

Women Empowerment in the Context of Economic and Social Dimension: A Case Study of Ratu Block in Ranchi District

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Abstract

Women empowerment in the context of economic and social dimensions is essential for achieving gender equality and sustainable development. It involves enhancing the capacity of women to participate equally in society, access economic opportunities, and make decisions that affect their lives. Women empowerment in the economic and social dimensions is crucial for building inclusive, equitable, and prosperous societies. It requires a multi-faceted approach involving policy changes, community engagement, and the dismantling of systemic barriers that hinder women's progress. The economic dimensions of empowerment include access to education and skills development, employment opportunities, entrepreneurship, and financial inclusion, and work-life balance through provisions like maternity and paternity leave, childcare facilities, and flexible working hours, alongside encouraging shared domestic responsibilities. Social dimensions encompass women's status in the family, societal recognition, decision-making in large purchases and family issues such as child education and marriage, freedom to visit friends and use media and technology. This empirical study based on primary data and examines how women in the Ratu block of Ranchi district are empowered economically and socially through these sub-dimensions using Exploratory Factor Analysis.

KEY WORDS: Women empowerment, economic and social dimensions, Exploratory Factor Analysis, Financial inclusion

Introduction

Women empowerment entails women gaining more power and control over their lives. Improving women's political, social, economic, and health status is not only crucial in itself but also essential for achieving sustainable development. Beyond the literal interpretation, 'Women Empowerment' represents the complete liberation of women from socio-economic constraints and deprivations. Empowerment occurs when women are actively involved in decision-making processes within social, economic, and political realms and can assume roles equal to men in society. For sustainable development in the country, promoting women's participation in all social, political, and economic activities is necessary. The aspects of women empowerment include economic, political, educational, social, health, psychological, and legal empowerment.

Importance of women empowerment

The process of giving women the power to take charge of their life, decide for themselves, and exercise their rights is known as women empowerment. In order to do this, patriarchal norms must be questioned, gender equality must be advanced, and the social, political, and economic obstacles that keep women from realizing their full potential must be removed.

Women's empowerment encourages equitable opportunities for women in politics, the workforce, and education while also assisting in the reduction of gender-based discrimination. Women who are empowered

are able to engage in the workforce to a greater extent, which boosts economic growth and productivity, fosters innovation and job creation, and promotes resilience and economic diversification. Increased household incomes brought about by empowered women raise living standards and lessen poverty.

Future generations will benefit from empowered women's increased propensity to invest in their own and their children's health and education. Social cohesion and community growth are benefited by inclusive decision-making, which is fostered by women in leadership positions.

Women empowerment is not only crucial for the society and family but also plays a significant role in the formation of the government. More women entering the political sphere contribute to inclusive and representative government. Social concerns including family welfare, healthcare, and education are frequently given top priority by women in leadership roles, which results in complete and well-rounded policymaking. It has been demonstrated that women's participation in peace negotiations and conflict resolution procedures leads to more durable peace accords and security.

Women who feel empowered are more confident and have higher self-esteem, which allows them to achieve their dreams. They act as role models, encouraging the next generation to pursue equality and achievement. Encouraging women's empowerment contributes to a shift in cultural norms that favor gender equality and are more accepting of it. Women's empowerment is a strategic necessity for sustainable development as well as a question of social fairness. Societies may unleash a plethora of potential that is advantageous to all by investing in women and guaranteeing their equal involvement in all aspects of life.

Women can be empowered by granting women access to high-quality education and skill-building programs to aid in their knowledge and skill acquisition; advocating for laws and policies that uphold women's rights and advance gender equality; encouraging women to take on leadership roles and participate in political processes; working to prevent and address gender-based violence, including sexual harassment, domestic abuse, and human trafficking; and giving women access to resources like credit, land ownership, and technology.

But every society still has ingrained gender inequality. In addition to facing gender wage disparities and occupational segregation, women often lack access to respectable work. They frequently experience violence and discrimination in addition to being denied access to basic healthcare and education. In the process of determining political and economic decisions, they are underrepresented.

Currently, various Acts and Schemes by both the central and state governments aim to empower women in India. Despite these efforts, women face discrimination and marginalization at every societal level, whether in social participation, political involvement, economic participation, access to education, or reproductive healthcare. Women across India are often economically disadvantaged, with only a few engaged in services and other activities. Therefore, they require economic empowerment to be on equal footing with men. The country must intensify its efforts towards women empowerment to achieve gender equality. True empowerment will be realized when every woman is aware of her rights and actively pursues them.

Overview of Literature

Empowerment, defined as the process by which the powerless gain control over resources and ideologies, is closely linked to concepts like autonomy, power, status, and agency. The Indian Constitution provides a level playing field for women, mandating the creation of rules and regulations to protect their rights. During the 1970s, feminist scholars introduced empowerment as a radical approach to challenge patriarchy, aiming to transform power dynamics in favor of women's rights and gender equality. In the 1980s, scholars like

Batliwala emphasized empowerment as a means to address power relations, while in the 1990s, it was viewed as an individual process of self-transformation (Batliwala¹, 1993; Kabeer, 1994; Rowlands, 1997; Sen, 1997). These scholars highlighted the intricate relationship between women's self-understanding (Kabeer, 1994)², their ability for self-expression (Sen, 1997)³, and their access to and control over material resources.

According to Shivangi Bhatia and Seema Singh (2019)⁴, financial inclusion is a critical indicator for societal development and well-being, with global recognition of its role in achieving gender equality and sustainable development goals. Their research indicates that inclusive financial models, such as India's PMJDY, PMJJBY, PMSBY, and APY, significantly impact women's social, political, and economic empowerment, highlighting the need for formal financial systems to enhance financial inclusion.

According to AKM Mainuddin, Housne Ara Begum, Lal B. Rawal, Anwar Islam, and SM Shariful Islam, (2015)⁵ Over recent decades, Bangladesh has made notable strides in achieving Millennium Development Goals (MDGs) and women empowerment. A cross-sectional study conducted among 200 rural married women in Cox's Bazar aimed to identify levels and patterns of women empowerment related to health-seeking behavior. The study found that only 12% of women could independently decide on seeking healthcare for themselves, and 8.5% for their children. Multivariate analysis indicated higher empowerment in health-seeking among women aged 25-34, those with higher education, husbands' education, age at marriage over 18, and working women. The study concludes that women empowerment significantly enhances health-seeking decision-making, emphasizing its importance for integrated health and development strategies in Bangladesh.

According to Dhruba Hazarika (2011)⁶, women empowerment is a highly debated topic. Historically, women enjoyed equal status with men, but faced significant challenges during the post-Vedic and epic ages, often being treated as slaves. The early twentieth century national movement marked the beginning of a slow and gradual improvement in women's status. Following India's independence, constitutional makers and national leaders advocated for equal social positions for women. Today, women hold respectable positions across various fields. However, they still face discrimination and harassment in society, with only a few able to fully realize their potential. This underscores the importance of continued efforts to promote women's status in society.

Desai and Thakkar (2007)⁷ explored how women's political participation, legal rights, and education serve as tools for empowerment. Deepa Narayan (2007)⁸ attempted to quantify women's empowerment across different countries and regions by using a self-assessed scale, where individuals rated themselves on a ten-step ladder of power and rights. The bottom rung represented those who were completely powerless and lacked rights, while the top rung represented those with substantial power and rights. Figueras (2008)⁹ examined the impact of female political representation in state legislatures on public goods, policy, and expenditure within India, concluding that the gender and social status of politicians significantly influence policy outcomes.

Singh and Singh (2020)¹⁰ explore the persistent secondary status of women in India's traditional patriarchal society, evident across economic, social, and political realms. Despite ongoing efforts to prioritize women's equality and empowerment by various stakeholders, India still lags behind other countries. This paper critically examines India's progress towards achieving the United Nations' Sustainable Development Goal 5 (SDG-5). Utilizing secondary sources, including existing literature from journals, books, reports by NGOs, government and international organizations, and websites, the authors assess women's empowerment in India. They delve into various models and dimensions, constitutional safeguards, government plans and programs, and their implementation. Despite these measures, India's ranking remains low compared to other

nations. The paper underscores the urgent need to reassess and modify current programs to meet SDG-5 targets by 2030.

Relevance of the study

Women empowerment holds the potential to transform many aspects of society and the nation. To progress towards becoming a developed country, it is crucial to empower women through the collective efforts of men, the government, legal frameworks, and women themselves. The need for women empowerment emerged due to gender discrimination and male dominance prevalent in Indian society. Empowering women is essential for ensuring a prosperous future for families, society, and the country. Despite its significance, few studies have been conducted on women empowerment in India. Currently, the empowerment of women is one of the most pressing issues.

Objectives of research work

- To analyze the importance of women empowerment.
- To evaluate the present status of women empowerment in the context of Ratu block, Ranchi District of Jharkhand.

Methodology

The present paper is based on both the primary and secondary data. The secondary data has collected from various magazines, journals and various websites. The primary data was collected through personal interviews with 50 women respondents selected randomly from the Ratu block of Ranchi district, Jharkhand. The Ratu block has randomly selected among the 24 blocks of Ranchi district. A close-ended questionnaire was designed using a Likert scale response ranging from strongly disagree (1) to strongly agree (5) for that purpose.

Overview of Ratu block, Ranchi district, Jharkhand

On November 15, 2000, the birth anniversary of the revered Bhagwan Birsa Munda, the Bihar Reorganization Act led to the formation of Jharkhand, the 28th state of the Indian Union, with Ranchi as its capital. Ranchi district, significant in historical, economic, and cultural contexts, consists of 24 blocks including Angara, Bero, Burmu, Chanho, Khalari, Lapung, Namkum, Mandar, Ormanjhi, Silli, Nagri, Bundu, Rahe, Sonahatu, Tamar, and Ratu. The Ratu block is notable for blending semi-urban and rural characteristics, significantly influencing the region's cultural and economic landscape. It has a diverse population, featuring both tribal and non-tribal groups, with languages such as Hindi, Nagpuri, Mundari, and Kurukh commonly spoken. According to the 2011 Census, Ratu Block had a total population of 76,565, with 37,780 females and 38,785 males, and an average sex ratio of 974. The block comprised 14,418 families, with 29.2% residing in urban areas and 70.8% in rural ones. The literacy rate was 73%, with male literacy at 81.72% and female literacy at 64.08%, totaling 47,911 literate individuals (27,129 men and 20,782 women). The Schedule Tribes (ST) made up 45.3% of the population, while Schedule Castes (SC) constituted 3.4%. Of the 28,951 working individuals, 69.4% were engaged in Main Work (employment or earning for more than six months), including 1,573 agricultural laborers and 9,250 cultivators, while the remaining 30.6% were involved in marginal activities for less than six months.

Data Analysis

Table 1: Demographic Profile of the Women

		N	%
Educational Qualification	Illiterate	13	26.00%
	Primary	25	50.00%
	Secondary	3	6.00%
	Intermediate	5	10.00%
	Graduation or more	4	8.00%
Work Status	Student	10	20.00%
	Self Employed	28	56.00%
	Paid Employed	12	24.00%
social category	ST	9	18.00%
	SC	12	24.00%
	OBC	18	36.00%
	General	11	22.00%

For the survey, 50 women were chosen at random from the Ranchi district's Ratu block. Of the fifty women, twenty-six percent are illiterate, fifty percent have completed elementary school, six percent have finished secondary school, ten percent have finished intermediate school, and eight percent have finished graduation. There are 28 women who work for themselves, 10 of them are students, and 12 of the women are paid employees, meaning they are working. Among the social category, 18 percent women are from ST category, 24 percent are SC category, 36 percent are from OBC and 22 percent are from general category.

Fifty women answered a survey about women's empowerment. The questions used a Likert Response Scale with five points. The questionnaire results will be used in a later analysis, which is why an exploratory factor analysis was selected. The data on women empowerment was collected using a five-point Likert scale response ranging from strongly disagree (1) to strongly agree (5).

Table 2: KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.521
Bartlett's Test of Sphericity	Approx. Chi-Square	835.708
	Df	66
	Sig.	.000

KMO is an SPSS tool used to determine sample adequacy. If the Kaiser Meyer Olkin (KMO) value is greater than 0.5, the sampling is considered adequate or sufficient; according to analysis, the KMO value is 0.521 at 0.000 significance value, thus the sample is adequate for further analysis.

Within a variable, the communality is the percentage of common variance. As a result, prior to extraction, every variance connected to a variable was thought to be common variance. Prior to factor extraction, the PCA operates under the premise that all variance related to a variable should equal 1. As a result, the communality table/matrix provides information on the extent to which each item's variance may be explained. The relationship between the variable and every other variable (that is, the squared multiple

correlation between the item and every other item) is represented by these initial communalities prior to rotation.

Table 3: Communalities

Indicator of Women Empowerment		Initial	Extraction
1	Recognition and Appreciation in Society	1.000	.678
2	Role in family decisions/ involvement in major household decisions, i.e. large purchases (car, house, household appliance), agricultural decisions	1.000	.935
3	Related to family issues like child education and marriage, health & Hygiene, living standard of the family	1.000	.560
4	Access to amenities: sanitation facilities, medical facilities, transport, market facilities	1.000	.951
5	Use of media, phone, and technology	1.000	.904
6	Equity of domestic duty load	1.000	.947
7	The decision to spend money/ control over how to spend money	1.000	.668
8	Ownership of Assets: Land, Animals, Machinery	1.000	.852
9	Initiating income-generating activities/ Having own source of Income	1.000	.931
10	Undertaking banking operations	1.000	.887
11	knowledge of credit management	1.000	.971
12	Repayment capacity of loan	1.000	.921

Communalities in table 3 indicate that allexttraction values vary between 0.560 to 0.947, which are well above the acceptable value of 0.4or greater. Hence, communalities of the present study are acceptable to proceed final results offactor analysis.

The total variance explained is a key concept used to understand how well the extracted factors represent the variability in the original dataset. Before any modifications, the initial eigenvalues show how much of the variation is explained by each component.

Table 4: Total Variance Explained

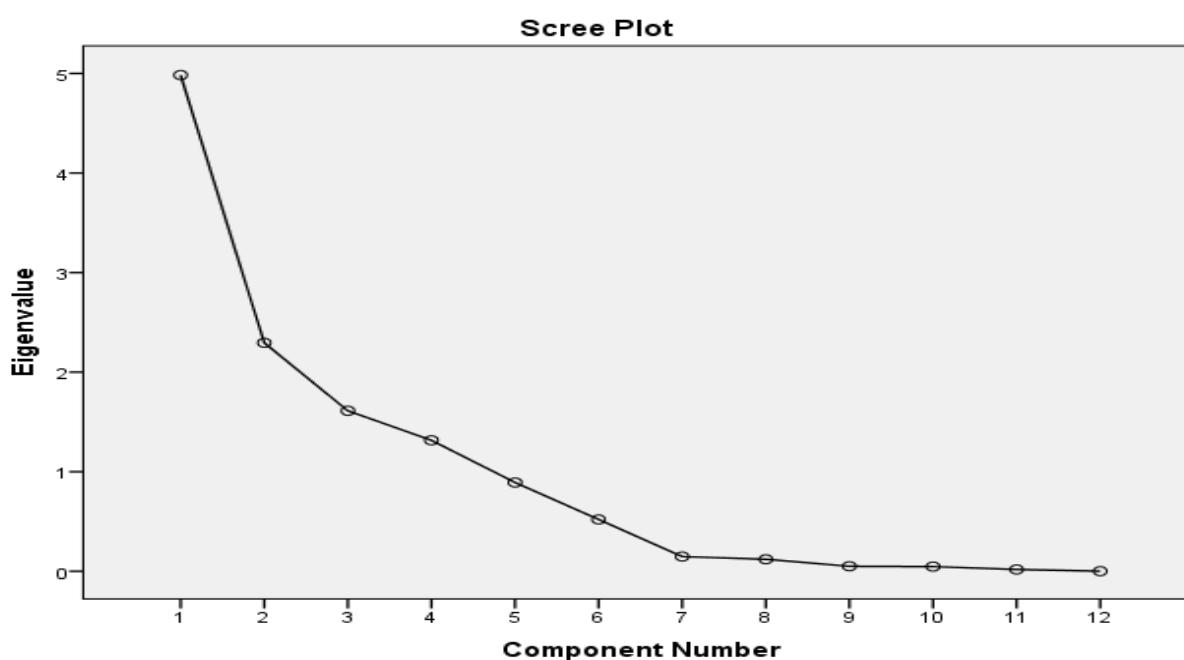
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.984	41.532	41.532	4.984	41.532	41.532	3.553	29.604	29.604
2	2.295	19.121	60.653	2.295	19.121	60.653	2.953	24.609	54.214
3	1.612	13.431	74.084	1.612	13.431	74.084	2.207	18.393	72.607
4	1.316	10.963	85.047	1.316	10.963	85.047	1.493	12.440	85.047
5	.892	7.431	92.478						
6	.520	4.333	96.811						
7	.147	1.228	98.039						
8	.120	1.002	99.041						
9	.050	.416	99.457						
10	.047	.388	99.846						
11	.018	.148	99.994						

12	.001	.006	100.000								
Extraction Method: Principal Component Analysis.											

With an eigenvalue of 4.984, Component 1 accounts for 41.532% of the variance. Component 2 explains 19.121% of the variance, with an eigenvalue of 2.295. With an eigenvalue of 1.612, Component 3 accounts for 13.431% of the variance. With an eigenvalue of 1.316, Component 4 accounts for 10.963% of the variance. Eigenvalues of components 5 through 12 are less than 1, which means they don't explain as much variance as a single variable. Component 1 explains almost as much variance as in four items.

Cumulative variance explained is the total variance that can be explained by the combination of all the components. It's typically stated as a percentage. 85.047% of the variance can be explained by the first four components taken together.

The factors and the accompanying eigenvalues are shown graphically in a scree plot. The eigenvalues are located along the y-axis, whereas the factors (components) are represented by the x-axis. The first component has the highest eigenvalue since it explains the most variance. The image that is frequently referred to as the "elbow" shape is produced when the eigenvalues continuously fall.



Kaiser (1960) suggested that principal components ought to be kept if their eigenvalues were 1.00 or above. The given graph depicts that the Eigenvalue of the first four item is above than 1.00, so only the first four items will be retained for further study and the other factors will be excluded from the study because their Eigen values are less than 1.

Each item's unrotated loading on factors is shown in the component matrix. The item loading for each factor is displayed below.

Table 5: Component Matrix

	Component			
	1	2	3	4
Equity of domestic duty load	.934			
Repayment capacity of loan	.865			
Undertaking banking operations	.837			
The decision to spend money/ control over how to spend money	.785			
Role in family decisions/ involvement in major household decisions, i.e. large purchases (car, house, household appliance), agricultural decisions	.749			
Knowledge of credit management	.702			
Initiating income-generating activities/ Having own source of Income	.672			
Use of media, phone, and technology	.632			
Access to amenities: sanitation facilities, medical facilities, transport, market facilities		.913		
Related to family issues like child education and marriage, health & Hygiene, and the living standard of the family		.683		
Ownership of Assets: Land, Animals, Machinery			.690	.572
Recognition and Appreciation in Family			.600	
Extraction Method: Principal Component Analysis.				

To create a structure that is easier to understand and comprehend, rotation techniques are used. Without altering the total variation explained, it redistributes the variance explained by the components. The elements become more interpretable and meaningful as a result of the rotation procedure.

Rotation, like Varimax, is used to create a structure that is easier to understand and comprehend. Without altering the total variation explained, it redistributes the variance explained by the components. The rotation process helps in making the factors more meaningful and easier to interpret.

Table 6: Rotated Component Matrix

	Rotated Component			
	1	2	3	4
knowledge of credit management	.951			
Repayment capacity of loan	.927			
Equity of domestic duty load	.872			
Undertaking banking operations	.715			
Initiating income-generating activities/ Having own source of Income		.950		

Role in family decision/ involvement in major household decisions, i.e. large purchases (car, house, household appliance), agricultural decisions		.892		
Use of media, phone, and technology		.743		
The decision to spend money/ control over how to spend money		.581		
Access to amenities: sanitation facilities, medical facilities, transport, market facilities			.946	
Related to family issues like child education and marriage, health & Hygiene, and living standard of the family			.729	
Recognition and Appreciation in Family			.595	
Ownership of Assets: Land, Animals, Machinery				.913

The items cluster into these four groups defined by the highest loading on each item. It minimizes the number of variables that have high loadings on each factor and works to make small loadings even smaller.

Table 7 depicts the value of factor loadings of the respective indicators along with the identified four factors.

Table 7: indicators of women empowerment along with identified factors

Factors	Indicator of Women Empowerment	Factor Loading
Factor 1 (Financial Knowledge and Operations)	Knowledge of credit management	0.951
	repayment capacity of loan	0.927
	Equity of domestic duty load	0.872
	Undertaking banking operations	0.715
Factor 2 (Economic Activities and Decision-Making)	initiating income generating activities/ Having own source of Income	0.950
	Role in family decisions/ involvement in major household decisions, i.e. large purchases (car, house, household appliance), agricultural decisions	0.892
	use of media, phone, technology	0.743
	decision to spend money/ control over how to spend money	0.581
Factor 3 (Access to Amenities and Family Issues)	Access to amenities: sanitation facilities, medical facilities, transport, market facilities	0.946
	related to family issues like child education and marriage, health & Hygiene, and the living standard of the family	0.729
	Recognition and Appreciation in Family	0.595
Factor 4 (Asset Ownership)	Ownership of Assets (Land, Animals, Machinery)	0.913

Table 8: Component Transformation Matrix

Component Transformation Matrix				
Component	Factor 1 (Financial Knowledge & Operations)	Factor 2 (Economic Activities & Decision-Making)	Factor 3 (Access to Amenities & Family Issues)	Factor 4 (Asset Ownership)
Factor 1 (Financial Knowledge & Operations)	.769	.626	.115	-.055
Factor 2 (Economic Activities & Decision-Making)	.158	-.370	.909	-.108
Factor 3 (Access to Amenities & Family Issues)	-.379	.467	.342	.722
Factor 4 (Asset Ownership)	.490	-.503	-.209	.681
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.				

The transformation matrix depicts the correlation between the factors. From the matrix it is evident that the correlation between factor 1 and factor 2 is 0.626 i.e, moderate, it reveals that there is a positive correlation between financial knowledge & operations and economic activities & decision-making. It reveals that the women who are engaged in economic activities, have financial knowledge and can handle financial operations have the decision-making power. The women who know credit management, repayment capacity of loans, Equity of domestic duty load, and undertaking banking operations can initiate income-generating activities/Have their own source of Income, role in family decisions/ involvement in major household decisions, i.e. large purchases (car, house, household appliance), agricultural decisions, use of media, phone, technology, and have the decision to spend money/ control over how to spend money.

There is also a high positive correlation between factor 2 and factor 3 i.e., between Economic Activities and Decision-Making and Access to Amenities and Family Issues. It reveals that the women who are involved in economic activities and can make decisions have access to amenities and have less family issues. The women who can initiate income-generating activities/Have their source of Income, role in family decisions/ involvement in major household decisions, i.e. large purchases (car, house, household appliance), agricultural decisions, use of media, phone, technology, and have the decision to spend money/ control over how to spend money can have access to amenities: sanitation facilities, medical facilities, transport, market facilities, can take decisions related to family issues like child education and marriage, health & Hygiene, living standard of the family, and have recognition and appreciation in the family.

There is also a high correlation between factor 3 and factor 4 i.e., Access to Amenities and Family Issues and Asset Ownership. It can be interpreted that the women who have the ownership of assets have access to the amenities and fewer family issues. The women who have ownership of Assets like Land, Animals, and Machinery can have access to amenities: sanitation facilities, medical facilities, transport, and market facilities, can make decisions related to family issues like child education and marriage, health & Hygiene, living standard of the family, and have recognition and appreciation in the family.

Conclusion

From the study, it can be concluded that enabling women to own assets and participate in the economy are, in fact, essential elements of women's empowerment. Women who engage in economic activities can generate revenue and become less dependent on other people for financial support. Their ability to make independent judgments about their lives is based on their financial independence. Women have a solid and safe base when they own assets like businesses, real estate, or land. Wealthy and economically contributing women have more influence over home decisions, especially those about finances, children's education, and healthcare. From the study it can also be analyzed that women who are financially independent enjoy the decision to spend money, can put forward their views on large purchases such as car, house, household appliances. They can also make decisions regarding the wellbeing, education, and marriage of their children. They also enjoy recognition and appreciation in the family. But financial independence is not the only consideration of women empowerment. The women have to psychologically accept the fact that they are important pillar of the family and the society as much and for the development of a society and the family women empowerment is must. For that enhancing women's inner strength, self-worth, and confidence enables them to take charge of their life and make independent decisions—a process known as psychological empowerment. This idea concentrates on the internal mechanisms that support a woman's sense of agency and self-efficacy rather than only the external variables like education and work.

Suggestions

1. The government should prioritize female education to enhance women's empowerment.
2. The government should create more opportunities to empower women.
3. There should be increased awareness among women about education and available support services.
4. The government and NGOs should organize numerous awareness programs for women empowerment.
5. More schemes related to women entrepreneurship would significantly help empower and uplift women's status in India.
6. It is also essential for governments to invest more funds in creating a supportive environment for women.

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