

Bridging the Gender Divide: Economic Empowerment of Indian Women in the 21st Century

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Abstract

Women's economic empowerment is central to achieving inclusive growth and reducing gender disparities in India. In recent decades, women have made notable progress in education, employment, and entrepreneurship; however, their economic participation remains constrained by wage inequality, limited access to resources, and persistent socio-cultural barriers. This study examines the key dimensions of women's economic empowerment, including financial inclusion, skill development, entrepreneurial opportunities, and access to decision-making platforms. It also evaluates the role of government programs such as Self-Help Groups (SHGs), Skill India Mission, and Digital India, which have created avenues for enhancing women's economic roles, particularly in rural areas. Despite these advancements, challenges such as low labor force participation rates, occupational segregation, and limited household bargaining power continue to hinder full empowerment. The paper argues that sustainable economic empowerment requires not only policy support but also a transformation of institutional structures and cultural norms. Enhancing women's economic agency is essential for equity, poverty reduction, and long-term national development. All the data source has taken from secondary sources and various government report and women empowerment related books and research articles. In this paper divide has two sections first -Global scenario of economic empowerment of women and Second Indian scenario of economic empowerment of women and with three objectives.

Keywords: Entrepreneurship, financial inclusion, gender equality, sustainable development, women empowerment.

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1. INTRODUCTION

The economic empowerment of women improves well-being by promoting gender equality, alleviating poverty, fostering health and education, and enabling women to gain control over their lives and finances (UN Women, 2024). Achieving Sustainable Economic Development for women in India necessitates a fundamental shift in cultural norms & institutional Structures alongside policy support to drive long term national development (Kumar, M. 2026) Women's economic empowerment is increasingly recognized as a cornerstone for inclusive growth and sustainable development. It refers to women's ability to access resources, participate in decision-making, secure meaningful employment, and establish financial independence (World Bank, 2022). In the Indian context, economic empowerment of women is not only a gender equality concern but also an essential factor for enhancing productivity, reducing poverty, and achieving

national development goals. Over the past decade, India has witnessed gradual improvements in women's participation in the labour market. According to the Periodic Labour Force Survey (PLFS), the female Labour Force Participation Rate (LFPR) increased from 23.3% in 2017-18 to 37.0% in 2022-23 (Government of India, Ministry of Labour & Employment, 2023). This upward trend suggests a positive movement towards greater inclusion of women in the economy, supported by rising employment in both rural and urban sectors. Several policy interventions have contributed to this progress. Initiatives such as the Pradhan Mantri Jan Dhan Yojana (PMJDY) have enhanced women's access to formal financial services, while Self-Help Groups (SHGs) under the National Rural Livelihoods Mission (NRLM) have empowered rural women through collective entrepreneurship. Credit-linked programs including the Pradhan Mantri Mudra Yojana and Stand-Up India have further encouraged women's

entrepreneurial ventures by easing access to capital (Ministry of Finance, 2023). Nevertheless, persistent challenges remain. India's female LFPR, although rising, is still lower compared to many economies with similar income levels (IWWAGE, 2024). Socio-cultural barriers, the disproportionate burden of unpaid care work, limited access to skill development, and workplace gender discrimination continue to hinder women's full economic participation (Goldman Sachs, 2023). Overcoming these barriers is vital if India is to harness its demographic dividend and achieve inclusive economic growth. In this context, examining the status, challenges, and opportunities of women's economic empowerment in India is of critical importance. This paper seeks to analyze these dimensions in detail, highlighting policy effectiveness and suggesting pathways for a more equitable future.

2. Objectives

- To examine the trends and patterns of women's economic participation in India.
- To analyze the challenges and barriers hindering women's economic empowerment in India.
- To evaluate the effectiveness of government policies and programmes.

3. METHODOLOGY AND DATA SOURCE

The study follows a descriptive and analytical research design, based mainly on secondary data. Trend analysis of women's labour force participation, entrepreneurship, and financial inclusion is conducted, along with a review of government policies such as PMJDY, SHGs, and MUDRA Yojana. Relevant literature from academic journals and institutional reports is also synthesized to capture both quantitative and qualitative aspects of women's economic empowerment. Used method like, Trend Analysis (LFPR, WPR), Comparative Analysis (Rural and Urban) and Literature Reviews from (World Bank, IWWAGE, NITI Aayog, etc.

Data Sources: The study relies primarily on secondary data sources, including Government Reports and

Surveys (PLFS, MoE, NSSO, Census of India (2011, and projections), Policy Documents (Ministry of Finance Annual Reports (for PMJDY, MUDRA, Stand Up India), National Rural Livelihoods Mission (NRLM) documents. International Sources (World Bank (Women, Business and the Law; World Development Indicators), UN Women reports on gender equality. Research Institutions & Think Tanks and scholarly articles. This mixed approach helps capture both quantitative dimensions (statistical data) and qualitative aspects (social and cultural barriers) of women's empowerment.

4. Analysis of Present Scenario of economic empowerment of women

4.1 Global Scenario of economic empowerment of women

Women's economic empowerment is a key global issue, critical not only for gender equality but also for overall economic development. According to the Global Gender Gap Report 2024, significant progress has been made, but full equality is still far off. Women's economic empowerment refers to women's ability to participate in markets, control productive resources and access decent work — as well as their autonomy over their time, bodies and lives. It also includes an increased voice for women, and meaningful involvement in economic decisions at all levels — from households to international institutions. Although almost 50% of the world's population is female, women continue to face a significantly uneven economic playing field. Astonishingly, 40% of the global female population still lacks access to formal financial services. Women are 20% less likely than men to have bank accounts, and 17% less likely to secure formal loans. Some 1.1 billion women are excluded from formal financial systems, which impacts economic growth (Tihitina Girma, UNDP). Global data also reveals that over 2.7 billion women confront legal barriers that constrain their job choices. Women aged 25 to 54 exhibit a labour force participation rate of 63%, significantly trailing behind men's 94%. On average, women's income is only 77% of what men earn. This wage gap is further exacerbated by women's disproportionate contribution to unpaid care and domestic work.

Table 1: Global Comparison of Women's Economic Empowerment

Region / Country	Economic Participation & Opportunity (%)	Leadership Roles (%)	Wage Equality (%)
Global Average	68.5	12.3	76
India	64.1	11	67
South Asia	62	9	67
Europe	79	20	85
North America	82	22	80
Africa	61	10	70

Source: World Economic Forum, Global Gender Gap Report, 2024.

4.1.1 Economic Participation & Opportunity:

North America and Europe show the highest levels of female economic participation, reflecting better

access to jobs, education, and entrepreneurship opportunities. South Asia and Africa have lower

participation rates due to social, cultural, and structural barriers limiting women’s involvement in the workforce.

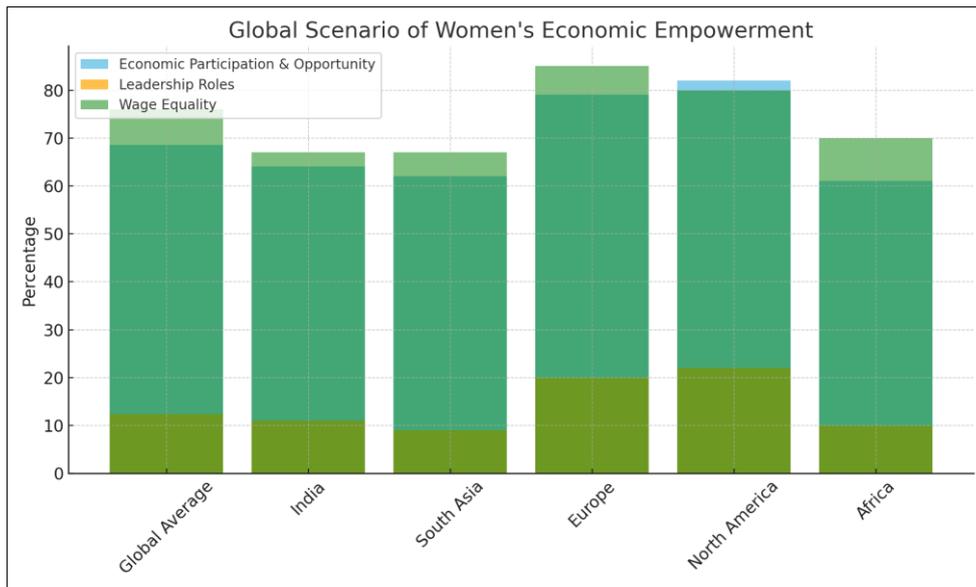
4.1.2 Leadership Roles:

Globally, only 12.3% of senior leadership positions are held by women. Europe (20%) and North America (22%) lead in women’s leadership representation, while South Asia (9%) and Africa (10%) lag behind significantly.

4.1.3 Wage Equality:

Globally, women earn 24% less than men on average. Europe shows the highest wage equality (85%), whereas South Asia and India have much lower equality (67%), highlighting the gender pay gap. finally Overall Observation: Despite global progress, gender disparities remain high in leadership roles and wages.

- Targeted interventions, such as women-focused policies, access to capital, and leadership training, are critical to reduce these gaps.



Graph 1: Global Comparison of Women’s Economic Empowerment

This graph is showing that North America and Europe have higher female economic empowerment, both in labor participation and leadership roles. South Asia, including India, lags behind in income equality and leadership, reflecting ongoing structural and cultural barriers. Overall, while global progress is evident, there is still a significant gender gap, especially in leadership positions and wage equality.

Global Policy Initiatives: World Bank “Gender Strategy 2024–2030”: Aims to provide broadband access to 300 million women, social security to 250 million, and capital to 80 million women-led businesses by 2030. G20 Countries: Policies have improved women’s workforce participation; some countries like France and Canada have achieved around 7% reduction in gender participation gaps.

4.2 Indian Scenario of Economic Empowerment of Women

In ancient India, women such as Gargi and Maitreyi were respected scholars and philosophers. However, over time, social evils such as child marriage, purdah system, and gender discrimination limited their roles. During the freedom struggle, women like Rani Lakshmbai, Sarojini Naidu, and Kasturba Gandhi actively participated, showcasing leadership and courage. Post-independence, constitutional safeguards and reforms aimed to restore equality and access to education. India has made progress in women’s economic empowerment through education, skill training, SHGs, and financial inclusion programs. However, challenges like wage inequality, occupational segregation, and low representation in leadership positions persist. Closing the gender gap can significantly boost India’s GDP growth potential.

Table 2: Women’s Economic Empowerment

Indicator	Value (Latest)	Data Source
Labour Force Participation Rate (LFPR)	37% (2022–23)	PLFS
Wage Gap (Daily Wage)	₹437 (Female) vs ₹558 (Male)	PLFS 2022–23
Entrepreneurship (MSMEs)	20%	MSME Ministry, 2022
Education (GER in Higher Ed.)	27.9%	AISHE 2021–22

Financial Inclusion

26 crore women accounts

PMJDY, 2023

4.2.1 Labour Force Participation Rate (LFPR):

According to the Periodic Labour Force Survey (2022–23), the female LFPR in India has increased to 37%, up from 23% in 2017–18. However, it remains far lower compared to the male LFPR of 77%, reflecting a persistent gender gap in workforce participation.

4.2.2 Wage Gap:

The wage gap remains significant. Female workers earn an average daily wage of ₹437, compared to ₹558 for male workers (PLFS, 2022–23). This means women earn about 78% of what men earn for regular work.

4.2.3 Entrepreneurship:

Women entrepreneurs constitute around 20% of India's Micro, Small, and Medium Enterprises (MSMEs). Government initiatives like MUDRA Yojana

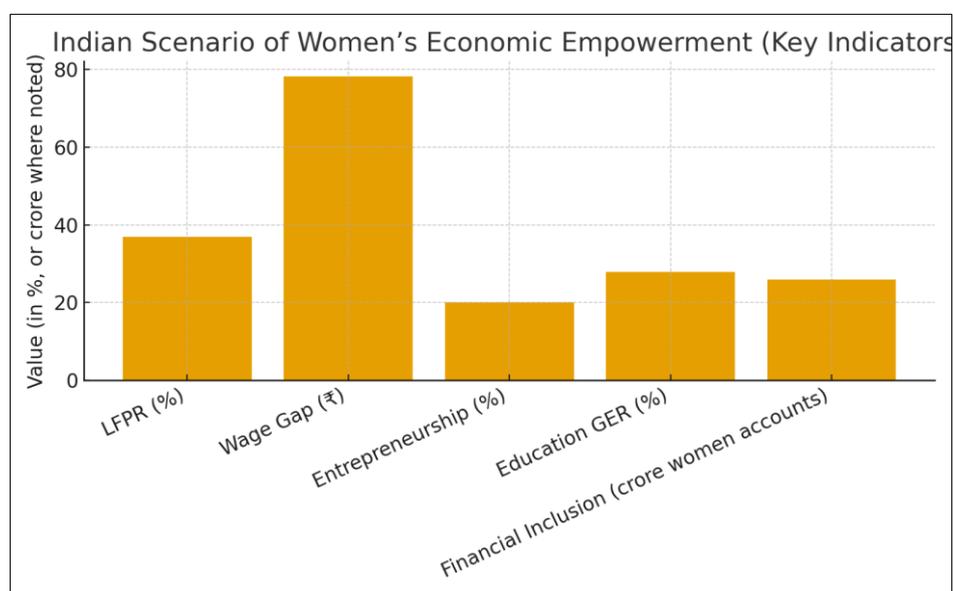
and Stand-Up India have encouraged women to start their own businesses.

4.2.4 Education & Skill Development:

Female Gross Enrolment Ratio (GER) in Higher Education stands at 27.9% (AISHE, 2021–22). This indicates that more women are accessing higher education and skill development opportunities, which is critical for economic empowerment.

4.2.5 Financial Inclusion:

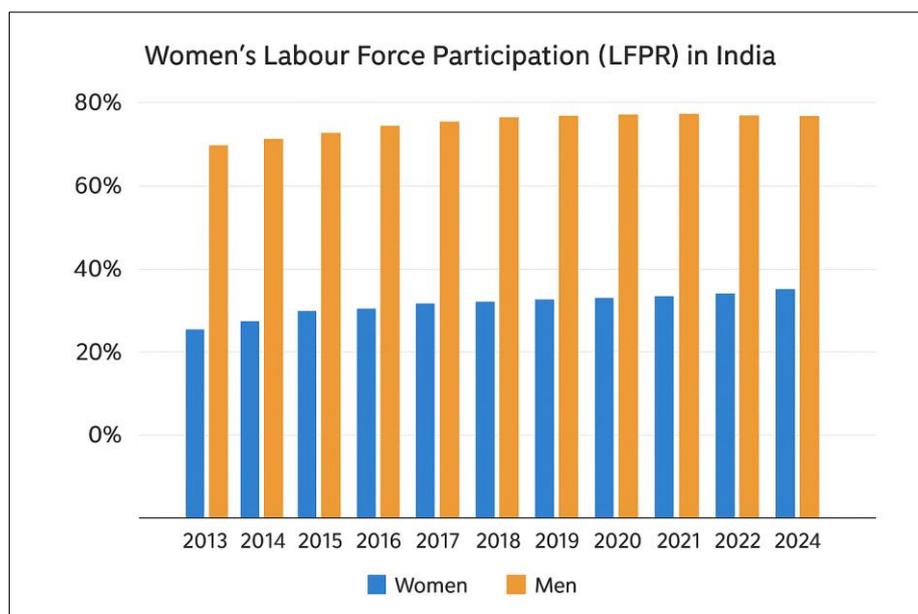
Financial inclusion has significantly improved with schemes like PM Jan Dhan Yojana. Over 26 crore women now hold bank accounts (2023 data). Additionally, nearly 9 crore women are linked with Self-Help Groups (SHGs) under the National Rural Livelihood Mission (NRLM).



Graph 2: Key Indicators of Women's Economic Empowerment in India

The graph above presents key indicators of women's economic empowerment in India. Labour force participation has improved but still shows disparity. The wage gap highlights the income inequality women face. Women's entrepreneurship is growing but limited.

Education levels (GER) are steadily rising, empowering more women with skills. Financial inclusion has seen remarkable success, with crores of women accessing bank accounts.



Graph 3: Women and Men Labour Force Participation in India

This graph shows the Labour Force Participation Rate (LFPR) of women and men in India from 2013 to 2024. Women's participation has gradually increased from around 25% in 2013 to about 35% in

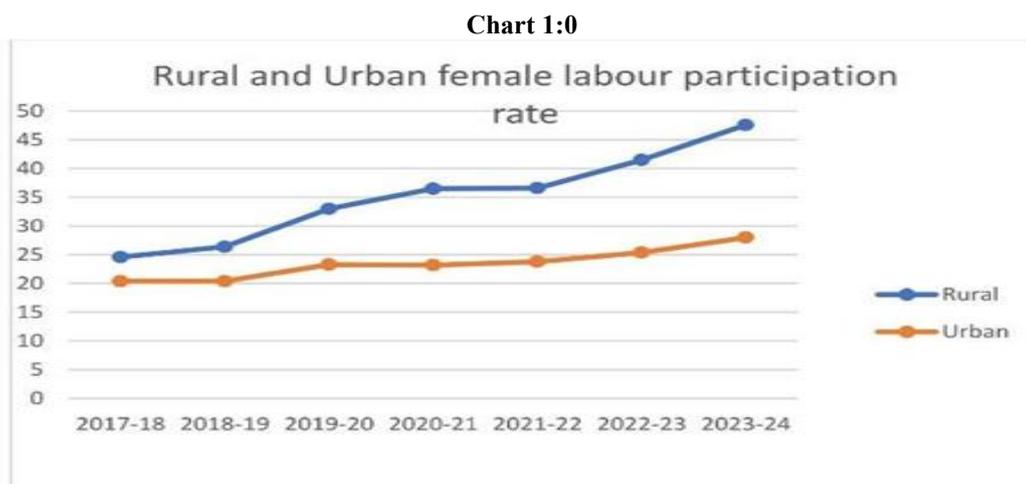
2024, indicating slow but steady growth. In contrast, men's participation remains consistently high at around 70–77%, highlighting a persistent gender gap in workforce engagement.

Table 3: Distribution of Female Labor Force Participation in rural and urban areas (2017-2024)

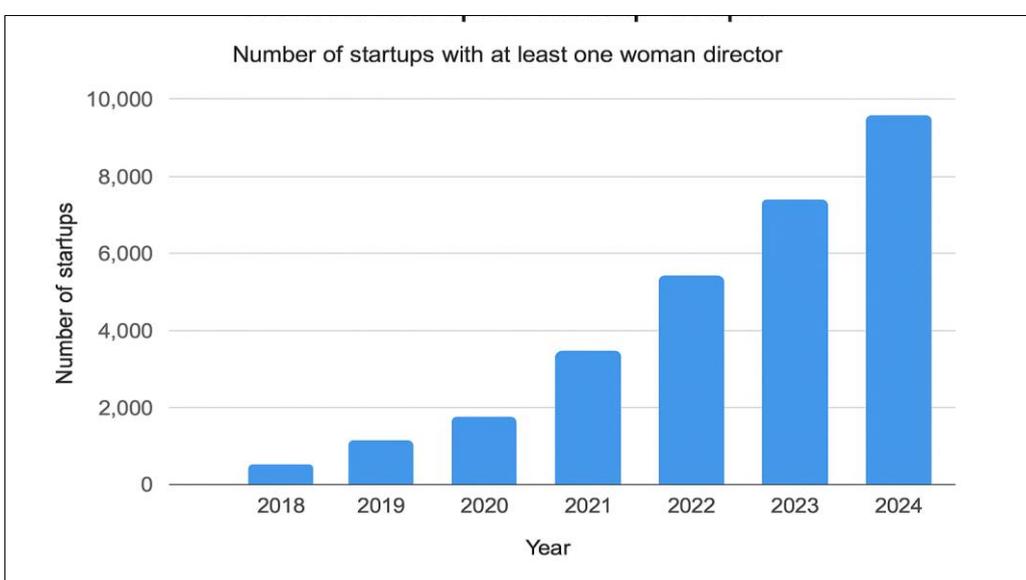
Year	RURAL	URBAN
2017-18	24.6	20.4
2018-19	26.4	20.4
2019-20	33.0	23.3
2020-21	36.5	23.2
2021-22	36.6	23.8
2022-23	41.5	25.4
2023-24	47.6	28.0

Source: Periodic Labour Force Survey 2023-24

The rural LFPR has shown a sharp rise over the years, increasing from 24.6% in 2017-18 to 33.0% in 2019-20, and further to 36.5% in 2020-21. The upward trend continued with a jump to 36.6% in 2021-22 and 41.5% in 2022-23, eventually reaching 47.6% in 2023-24. This steady growth reflects a significant increase in women's labor participation in rural areas over the observed period. The largest surge occurred between 2022-23 and 2023-24, with a rise of 6.1 percentage points. The urban LFPR has increased at a slower pace compared to rural areas. It remained stagnant at 20.4% in both 2017-18 and 2018-19, before rising gradually to 23.3% in 2019-20. The trend continued with 23.2% in 2020-21, 23.8% in 2021-22, and 25.4% in 2022-23, reaching 28.0% in 2023-24. While there has been consistent growth over the years, the overall increase from 2017-18 to 2023-24 amounts to 7.6 percentage points, indicating a more moderate rise compared to rural areas. Rural LFPR consistently outpaced urban LFPR throughout the period, with the gap widening over time. In 2017-18, the rural LFPR was 4.2 percentage points higher than the urban LFPR, but by 2023-24, the difference had grown to 19.6 percentage points. The most notable increase occurred in rural areas between 2021-22 and 2023-24, while urban areas showed a slower but steady rise. By 2023-24, rural LFPR stood at 47.6%, far surpassing the 28.0% in urban areas, highlighting a significant divergence in labor force participation between the two regions. Rural women are increasingly joining the labor force, though much of this participation remains in low-paying or insecure jobs, while urban women face persistent social and structural barriers that hinder their entry into the workforce



Source: PLFS, 2023-24, Mamatha & Chaitra, 2025



Graph 4: Women Entrepreneurship in India

The graph you provided shows the trend of women entrepreneurship in terms of startups with at least one-woman director over the years 2018 to 2024.

On the X-axis (Horizontal): Represents the years from 2018 to 2024.

Y-axis (Vertical): Represents the number of startups that have at least one-woman director, ranging from 0 to 10,000.

In 2018–2020: The number of startups with women directors was relatively low, starting around 500 in 2018 and rising to approximately 1,700 by 2020. This shows a slow but steady growth in the early years.

In 2021–2022: The growth rate increased significantly, with startups reaching around 3,500 in 2021 and jumping to about 5,400 in 2022. This suggests a rising momentum in women’s participation in entrepreneurship.

In 2023–2024: There is a sharp upward trend, with the number of startups reaching roughly 7,400 in 2023 and

peaking near 9,600 in 2024. This indicates rapid growth and greater inclusion of women in startup leadership roles in recent years. Overall Trend, the graph shows an exponential growth pattern, reflecting increasing awareness, support, and opportunities for women entrepreneurs over the years. Government initiatives, startup incubators, and societal changes likely contributed to this positive trend.

4.3.1: Women’s Financial Inclusion in India under PMJDY

The Pradhan Mantri Jan Dhan Yojana (PMJDY) has significantly increased the number of women owning bank accounts in India from 2015 to 2022. The initiative aims to promote financial inclusion, especially for women, by providing them access to banking services.

Table 4: Percentage of Women-Owned Bank Accounts (2015–2022)

Year	Total PMJDY Accounts (Crores)	Women-Owned Accounts (%)	Women-Owned Accounts (Crores)
2015	14.72	51%	7.51
2016	21.48	52%	11.17
2017	30.90	53%	16.37
2018	32.55	54%	17.57
2019	36.79	54%	19.86
2020	40.41	55%	22.22
2021	43.04	55%	23.67
2022	46.25	55.6%	25.71

Source: PIB Press Release, 2022 (pib.gov.in)

The data shows the growth of women-owned bank accounts under PMJDY (2015–2022). Total accounts increased from 2015 to 2022, total PMJDY accounts in India grew from 14.72 crore to 46.25 crore, reflecting strong financial inclusion. Women consistently held over half of these accounts, increasing from 51% to 55.6%. In numbers, women-owned accounts rose from 7.51 crore to 25.71 crore, more than

tripling over eight years. While the percentage growth is gradual, the absolute increase is substantial. This trend shows the program's success in empowering women financially. Greater access to bank accounts allows women to save, invest, and actively participate in the economy, promoting inclusive growth across the country.

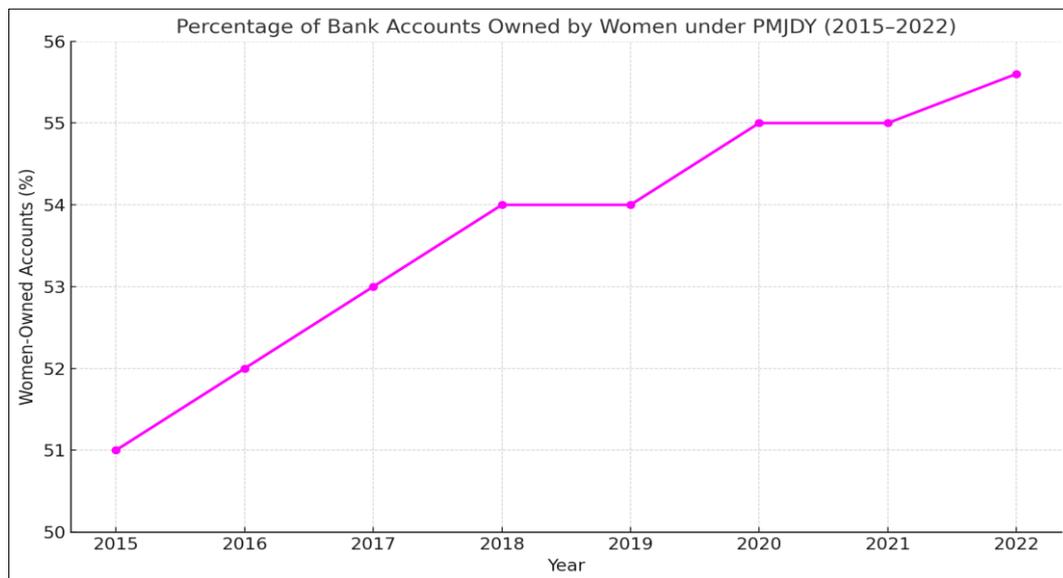


Figure 1.0

Source: PLFS, 2021-22

4.4: Challenges and Barriers to Women's Economic Empowerment in India

Low Labour Force Participation: Women's labour force participation in India remains one of the lowest globally (around 25%). Cultural norms, household responsibilities, and lack of childcare facilities restrict women from engaging in paid work.

Gender Wage Gap: Women earn significantly less than men for similar work. Informal sector jobs, where women are overrepresented, offer low wages and little social security.

Access to Education and Skills: Despite improvements in literacy, women still face barriers in higher education, vocational training, and STEM fields. Lack of digital literacy further limits access to modern employment opportunities.

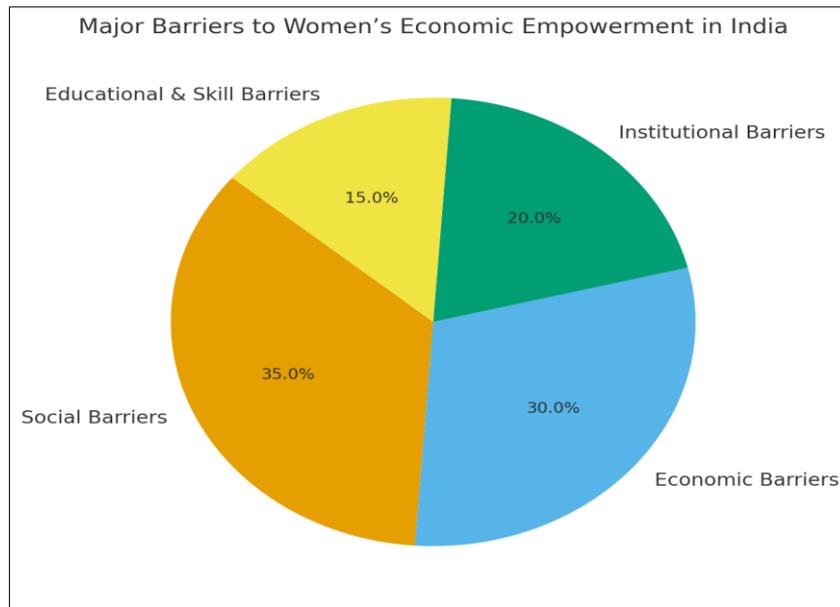
Financial Exclusion: Even though schemes like PMJDY increased bank account ownership, women often lack control over financial decisions. Limited access to credit and collateral requirements restricts women entrepreneurs.

Social and Cultural Barriers: Patriarchal norms discourage women from pursuing careers, especially after marriage. Safety concerns and lack of mobility infrastructure (transport, hostels, workplace safety) restrict participation.

Policy and Institutional Gaps: Implementation of gender-sensitive labour policies are weak. Maternity benefits, equal pay, and flexible work opportunities are not universally available.

Entrepreneurship Challenges: Women entrepreneurs face funding gaps, lack of mentorship, and limited

networking opportunities. Only about 20% of enterprises in India are owned by women.



Source: UN Women (2021), and Government of India (PLFS 2022–23)

The analysis of barriers to women's economic empowerment in India shows that social factors are the most dominant (35%), including patriarchal norms, safety concerns, and mobility restrictions. Economic barriers (30%) such as wage inequality, lack of access to credit, and overrepresentation in informal jobs also play a significant role. Institutional barriers (20%) arise from weak policy implementation, inadequate maternity benefits, and workplace discrimination. Educational and skill barriers (15%) include limited access to vocational training, digital literacy gaps, and low participation in STEM fields. These challenges collectively hinder women's full participation in the economy. Addressing them requires a multidimensional approach combining policy reforms, skill development, and social change. Finally, Women in India face multiple structural, social, and economic barriers to empowerment. Addressing these challenges requires inclusive policies, gender-sensitive workplace reforms, skill development programs, and financial inclusion measures to ensure sustainable economic empowerment.

4.5: Evaluation of Government Policies and Programmes for Women's Economic Empowerment in India

4.5.1 Financial Inclusion Policies

- **Pradhan Mantri Jan Dhan Yojana (PMJDY):** Led to a massive rise in women-owned bank accounts (over 55% of account holders are women). Improved access, but many accounts remain dormant and women's financial decision-making is still limited.

4.5.2 Skill Development & Employment Programmes

Skill India Mission, Mahila E-Haat, and STEP (Support to Training and Employment Programme for Women): Aimed at enhancing women's skills and entrepreneurship. Training opportunities increased, but employability and job placement remain uneven due to gender stereotypes and weak market linkages.

4.5.3 Entrepreneurship & Credit Schemes

Stand-Up India, Mudra Yojana, and Mahila Coir Yojana: Provide collateral-free loans to women entrepreneurs. Helped in promoting micro-enterprises, but women still face barriers in scaling businesses due to lack of mentorship and networks.

4.5.4 Labour and Social Protection Policies

Maternity Benefit (Amendment) Act 2017 increased paid leave from 12 to 26 weeks. Positive step, but limited mostly to the formal sector (which covers less than 20% of women workers).

4.5.5 Welfare and Social Support Schemes

Self-Help Groups (SHGs) under NRLM, Beti Bachao Beti Padhao, Ujjwala Yojana: Improved social capital, access to credit, and household empowerment. SHGs especially have shown strong impact in rural women's empowerment, though sustainability is a concern.

Policy / Programme	Objective	Outcome Achieved	Effectiveness
PMJDY (2014)	Financial inclusion for all	55% women accounts, but many dormant	Medium
Maternity Benefit Act (2017)	Support working mothers	26 weeks leave, but only in formal jobs	Low
SHG Movement (NRLM)	Rural women empowerment & credit access	Strong grassroots impact	High
Stand-Up India / MUDRA	Promote women entrepreneurs	Micro loans expanded, scaling limited	Medium

Government initiatives have expanded women's access to finance, skills, and entrepreneurship opportunities, but their overall impact is uneven. The major challenge lies in implementation gaps, limited coverage in informal sectors, and persistence of social barriers. To maximize effectiveness, policies need stronger ground-level execution, digital literacy support, childcare facilities, and gender-sensitive monitoring mechanisms.

5. DISCUSSION

The discussion of this research paper economic empowerment of women in India and world-wide disparity is going on but year to year less. Women's economic empowerment in India has improved over the years, but challenges remain. Labour force participation is low (around 20% in 2021) due to social norms, safety concerns, and lack of skills (World Bank, 2022). Entrepreneurship is growing, supported by schemes like *Stand-Up India* and *Mudra Yojana*, but women still face market access and funding challenges (NITI Aayog, 2021). Financial inclusion has increased, with women's bank account ownership under PMJDY rising from 51% in 2015 to over 57% in 2022 (RBI, 2022). Government programs like skill development missions and employment schemes have helped, but social and cultural barriers—such as caregiving responsibilities and gender norms—limit full participation (Kabeer, 2012). Finally, women's economic empowerment is progressing but requires combined efforts in policy, education, skill development, and social change for sustainable impact.

6. CONCLUSION AND RECOMMENDATION

Women's economic empowerment is essential for achieving gender equality and sustainable economic growth. While some countries have made progress, global disparities in income, labor participation, and leadership roles remain significant. Focused policies and targeted initiatives are required to ensure full economic participation of women worldwide. In India, Women in India have made progress in economic empowerment through higher workforce participation, entrepreneurship, and access to financial services. Government schemes like PMJDY and skill development programs have supported this growth. However, challenges like gender wage gaps, social barriers, and low rural participation remain. Strengthening policies and awareness can further enhance women's economic role. Empowering women boosts both family welfare and national development.

Recommendations

- Provide skill development and entrepreneurship training for women.
- Improve access to finance, credit, and banking services.
- Ensure equal pay, safe workplaces, and flexible work opportunities.
- Promote awareness to overcome social and cultural barriers.

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