodology

This is a descriptive and analytical research based on secondary sources alone. These include Global Gender Gap Report 2025 (India's ranking, total score, scores of sub-indices and labour force participation); Economic Survey 2024 and SBI Research (2025) regarding Mudra Yojana; replies of the Ministry of Rural Development in Parliament (2024, 2025) regarding self-help groups and Lakhpati Didis; and Ministry of Women and Child Development data, as quoted by News on Air (2026), for Beti Bachao Beti Padhao. Any news or commentary is used for background information and examples of state initiatives. The data are largely from 2014-15 to 2024-25.

The indicators are gathered and assessed relative to the benchmark level of 100% parity. This exercise is illustrated in Table 2 and Chart 1 and Chart 2. They are further analyzed in Kabeer's (1999) framework, where accounts, enrolments and loans will be considered as resources; leadership, bargaining power and control over finance as agency; and income, sex ratio and workforce quality as achievements (Table 3). No empirical surveys have been conducted nor any statistical analysis performed. Limitations of this methodology will be discussed later.

What is Women Empowerment?

Women empowerment simply means endowing women with the ability to make choices. This includes making choices on issues such as education, job opportunities, finance, health, and societal status. Empowered women do not need the intervention of any other individual when making these decisions since they can make them independently.

The empowerment of women is not an attempt to make women "superior" than men but to ensure that women have equal opportunities. These opportunities include those such as equal access to education, work opportunities, opening bank

accounts, establishing businesses, and taking part in decisions concerning themselves and their countries.

Empowerment of women comes in different dimensions. Economic empowerment of a woman occurs when she earns and has control of her income. Social empowerment is achieved through receiving respect and recognition as equal members of families and communities. Political empowerment occurs when women have a voice in governmental decisions and physical empowerment occurs when a woman is healthy and free from violence. The empowerment of women only occurs when there is improvement in all these dimensions.

Why Does This Matter?

Empowerment of women leads to betterment of their families, communities, and even the entire nation. A woman who earns money herself can provide better education for her kids. A woman with voting rights can voice the concerns of her community through her vote. An educated woman can make better decisions when it comes to her own health and her family's health.

However, there is an economical reason for all of this to be important as well. The population of India is one of the biggest in the world and at least half of this population is female. When you exclude a significant portion of the population from going to school, working, and holding leadership positions, the nation is not utilizing the potential of half of its people. Thus, closing the gender gap is not only a question of equality but also making the most of India's potential.

To summarize, women empowerment is beneficial not only to women but also to everyone surrounding them.

A Short Look at the Past

In order to comprehend the current status of India, it is useful to have an insight into its past. For a considerable period of time, boys have been preferred to girls in Indian households. Females were married off early in their life and received less opportunities to pursue education and get employed. Preference for boys was so high that it impacted the numbers of births: there were about 952 girls born per 1,000 boys born in 1947, which was the year of India's independence, but this ratio steadily decreased in the following decades due to the growing practice of sex selection (Sample Registration System, as cited in SuperKalam, 2026).

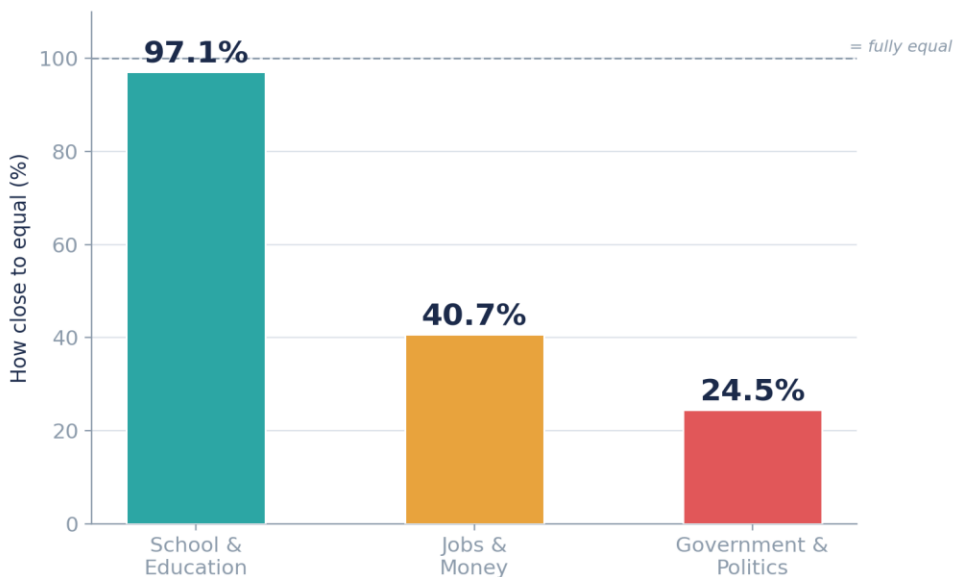
Afterwards, the country adopted several laws and implemented various initiatives aimed at gradual improvement of the situation. The Constitution provided women with the same rights as men, while further laws prohibited the practices of dowry and domestic violence and ensured reservation of seats for women in local governance. In the last ten to fifteen years, new programs have been launched in the spheres of education, financial empowerment, and safe delivery of babies. The rest of this paper will be dedicated to achievements in this sphere and further challenges.

Where Does India Stand Today?

The World Economic Forum (WEF) produces the Global Gender Gap Report annually. This report gives a grade to all countries according to how equally men and women are treated in them, with 100% representing perfect equality. In 2025, India stood at 131 among the 148 nations, having a score of around 64% (World Economic Forum, 2025). This means that India has narrowed its gender gap to 64%, which is quite impressive although India has much more to do to achieve complete equality.

The report grades countries on four different dimensions, which are education, economic participation and opportunity, healthcare and political empowerment. India performs extremely well in a few dimensions, but it does not perform too well in a couple of other dimensions. This is presented in Chart 1 below for three dimensions out of four.

**Chart 1. How Close Are Indian Women to Equality?
(100% = fully equal to men)**



Source: World Economic Forum, Global Gender Gap Report 2025.

From Chart 1, India can be seen to have almost narrowed down the education gap as there is equality between girls and boys in this regard as the girls' enrollment in schools and colleges is nearly equal to the boys' enrollment (97.1%). This is indeed an achievement worth celebrating.

However, the gaps are wider when it comes to economic participation and opportunity; the score for India is just 40.7% meaning that women earn less money and do not have many job opportunities compared to men (World Economic Forum, 2025).

Perhaps the biggest gap among all four areas is in political empowerment, where India scores a mere 24.5%. The reason for this is that only 13.8% of the parliamentary seats are held by women while 5.6% of ministers in India are women (World Economic Forum, 2025). What this implies is that most of the decision-making regarding the running of the country is still done by men.

In regard to the fourth area, health and survival, the situation has greatly improved over time. The report indicates that the score has improved due to the increase in the survival rate of the female infants and longevity of women generally (World Economic Forum, 2025).

Education: India's Biggest Success Story

Among all the changes mentioned in this paper, education stands out as the one area in which India has achieved significant progress. The main reason for this is the introduction of the "Beti Bachao Beti Padhao" program by the government in January 2015. The purpose of introducing this scheme was to discourage discrimination against women in favor of males and to save girls from being killed or abandoned at birth and ensure their survival and education.

The impact of the program can be measured. According to the Ministry of Women and Child Development, the number of girls enrolling in secondary school rose from 75.51% in 2014-15 to 80.2% in 2024-25 (Ministry of Women and Child Development, as cited in News on Air, 2026). It means that among every hundred girls finishing primary school 80 now proceed to secondary school education compared to 75 a decade ago.

Moreover, through the initiative, there has been an improvement in the sex ratio at birth, defined as the ratio between the number of females born and males. The ratio has increased from 918 in 2014-15 to 929 in 2024-25 (Ministry of Women and Child Development, as cited in News on Air, 2026). Though the desired ratio, which is set by the World Health Organization, is 950 girls for every 1,000 boys, and India hasn't attained this standard yet, the continuous improvements indicate that now, more couples accept their daughter than sons.

However, it is worth noting that progress hasn't been uniform in all regions of the country. Some states or even districts in some regions, specifically those in the north part of India, continue experiencing low and concerning sex ratios. On the other hand, in other states, faster progress has been achieved (Tribune India, 2025).

How Many Indian Women Have Jobs?

As per the Global Gender Gap Report 2025, 45.9% of Indian women are engaged in the workforce, which means they have a job or are searching for one. This has become the highest figure in terms of women's engagement in the workforce till date in India (World Economic Forum, 2025). The increasing numbers

of women participating in the workforce prove that there is an increased level of activity among Indian women.

However, it is one thing to have a job and another to have a good job. Many of those women who are working in India are engaged in jobs that pay low or do not even provide any stability to the worker, like farming or unorganized work that does not even offer any regular income or job security (Deccan Herald, 2025). Most of these jobs do not offer any other facility, such as leaves on pay, provident fund, and job security.

What Is the Government Doing to Help?

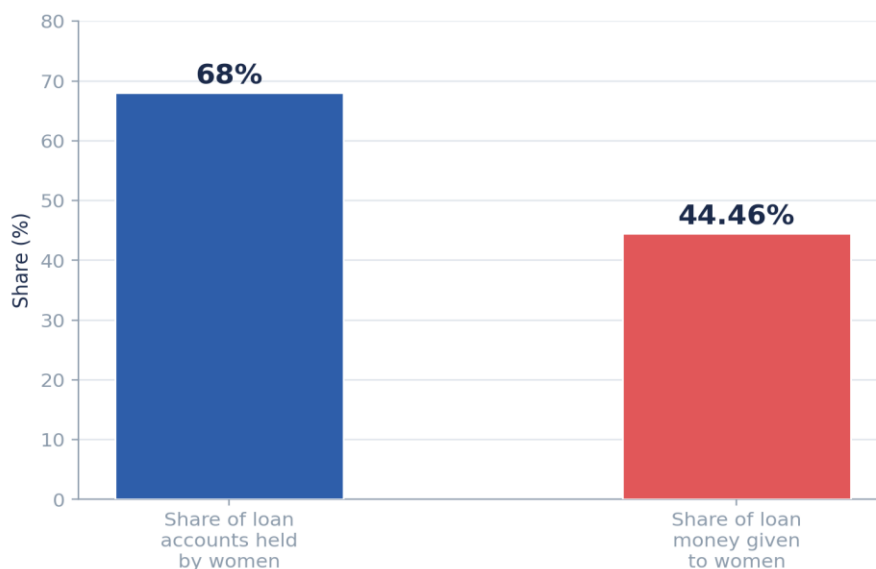
There are a number of initiatives that are undertaken by the Indian government to empower women and make them economically independent. The following are some of the most significant of such programs with actual figures indicating their coverage amongst women.

Table 1: Government Schemes That Help Women in India

Scheme Name	What It Does	Real Impact
Beti Bachao Beti Padhao	Protects the girl child before and after birth, and keeps her in school	Sex ratio at birth rose from 918 to 929; girls' school enrollment rose from 75.5% to 80.2% (2014-15 to 2024-25)
PM Jan Dhan Yojana	Gives every citizen, including poor and rural women, a free bank account	303.7 million of 545.8 million accounts belong to women (about 56%)
Mudra Yojana (PMMY)	Gives small loans to people who want to start or grow a small business	68% of all loan accounts are held by women
Stand-Up India	Gives bigger loans to first-time entrepreneurs from women and other groups	77.7% of all beneficiaries are women
Lakhpatri Didi (via Self-Help Groups)	Helps rural women in small groups earn at least ₹1 lakh a year through small businesses	11.5 million women have become "Lakhpatri Didis" so far

These schemes show real progress. More women than ever have their own bank account and their own small loan. But there is an important catch, shown in Chart 2 below.

Chart 2. Women Get Many Small Business Loans, But a Smaller Share of the Money



Source: PMMY (Mudra Yojana) data, as reported in Economic Survey 2024 and SBI Research (2025).

Although women hold 68% of all Mudra accounts, they receive just 44.46% of the total money loaned out (Economic Survey 2024; SBI Research, 2025). This means that while women are offered more loans, each of these loans tends to be of a smaller amount than those offered to men. This shows that having more accounts for women is a positive first step, but not the same thing as equality.

Self-Help Groups: Strength in Numbers

One of the most effective methods that has empowered women in rural India has been the Self-Help Group (SHG). An SHG consists of a group of around 10 to 20 women from the same village. The women save a small amount of money each month collectively, borrow money from one another whenever needed and learn slowly how to manage the bank and business operations. Being a group gives them enough confidence and bargaining power than an individual woman might have alone.

This movement is of a massive scale. Around 10.05 crore (100 million) rural women have been covered under self-help groups through the government's rural livelihood mission (DAY-NRLM) till October 2024 (Ministry of Rural Development, 2024). Till February 2025, around 1.15 crore (11.5 million) rural women have crossed the annual income threshold of ₹1 lakh and became "Lakhpatis" (Ministry of Rural Development, 2025). Most of them had started with very modest savings and today operate tailor shops, dairy, food stalls and small stores.

Independent evidence of the success of the mission is also available. According to research conducted by the International Initiative for Impact Evaluation (3ie) and the World Bank, women in the mission have experienced an increase of 19% in income, an increase of 28% in savings, and a reduction of 20% in borrowings from informal money lenders (3ie, cited in Kashmir Life, 2024).

The takeaway from SHGs is clear. Women require not only funds or initiatives. They also require training, confidence, and solidarity with other women. In combination, small steps become steady incomes and real empowerment.

Health and Safety of Women

Apart from education, empowerment is also connected to health and security of women. As has already been noted above, sex ratio at birth, i.e., the proportion of girl infants born per 1,000 boy infants, serves as an easy tool to measure this aspect of women's empowerment. An extremely low rate is an indicator that there is female infanticide.

In the case of India, there has been positive development regarding sex ratio at birth as the sex ratio at birth of the nation has risen from 918 in 2014-15 to 929 in 2024-25 due to programs like Beti Bachao Beti Padhao and actions taken against the conduct of illegal tests determining the gender of babies (as cited in Ministry of Women and Child Development, News on Air, 2026). Some states such as Jammu & Kashmir have seen more rapid improvement, with their sex ratio at birth increasing from 936 to 957 during this time (Kashmir Life, 2025).

However, this is not an even scenario in some areas where there is still a prevalence of sex ratios of less than 900, implying that there are fewer than 900 girls per 1,000 boys. In such places, efforts through programs and finances will not suffice; there must also be a change of mindsets.

Women in Local Government

One aspect where India did well at the very beginning is at the local governance level. In 1992, there was an amendment made in the Indian Constitution (the 73rd Amendment), which mandated that at least one third of the seats in the Panchayats, the governing bodies in the villages of India, be reserved for women. Several states have furthered this initiative by reserving 50% of these seats for women.

This implies that millions of Indian women at the village level serve as elected representatives in the local governance systems, which was not even imagined several decades ago. This is a clear example of political empowerment, although, as has been noted before, women's political representation at the national level, in the parliament and ministers' office, is quite low at 13.8% and 5.6% respectively (World Economic Forum, 2025).

The Role of Family, Men, and Society

While laws and schemes do make a difference, the willingness of families and communities decides whether women can move through these openings. The girl child might go to school, but if the family feels that she has to quit early due to marriage or domestic duties, the statistics of the enrollment will not help her much. Women could get loans, but if they cannot take care of the business themselves, then it does not mean much in practice.

This is because even the attitudes of men are as important as laws. The supportive father, the husband who helps in household chores and taking care of the children, and the brother who considers the sister equal all contribute to the empowerment of women. Community efforts, for example, the celebration of the birth of a girl child, have helped to change the attitude towards the girl child as a source of pride rather than liability (The Print, 2025).

Empowerment of women, thus, is not solely dependent on women, not on the government. Empowerment of women requires efforts from men, families, schools, employers, and neighbours, too.

What Challenges Do Women Still Face?

However, there are certain challenges that are worth considering despite all the progress.

- **Low Quality Employment:** Many female workers work in informal sectors, without a steady income, without any security or any kind of job protection even though the number of female workers is on the rise.
- **Lower Loan Amount:** More loan accounts among females compared to males, but lower loan amount per account as seen in Chart 2. It shows that despite financial inclusion, the financial power is uneven.
- **Lack of Female Leadership:** Few female seats in the parliament, few female ministers, although women form a good representation in village panchayats.
- **Pay Gap:** Women get paid less than men even for doing the same work.
- **Household Work:** Many women are responsible for most of the household chores.
- **Inconsistent Progress Across Regions:** Progress in some states/districts in terms of sex ratio, literacy rate and safety has been remarkable whereas many other regions trail behind the national average.

Findings and Discussion

This section consolidates the evidences gathered in the earlier sections. Tables 2 and 3 consolidate the indicators in the study and categorise the findings

based on the framework of resources-agency-achievements taken from the literature review. The major findings are outlined below.

Firstly, there have been considerable improvements in access. Educational attainment in India is 97.1% (World Economic Forum, 2025). Secondary schooling for girls increased from 75.51% to 80.2% between 2014-15 and 2024-25 (Ministry of Women and Child Development, as cited in News on Air, 2026) and 68% of Mudra loan accounts belong to women (Economic Survey 2024; SBI Research, 2025).

Secondly, economic and political empowerment remains lower than other dimensions. Economic participation score is 40.7% and political empowerment is 24.5%. Female labour force participation is the highest at 45.9%, but most of this employment is informal and precarious (World Economic Forum, 2025; Deccan Herald, 2025). The share of women in parliamentary seats is 13.8% and in ministerial positions is 5.6%. Thirdly, even if equality of opportunity is being enjoyed by women, it has not led to an equality in the amount of finance that women are receiving. While women account for 68% of Mudra accounts, they only account for 44.46% of disbursements made under the scheme (Economic Survey 2024; SBI Research 2025).

Fourthly, there are more noticeable improvements in collective and local institutions. Around 10.05 crore rural women participate in self-help groups and around 1.15 crore have become Lakhpati Didis (Ministry of Rural Development, 2024, 2025). Evaluation done by 3ie and the World Bank found income rising by 19%, savings increasing by 28% and informal borrowing from money lenders by 20% (3ie, cited in Kashmir Life, 2024). Panchayat reservations have led to many women being part of local governments.

Fifthly, improvements vary. The national sex ratio at birth rose from 918 to 929, while state and district ratios varied from 957 in Jammu & Kashmir to less than 900 in other districts (Kashmir Life, 2025; Tribune India, 2025).

Table 2: Summary of Key Indicators Used in the Study

Dimension	Indicator	Latest Value	Source
Education	Educational attainment parity score	97.1%	World Economic Forum (2025)
Education	Girls’ secondary school enrolment	75.51% (2014-15) to 80.2% (2024-25)	Ministry of Women and Child Development, as cited in News on Air (2026)
Health	Sex ratio at birth (girls per 1,000 boys)	918 (2014-15) to 929 (2024-25)	Ministry of Women and Child Development, as cited in News on Air (2026)

Economy	Economic participation and opportunity score	40.7%	World Economic Forum (2025)
Economy	Women's labour force participation	45.9%	World Economic Forum (2025)
Politics	Political empowerment score	24.5%	World Economic Forum (2025)
Politics	Women MPs / women ministers	13.8% / 5.6%	World Economic Forum (2025)
Finance	Mudra: share of accounts / share of credit held by women	68% / 44.46%	Economic Survey 2024; SBI Research (2025)
Self-help groups	Rural women in SHGs (Oct 2024)	About 10.05 crore	Ministry of Rural Development (2024)
Self-help groups	Lakhpati Didis (Feb 2025)	About 1.15 crore	Ministry of Rural Development (2025)

From Kabeer's (1999) point of view (Table 3), Indian capabilities are stronger than Indian agency and accomplishments. The statistics on enrolment and bank account ownership and loan account ownership prove that capabilities have expanded. Agency (including parliamentary leaders and control over money) and accomplishments (income and productivity) have developed at a slower pace. This is reflected in the Mudra statistics; women seem to be nearly equal to men when it comes to number of accounts but not value of credit.

Table 3: Findings Mapped to the Resources–Agency–Achievements Framework

Framework Dimension	Evidence of Progress	Evidence of Remaining Gap
Resources (access)	Girls' secondary enrolment at 80.2%; women hold 68% of Mudra accounts; about 10.05 crore women in SHGs	Women receive only 44.46% of Mudra credit by value
Agency (decision-making and voice)	One-third of panchayat seats reserved for women (50% in many states); SHGs build bargaining power	Only 13.8% of MPs and 5.6% of ministers are women; unequal sharing of household work; family attitudes
Achievements (outcomes)	Sex ratio at birth up from 918 to 929; about 1.15 crore Lakhpati Didis; income up 19% and savings up 28% for mission participants (3ie)	Economic participation score of 40.7%; much work is informal and insecure; wide differences between states

The discrepancy between an educational score of 97.1% and an economic participation score of 40.7% is in line with Klasen and Pieters (2015) who found that participation of married women in urban India was low despite increasing education and growth because the number of appropriate jobs did not increase proportionately.

It seems that targeted and collective programmes perform better than growth per se. As Duflo (2012) states that development itself cannot assure equality and that there should be persistent policy efforts for achieving this goal. Indeed, the example with the self-help groups provides the same message: Swain and Wallentin (2009) have found that there were significant changes in empowerment of group members while according to 3ie women received additional income and savings through this programme. It appears that these groups work because they provide not only financial resources but also confidence and bargaining power.

The experience of villages is also in line with previous studies. In particular, it has been found that village councils with female chairpersons due to reservations spend more on infrastructure necessary for women. In fact, the difference in representation in panchayat and parliament can suggest that this early success has not yet been transferred to the government.

What Can Be Done?

- Provide skill training facilities to girls and women, apart from education facilities, so that they can earn high pay, not just high employment.
- Make the loan amount for women equivalent to that for men, apart from making the account openings equal.
- Promote women into political and government service, following their success in the panchayats, at the national and state levels.
- Provide safe employment opportunities for women, particularly in villages and towns, with proper contractual terms.
- Continue the campaigns at the district level about sex ratio and girl child safety.
- Share domestic chores equally between men and women, in order to provide time for women to earn money or learn something new.

Limitations and Scope for Future Research

There are some limitations of this study. This study uses secondary information from various reports, parliamentary answers and the media. Some information has been taken as secondary. Information comes from various departments and different years making it incomparable. National average masks huge disparities among various states and just a few states have been mentioned as examples. This study is purely descriptive in nature. The improvement in the sex ratio and enrolment has occurred along with the implementation of the schemes but it doesn't prove that the implementation of the schemes led to the improvement.

Future research can include primary survey of the women who are beneficiaries of these schemes in various states, comparison of states based on

panel data, analysis of credit difference in amount lent at an individual loan level and also analysis of Lakhpati Didis over a period of time.

Conclusion

Empowerment of women implies providing women equal opportunities in terms of learning, earning, and leading as compared to men. India has achieved a lot in terms of women empowerment, particularly in the areas of education, where female literacy has reached almost the same levels as that of males, and the implementation of various schemes such as Beti Bachao Beti Padhao, which have made significant contributions towards improving the sex ratio and keeping girls enrolled in schools. Besides, various schemes such as Jan Dhan Yojana, Mudra Yojana, and Lakhpati Didi, as well as the 73rd Constitutional Amendment, have made a major contribution to bringing a large number of women into banks and businesses and entering the local governments.

However, India has a long way to go in terms of equalizing the pay, access to loans, and increasing women participation in the National Government. The pace of change varies from state to state and district to district, but the true empowerment of women will take place only after these disparities are bridged everywhere.

Moving forward, what is needed is not to cheer each new idea that comes up, but to ask the more difficult question of whether the life of a woman has really changed. Has she a say in how her resources are used? Can she move about and work safely? Are there equal opportunities for her daughters as for her sons? If this is the case in all states and all villages, then women empowerment will have been achieved in India.

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