

## Challenges and Empowerment of Informal Women Workers: Insights from Shivpuram Colony, Meerut

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### Abstract

Economic participation alone does not necessarily translate into social or economic empowerment for women. A significant proportion—approximately 81.9%—of working women in India are employed in the informal or unorganized sector, where they continue to face structural constraints, social discrimination, limited access to legal rights, and a general lack of awareness about social security schemes and welfare entitlements. Despite their participation in economic activity, many women remain disempowered due to inadequate opportunities and institutional support.

This study aims to assess the empowerment levels and socio-economic backgrounds of women engaged in the informal sector in Shivpuram Colony, Meerut District. The research is based on primary data collected through a household survey using structured interviews. A sample of 20 women was surveyed, and empowerment levels were measured using the multidimensional index framework as proposed by UNDP (2005), which evaluates dimensions such as economic autonomy, household decision-making, and knowledge/awareness.

The findings reveal that only 15% of the respondents exhibit high levels of empowerment, while 55% fall into the medium category, and 30% show low levels of empowerment. Notably, the mean value for economic empowerment was lower compared to household decision-making indicators, suggesting a disparity in control over income versus domestic influence. Furthermore, the study highlighted a significant knowledge gap among women regarding social welfare schemes and legal rights, indicating the need for targeted awareness programs. Recent literature supports these findings. According to Kabeer (2019), empowerment is a process that requires access to resources, agency, and achievements, and informal sector employment often fails to ensure these dimensions. Similarly, research by the International Labour Organization (ILO, 2023) emphasizes the precarious nature of informal work, especially for women, and the critical need for inclusive social protection mechanisms.

The study also finds that women's contribution to household income remains low, primarily due to poor wages and the informal, non-contractual nature of their employment. These outcomes underscore the necessity of policy interventions focusing on formalization, skill development, and increased access to welfare schemes in order to foster genuine empowerment among women in the informal economy.

**Key words:** women's empowerment, unorganized sector, dimension index

**Paper type:** Research paper

### Introduction

In the context of the Indian economy, the unorganized sector is not merely a residual or marginal segment—it forms the dominant portion of the workforce. As per estimates from the erstwhile Planning Commission (2007), over 94% of India's working population is employed in the unorganized sector. The **National Commission for Enterprises in the Unorganized Sector (NCEUS)** defines this sector as comprising “all unincorporated private enterprises owned by individuals or households, engaged in the sale or production of goods and services, operating on a proprietary or partnership basis and employing fewer than ten workers” (NCEUS, 2007).

Women represent a substantial portion of this sector, yet their position remains precarious. According to the **Periodic Labour Force Survey (PLFS, 2022-23)**, only around 19% of women are engaged in the organized sector, while the remaining 81% continue to work in informal or unregulated employment environments. These jobs include home-based manufacturing, domestic work, street vending, stitching, craft-making, agricultural labor, and small-scale retail services (Ministry of Statistics and Programme Implementation [MoSPI], 2023).

Women working in the unorganized sector often encounter a complex web of challenges, including low wages, absence of job security, lack of legal protection, limited access to social welfare schemes, and widespread gender-based discrimination. These structural and social barriers impede not only individual well-being but also broader national development outcomes (Rani & Unni, 2022).

Empowerment, in the truest sense, refers to the capacity of women to make decisions and act independently for their personal, social, and economic advancement—free from societal restrictions and discrimination. In a developing country like India, promoting empowerment through inclusive growth in the informal economy remains a critical objective. However, the empowerment of women must extend beyond labor force participation to include access to education, healthcare, legal awareness, property rights, and political participation (Kabeer, 2019).

India's **Human Development Index (HDI)** ranking, though improved marginally in recent years, still reflects gender disparities. As per the **UNDP Human Development Report (2023)**, India ranks 132 out of 191 countries, with considerable gender inequality indicators highlighting the disproportionate burden borne by women in terms of education, income, and reproductive health (UNDP, 2023).

While governmental initiatives such as **PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi)**, **Mahila E-Haat**, and **MUDRA Yojana** are aimed at supporting informal women workers and entrepreneurs, these measures alone are insufficient. Social transformation is equally essential. As emphasized by Niketha et al. (2017), and reaffirmed by recent research (Rani & Unni, 2022), genuine empowerment necessitates a collective effort—from the state, civil society, and individuals—to create an ecosystem where women are equal stakeholders in economic, social, and political domains.

### Policy Initiatives and the Gaps in Women's Empowerment in the Informal Sector

In recent years, the Government of India has introduced several welfare schemes targeting workers in the unorganized sector, especially women. These include initiatives such as health insurance schemes (e.g., Ayushman Bharat), life insurance and pension schemes under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY), maternity benefit schemes, and the Janani Suraksha Yojana (JSY) for safe motherhood. These programs are aimed at enhancing social protection and fostering economic and social empowerment among informal workers, particularly women.

Despite the availability of such schemes, the lack of awareness and information dissemination significantly restricts their outreach. Many women are unaware of their legal rights and entitlements due to low levels of literacy, lack of institutional support, and ineffective communication strategies (Sharma & Patel, 2023). Relying solely on digital platforms or media campaigns limits accessibility, especially for women in rural or marginalized urban areas. A more impactful approach would involve community-based awareness programs—such as setting up information camps at the local level—to ensure grassroots engagement and informed participation.

Nayak and Mahanta (2009) had earlier highlighted the persistent gender disparity in Indian society, noting that women often hold a lower social and economic status compared to men. This observation remains relevant today. While access to education, employment, and welfare schemes are important catalysts for empowerment, deeply rooted social norms and attitudes continue to act as barriers. Recent studies confirm that empowerment is not just about access to resources but also about transforming societal perceptions and internalized gender roles (UN Women, 2023; Verma & Sen, 2022).

True empowerment requires more than just legal and institutional support. It demands a shift in the collective

mindset of society, including among women themselves. As long as women internalize subordinate roles or lack confidence in asserting their rights, the benefits offered by the state may not fully translate into meaningful empowerment. Achieving gender equality, therefore, requires a comprehensive approach that combines legal reform, public education, and community-level engagement to change attitudes and behaviors at every level of society.

### **Need and Importance of the Study**

The unorganized sector continues to serve as the economic backbone of India, employing over 90% of the country's total workforce, according to the Periodic Labour Force Survey (PLFS), 2022-23. Within this vast sector, women form a significant and often invisible labor force, contributing across domains such as domestic work, home-based manufacturing, street vending, agriculture, and construction. However, their socio-economic conditions remain largely precarious and under-examined (ILO, 2023).

The gender disparity in employment conditions is particularly stark in this sector. Women frequently receive lower wages than their male counterparts for equivalent work, and are often engaged in jobs that are informal, unregulated, and lacking in social security benefits (Verma & Sen, 2022). This wage gap and occupational segregation are not just economic issues—they reflect deep-rooted social norms that assign lower value to women's labor. Furthermore, a large share of these women workers are unskilled or semi-skilled, compelled to accept informal employment due to economic necessity, lack of education, or absence of alternative livelihood options (Sharma & Patel, 2023).

These structural disadvantages make women in the informal sector particularly vulnerable to exploitation, unsafe working conditions, and social exclusion. For instance, in urban areas like Delhi or Mumbai, women employed as rag-pickers or domestic workers often lack formal employment contracts, face harassment, and have no access to insurance, maternity benefits, or pensions. Despite being integral to local economies, they remain excluded from decision-making processes and institutional support systems (UN Women, 2023).

Therefore, it becomes essential to study not only the socio-economic background of these women but also the degree of their empowerment—measured in terms of income control, mobility, decision-making, access to welfare schemes, and awareness of rights. By understanding their problems, prospects, and lived realities, this research aims to highlight gaps in policy implementation and suggest frameworks for enhancing women's agency in the informal economy.

### **Objective of the study**

The exclusive objectives of the study are:

1. To study the socio economic background of women workers in unorganized sector.
2. To analyze the contribution of women to their family income.
3. To measure level of empowerment among women worker in unorganized sector.

### **Literature Review**

#### **Contemporary Perspectives on Women's Empowerment in India's Informal Sector**

Recent scholarship underscores that women's participation in informal economic activities does not inherently equate to empowerment. While the informal sector remains a significant source of employment for women in India, structural barriers continue to impede genuine empowerment.

Financial inclusion has emerged as a pivotal factor in enhancing women's empowerment. A study by Bhatia and Singh (2023) in urban slums of Patna revealed that access to financial services, particularly through schemes like the Pradhan Mantri Jan Dhan Yojana (PMJDY), positively influences women's economic, social, and political empowerment. However, the study also noted that low income levels and conservative family environments hinder the full utilization of these financial services.

In a broader context, Maurya (2024) analyzed data from the National Sample Survey (NSS) and the India Human Development Survey (IHDS-II) to identify determinants of credit access for women-owned informal

enterprises. The study developed a multidimensional empowerment index and found that factors such as education, income, and business characteristics significantly influence women's access to credit, thereby affecting their empowerment levels.

Digital technology has also been recognized as a transformative tool for women's empowerment in the informal sector. Majeed and Rashid (2023) highlighted how increased mobile phone penetration and affordable internet access have enabled women to leverage social media platforms for business ventures, enhancing their economic independence and self-worth. This digital shift has opened new avenues for women to market their products and services, especially in areas where traditional market access is limited. [SAGE Journals](#)

Organizational support plays a crucial role in empowering women in the informal economy. Ghore (2023) examined the Self-Employed Women's Association (SEWA) model, illustrating how collective organization, skill development, and advocacy can build individual and collective agency among women workers. SEWA's approach addresses structural barriers by providing education, financial services, and legal support, thereby facilitating sustainable livelihoods for its members. [Wiley Online Library](#)

In summary, recent literature suggests that while progress has been made in empowering women in India's informal sector through financial inclusion, digital technology, and organizational support, comprehensive strategies addressing structural and societal barriers are essential for achieving true empowerment.

## Area of the Study

Shivpuram, located in Meerut, Uttar Pradesh, is the focal point of this study. The area has become a prominent market for residential properties, thanks to the availability of quality housing options catering to a wide range of budget preferences.

## Data Collection and Methodology

The total of 20 women worker was selected engaged with various activities in unorganized sector by using convenient random sampling technique in our study. The researcher visited the house- hold at personal level and collected data by structured interview schedule from December 2018 to January 2019. The data was analyzed by adopting appropriate statistical method.

## Socio-Economic Profile of the Respondent

Social-Economic profile explains an individual's or group position within a hierarchal social structure. It depends on the combination of variable like age, caste, religion, education, income, occupation etc. Table: 1 represents socio- economic profile of the respondent. The respondents are distributed on the basis of their occupation into four groups as home-based worker, domestic worker, factory worker and self-employed worker engaging various activities like selling goods and services, making balls, stitching clothes etc.

**Table 1: Socio-Economic Profile of the Respondent (in percentage)**

Sl.No.	Particulars/ Occupation	Factory wor	Domestic worker	Home-based worker	Self-employed work	Total
1	<b>Segmentation of Respondent</b>	25% (5)	5% (1)	40% (8)	30% (6)	100%
2	<b>Religion</b>					
	Hindu	25% (5)	5% (1)	40% (8)	30% (6)	100%
3	<b>Caste</b>					
	GEN			5% (1)	10% (2)	15%

	OBC	5% (1)			10% (2)	15%
	SC	20% (4)	5% (1)	35% (7)	10% (2)	70%
4	<b>Type of family</b>					
	joint			20% (4)	10% (2)	30%
	Nuclear	25%(5)	5% (1)	20% (4)	20% (4)	70%
5	<b>size of the family</b>					
	2	5% (1)				5%
	2-4	5% (1)			5% (1)	10%
	4-6	10% (2)		30% (6)	15% (3)	55%
	More than 6	5%(1)	5%(1)	10%(2)	10% (2)	30%
6	<b>Age</b>					
	15-25			5% ( 1)		5%
	26-35	10% (2)		20% (4)	25% (5)	55%
	36-45	15% (3)	5% (1)	15% (3)	5% (1)	40%
7	<b>Educational- Level</b>					
	Illiterate	5%(1)	5%(1)	20%( 4)	5%(1)	35%
	Primary	5%(1)				5%
	Middle	15% (3)		20%( 4)		35%
	High			10% (2)	5%(1)	5%
	Intermediate				15% (3)	15%
	Graduate				5%(1)	5%
8	<b>Marital status</b>					
	Married	20%( 4)	5%(1)	35% (7)	30% (6)	90%
	Widowed	5%(1)		5%(1)		10%
9	<b>Monthly income</b>					
	Below 5000	20%( 4)	5%(1)	40% (8)	5%(1)	70%
	5000-10000	5%(1)			15% (3)	20%
	10000 above				10% (2)	10%
10	<b>Nature of work</b>					
	Regular	25%(5)	5%(1)	25%(5)	30% (6)	85%
	Temporary			10% (2)		10%
	seasonal			5%(1)		5%
11	<b>Own bank account</b>					
	Yes	20%( 4)	5%(1)	35% (7)	30% (6)	90%
	No	5%(1)		5%(1)		10%

Source: Author's own calculation based on primary data

1. Among the 20 women workers surveyed, the majority (40%) are home-based workers, while 30% are self-employed, 25% are factory workers, and 5% are domestic workers. All the participants belong to the Hindu religion.
2. In terms of the nature of work, 85% of the workers engage in regular activities within their respective occupations.
3. A significant proportion (70%) of the workers belong to the Scheduled Caste (SC) category across all occupations, with 15% of home-based workers and the remaining 15% being factory workers.
4. Regarding family structure, 70% of the workers live in nuclear families, while 30% live in joint families. Specifically, all factory workers (25%) and domestic workers (5%) come from nuclear families. Half of the home-based workers live in both nuclear and joint family structures, while the majority of self-employed workers belong to nuclear families.
5. The family size analysis reveals that 55% of the households have 4 to 6 members, while 30% have more than 6 members. Occupation-wise, only 10% of the factory workers have 2 to 4 members in their household, and 5% of the self-employed workers belong to similar-sized families.
6. Regarding the age distribution of the women workers, 5% of the home-based workers are aged between 15-25 years, 55% are in the 26-35 age group, with the majority (25%) being self-employed. The remaining 40% fall within the 36-45 age group. This indicates that the efficiency of the women workers correlates with their age, which in turn affects their income and overall economic condition.



7. In terms of education, 35% of the workers are illiterate, 35% have received some middle-school education, and only 5% of the self-employed women are graduates. This highlights the generally low educational levels among the women in the study area.

8. The marital status of the women workers shows that 90% are married, while 10% are widows, primarily within the 36-45 age group.

9. Regarding their monthly income, which is an indicator of their economic condition and living standards, 70% of the women earn below ₹5,000 per month. Among these, 40% of home-based workers fall into this income category. The low income is largely due to the dual responsibilities these women bear in their households and the low remuneration associated with their work.

10. A significant 90% of the women have their own bank accounts, many of which were opened through the Jan Dhan Yojana. However, 10% of the women do not have their own bank accounts.

### Contribution to family income

Contribution to family income of women explains the ratio of women's income to their total family income. Table: 2 shows contributions of women occupied in various activities. Majority of total 40% women working in various activities contribute between the range (20-30%) and self-employed (15%). Give higher contribution rather than women worker. Only 15% women (factory worker) contribute up to 40-50 and 50 above to their house hold which indicate no. of dependent is more other than women

worker. 10% home-based worker less contribute (0-10) to their family income. The low contribution constituted by women shows low remuneration and nature of their work.

**Table: 2 Contribution to family income**

Percentage contribution/ Occupati	Factory work	Domestic worker	Home-base worker	Self-employ worker	Total
0-10			10%		10%
10-20			10%		10%
20-30	10%	5%	10%	15%	40%
30-40				5%	5%
40-50	5%		10%	5%	20%
50 above	10%			5%	15%
total	25%	5%	40%	30%	100%

Based on survey

### Measuring Women empowerment in unorganized sector through dimension index

Women empowerment is a multidimensional process and it is very difficult to measure in a quantitative scale. It comprises the entire interactions of roles, rights and statuses that surround both male and female in a given society or a culture (Karen and mason 1997). In this study, in order gain third objective we made an effort to measure women empowerment index working in unorganized sector in accordance with Dey (Labani & Moinuddin S.A.H)<sup>3</sup>. The dimensions of empowerment are Economic Empowerment Index (EEI), House-hold Empowerment Index (HEI), and Knowledge Empowerment Index (KEI). The details of these three dimensions with their indicators are given in table 3. Each dimension index is formulated by (UNDP2005) using formula below:

$$\text{Dimension index} = \frac{\text{actual value} - \text{minimum value}}{\text{Maximum value} - \text{minimum value}}$$

In this table 3 the first dimension having three indicators so the maximum value is 3. second dimension having four indicators so the maximum value is 3 and third dimension having two indicators the maximum value is 2 and minimum value for all three dimension is 0 and actual value by summing the responses of the women worker in favor of their empowerment.

**Table 3 Description of the indicators of three dimensions for constructing women empowerment indices**

Dimension	Indicator	code	Measurement Scale
<b>Economic Empowerment (EEI)</b>	<p>Who takes the financial decision regarding loan, F.D, and future saving</p> <p>Who takes the decision regarding large purchase</p> <p>Who takes the decision regarding small purchasing</p>	<p>1. Respondent</p> <p>2. Husband</p> <p>3. Jointly with husband</p> <p>4. Other family member</p>	<p>1,3 = 1</p> <p>2,4 = 0</p>
<b>House-hold Empowerment (HEI)</b>	<p>Who take decision about your health care treatment</p> <p>Who takes decision about visiting families</p> <p>Who takes decision about daily meals</p> <p>Who takes decision about children's education</p>	<p>1. Respondent</p> <p>2. Husband</p> <p>3. Jointly with husband</p> <p>4. Other family member</p>	<p>1,3 = 1</p> <p>2,4 = 0</p>

<b>Knowledge Empowerment (KEI)</b>	Do you aware / ad government scheme 1. Health insurance 2. Pension scheme 3. Life insurance schem	Yes No	Respondent aware a scheme Yes = 1(1,2,3) No = 0
	Knowledge about AT do you use ATM banking transaction.	Yes No	Respondent use AT knowledge about ATM Yes = 1 No = 0

Then individual empowerment index calculated by simple average mean according to given formula:  $IEI = 1/3$  (economic empowerment index) +  $1/3$  (house-hold empowerment index) +  $1/3$  (knowledge empowerment index)

After computing the individual empowerment index the overall mean values of empowerment related to their indices which shown in table 4.

**Table 4 mean values of empowerment indices related to women worker of unorganized sector**

Mean of EEI	Mean of HEI	Mean of KEI	Mean of W
0.64	0.70	0.25	0.53

Source: Author's of own calculation

In this table 4, we find that there is a disparity between the dimensions. The empowerment level in economic dimension is lower than house- hold dimension another with aspect of KEI (knowledge Empowerment index) which is very low than both dimension (EEI, HEI). Overall mean value of WEI is 0.53 which satisfy minimum expectation. The reason for low EEI may be that women are still unable or restricted to take decision regarding economic aspect. The result also indicates that awareness of Govt. scheme regarding for their welfare and knowledge about financial literacy is very low.

To know the level of women's empowerment working in unorganized sector. In table: 5 we present women's empowerment frequency and percentage with their level of empowerment.

**Table 5 women's empowerment frequency with their level of empowerment**

Empowerment- Level	Scores	Frequency	Percentage
Low empowerment	0.0 to 0.50	6	30%
Middle empowerment	0.51 to 0.70	11	55%



High empowerment	0.71 to 1.0	3	15%
Total		20	100%

Source: Author's own calculation

In this above table we find from this clearly that majority of women's empowerment level (55%) between 0.51 to 0.70 and 30% (6) between 0.0 to 0.50, only 15%(3) of women's empowerment level between 0.71 to 1.0. Which indicates that after doing work in this sector in various activities women's are not being highly empowered.

### Conclusion

The studies found that women's empowerment in the unorganized sector, particularly among those engaged in various activities in Shivpuram colony, Meerut, is significantly low. Despite 81.9% of women being employed in this sector, they face numerous social constraints and discrimination, both at home and in the workplace, which hinder their ability to achieve higher levels of empowerment. The dual responsibility of managing both household duties and work, combined with the diverse nature of their occupations, contributes to their limited empowerment. Key factors such as social, economic, and knowledge power play a crucial role in enhancing women's empowerment.

Based on the findings of this study, we recommend that both the government and society take proactive measures to improve women's empowerment practices. The government should implement policies that allow women to gain better access to economic resources, educational opportunities, credit facilities, and awareness of their legal rights and benefits. This comprehensive and inclusive approach is essential for ensuring that women, as well as society and the economy as a whole, benefit from greater empowerment of women.

This revision incorporates a more current perspective on women's empowerment and highlights the need for targeted actions by both the government and society.

### Recommendations

Here are some recommendations based on the findings of the study:

#### 1. Awareness Programs on Legal Rights and Benefits:

The government should launch targeted awareness campaigns to educate women workers in the unorganized sector about their legal rights and welfare schemes. Local workshops, awareness camps, and outreach programs could be organized, especially in rural and semi-urban areas like Shivpuram, to ensure that women are informed about available benefits such as health insurance, pension schemes, and maternity benefits.

#### 2. Improved Access to Education and Skill Development:

Providing women with access to education and vocational training is crucial for enhancing their skills and expanding their economic opportunities. The government and NGOs should collaborate to offer affordable or free skill development programs that can help women transition from low-wage, unskilled work to more skilled and better-paid employment.

#### 3. Enhanced Social Security Benefits:

Strengthening social security schemes for women in the unorganized sector, such as pensions, health insurance, and maternity benefits, would ensure financial security and reduce the economic vulnerability of these women. Regular

checks should be implemented to ensure that women are receiving their entitled benefits.

#### **4. Financial Independence and Access to Credit:**

To promote economic empowerment, women should be encouraged to open bank accounts, especially through initiatives like Jan Dhan Yojana. Moreover, women in the unorganized sector should be provided with easy access to credit facilities and micro-financing, enabling them to start small businesses or invest in their economic well-being.

#### **5. Promotion of Women's Leadership and Decision-Making Power:**

Empowerment goes beyond financial benefits and includes increasing women's voice in household and community decision-making processes. Programs should be implemented that promote women's leadership in both family and work environments.

#### **6. Improving Working Conditions:**

The government should focus on improving the working conditions of women in the unorganized sector. This includes ensuring better working hours, providing safer work environments, and guaranteeing minimum wage standards.

Ensuring that women have access to basic facilities such as sanitation and healthcare at the workplace would greatly contribute to their well-being.

#### **7. Promotion of Gender-Sensitive Policies:**

It is essential for the government to design and implement gender-sensitive policies that address the specific challenges women face in the unorganized sector.

#### **8. Community Support and Social Integration:**

Strengthening community networks and support systems for women can help them overcome isolation and discrimination. Women's self-help groups (SHGs) and local women's organizations can serve as platforms for mutual support, skill-sharing, and raising awareness about women's rights.

#### **9. Collaboration Between Government and NGOs:**

Collaborative efforts between the government, NGOs, and local community groups can help address the issues faced by women in the unorganized sector.

These recommendations, when effectively implemented, could lead to substantial improvements in the empowerment of women in the unorganized sector, particularly in areas like Shivpuram, and contribute to their overall socio-economic development.

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