

# Women's Empowerment: A Comparison of Major Indian States

**Dr. Mohammad Rehan<sup>1</sup>, Dr. Sohrab Ansari<sup>2\*</sup>, and Aparna Biswas<sup>2</sup>**

<sup>1</sup>Department of Adult & Continuing Education & Extension, Jamia Milia Islamia, New Delhi

<sup>2</sup>Department of Economics, Mathabhanaga College, Cooch Behar, WB

India

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## ABSTRACT

*Gender inequality persists globally, but in India it presents unique complexities due deeply rooted entrenched patriarchal structure intersects with rapid economic development. This study compares women's empowerment across major Indian states using NFHS-5 (2019-21) data. It focuses on employment, decision making, and financial autonomy to highlight gender disparities. The Study highlights the uneven realization of women's economic and social agency. States like Tamil Nadu and Gujarat exhibit higher level female workforce participation, largely in non-agricultural sectors, correlating with greater cash earnings and increased decision-making power. In contrast, Bihar and Uttar Pradesh lag, with women primarily in low paid informal agricultural works and facing limited financial and social autonomy. Although financial inclusion initiative have increased women access to banking services and microcredit schemes, it does not inherently guarantee empowerment, as patriarchal norms and educational barriers often hinder true agency. Women's decision making autonomy remains uneven across states, Punjab and Haryana show higher rates of women's participation in critical household decisions, states such as Madhya Pradesh reflect significant exclusion. These findings advocate the need for state specific strategies to bridge gender, thereby advancing toward SDG 5's commitment to gender equality.*

**Keywords:** Gender, Financial autonomy, Decision-making, NFHS-5, Microcredit, Women Empowerment, Workforce participation.

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## 1. INTRODUCTION

Gender equality and women's empowerment are recognized globally as fundamental human rights and are essential for achieving sustainable development (UN, 2015). Despite all the progress made in recent decades women and girls across the world continue to face systemic disadvantages in education, employment, health and access to financial resources. Globally, six out of ten of the world's poorest people are women and girls. On average, women earn 20% less than men (ILO, 2023). These economic disparities are further compounded by unpaid care and domestic work, which women perform at three times the rate of men (ILO, 2023; UNDP, 2022). In addition to gender pay gaps, significant educational inequities persist. Girls in low-income countries are twice as likely to be out of school compared to boys (UNESCO, 2023). Educational access has improved, yet 132 million girls are out of school, limiting their economic mobility (UNICEF, 2023). Women and girls constitute 63% of the global illiterate population (UNESCO, 2023). Despite international commitment and legal frameworks, women continue to face systemic barriers. They experience malnutrition that are 70% higher than men in developing regions (FAO, 2022). Only 57% of women are able to make reproductive health decisions (UNFPA, 2023) and approximately 740 million women excluded from formal financial systems (World Bank, 2021). These disparities are further exacerbated by gender-based violence, with one in three women worldwide experiencing some form of physical or sexual violence (WHO, 2021).

Beyond economic and social barriers, women remain underrepresented in decision making roles globally. Only 27.2 percent of the parliamentarians in single or lower houses globally are women. As of June 2025 only 31 women served head of the state or government across 27 countries. At the current pace, gender equality in political leadership will

take an estimated 130 years. Similarly only 8% of Fortune 500 CEOs are women, reflecting systemic corporate inequities (McKinsey & Company, 2023).

These global patterns of gender inequality take a particular complexity in India, where deeply rooted patriarchal structures intersect with rapid economic development. As the world's largest democracy and a signatory to major international conventions, India's gender landscape presents both instructive contradictions and transformative potential. There is a persistent gap between progressive policies on paper and realities faced by the women at grassroots level. These gaps stand out clear when we compare different states across India. Divergent socioeconomic conditions and governance approaches led to markedly different empowerment outcomes for women.

India's journey toward women's empowerment reveals striking regional disparities. National benchmarks NFHS-5 highlight these imbalances in education, economic participation, and financial autonomy. This study examines these variations through a comparative lens, focusing particularly, how economic empowerment manifests differently across the country.

## **2. INDIA: AN OVERVIEW.**

Women constitute 48.46% of India's population, with a total female population of 586.46 million (Census, 2011). Despite measurable progress, gender disparities persist across demographics indicators, health, and economic participation. The first clearest indicator of discrimination against Indian women is the skewed sex ratio. There is 943 females per 1,000 males (Census, 2011), significantly lower than the global average of 990 (UNDP, 2020). It reflects persistent son preference and female feticide. Recent efforts like Beti Bachao Beti Padhao [MoWCD], 2014) have improved the ratio to 1,020 (IIPS & ICF, 2021), though regional disparities endure.

In maternal health, India's Maternal Mortality Ratio (MMR) dropped from 384 in 2000 to 103 in 2020. (SRS, 2022) outpacing the global decline from 339 to 223 (WHO, 2023). The sharp declines are due to initiatives like Janani Suraksha Yojana. However, MMR remains high, exacerbated by rural-urban gaps, early marriage (23%) and anemia (52%) in pregnant women.(IIPS & ICF, 2021). The fertility rate also now aligns with replacement rate of 2.0 births per Women (IIPS & ICF, 2021). However there exists an interstate variation; state like Bihar has fertility rate of 3.0 births per women, while Kerala has fertility rate of 1.6 births per women which underscore inequitable progress.

The most essential inputs for empowerment of women are literacy and education. Even after 75 years of Independence India's progress remains uneven. India's female literacy rate was 65.46% in 2011. Still 181 million Indian women cannot read and write, comprising the world's highest absolute number of unlettered women at the time. More recent data indicates improvement, NFHS- 5 data reveals 72.9% literacy among women aged 15–49 (IIPS & ICF, 2021), though disparities persist. Systemic barriers such as poverty, early marriage (23% of women marry before 18) (NFHS-5), and inadequate school infrastructure (only 68% of rural schools had functional girls' toilets in 2021) UDISE+, 2022) hinder progress. Government initiatives like Beti Bachao Beti Padhao and Samagra Shiksha have boosted enrollment but struggle with retention, particularly at the secondary level. Regional gaps remain stark; Kerala have 95.2% female literacy, outperforms Bihar which have 61.8 % .

Women constitute the backbone of India's informal economy and rural workforce. Around 90 percent of the workforces in informal sector are women, but unfortunately their contribution to economy and development process remains systematically undervalued. Census data reveals a complex trajectory; while women's workforce participation rate (WPR) improved from 19.67% in 1981 to 25.51% in 2011 (Census, 2011).Economic Census data shows more positive movement in employment share, rising from 19.3% in 2004 to 25.17% in 2014 (MoSPI, 2014). However, stark disparities persist - women earn 24-34% less than men for comparable work (PLFS, 2023), with the widest gaps in agriculture and informal sectors. Formal sector representation remains low at just 10.93% of central government jobs, while decision-making roles continue to elude women workers. These challenges are compounded by structural barriers like unpaid care work, 7.5 hours/day for women vs 2.5 for men (NSO, 2020) and lack of social security. While initiatives like MGNREGA have increased women's participation to 57% in 2023. Implementation

gaps in wage parity and intersectional disparities - such as Dalit women earning 40% less than upper-caste peers (NSSO, 2021), reveal the need for more comprehensive solutions.

## **2.1 Women Empowerment: Some major States**

If Women have greater autonomy in decision-making, greater ability to plan their lives, and greater control over resources that shape their well-being then they will be said to be empowered. When women are excluded from financial and household decisions, women and their children are more likely to receive reduced access to food, healthcare, and education (Planning Commission, 2007). Societal norms often confine women to Household chores (unpaid domestic labor) such as fetching water, gathering firewood, and care giving limiting their participation in paid work or education. Since household-level decisions directly impact resource allocation, women access to power at household level is critical for breaking cycles of poverty and inequality. Economic empowerment strengthens women's ability to exercise human rights, including choices about healthcare, marriage, and finances, while reducing vulnerability to violence.

A comparative study of some major states on key indicators of empowerment as per the NFHS-5 shows interesting results. The states selected are Uttar Pradesh, Punjab, Haryana Orissa, Gujarat, Haryana, Madhya Pradesh, Bihar, Tamil Nadu and West Bengal These are large populous states with resources and major schemes for upliftment of women. The states of Bihar, Uttar Pradesh, Madhya Pradesh and Orissa are not so developed with high poverty and low per capita income, whereas Punjab, Haryana and Gujarat, , Tamil Nadu, are amongst developed states. We have taken for the study, employment and cash earnings of currently married women age 15-49, their participation in decision making, women's access to money and credit and their knowledge and use of micro credit programme. When we analyzed the data we found that whether the state is highly developed like Gujarat or backward state, Bihar, women empowerment is still a myth.

Women's employment in India exhibits significant variations at both the national and state levels, shaped by a complex interplay of economic opportunities, social norms, education, and policy frameworks. Table 1 shows the distribution of women by type of earnings and employment in agricultural and non agricultural sector. At the national level, 31.9% of women were employed in the past 12 months, with 46.2% working in agriculture and 34.8% engaged in non-agricultural sectors. However, the nature of earnings reveals stark inequalities; while 74.8% of employed women receive cash payments, 7.8% are paid partly in kind, 2.4% receive only in-kind payments, and 15% are not paid at all. These figures highlight a critical issue, while employment opportunities are expanding, a significant proportion of women remain economically vulnerable due to unpaid or non-monetary work, limiting their financial autonomy and ability to make independent decisions.

State-level data reveals wide disparities in female workforce participation, influenced by regional economic structures, cultural norms, and policy environments. States like Tamil Nadu (42.8%) and Gujarat (38.5%) report higher female workforce participation, likely driven by industrialization, better job opportunities, and relatively progressive social norms. In these states, a significant proportion of women work in non-agricultural sectors ( 87.2% in Tamil Nadu and 88.3% in Gujarat,) which often offer better wages and job security compared to agriculture. Punjab (80.7%) also shows a high share of non-agricultural employment, reflecting its diversified economy. In contrast, states like Bihar (17.2%) and Uttar Pradesh (20.7%) have the lowest female employment rates, attributed to traditional gender roles, limited job availability, and lower literacy levels. In these states, women are predominantly employed in agriculture, (93.8% in Bihar and 87.2 % in Uttar Pradesh). In this two state work is often seasonal, low-paying, and informal.

Earnings data further highlights economic disparities among employed women. States like Tamil Nadu (90.6%) and West Bengal (90.2%) have the highest percentage of women receiving cash payments. This indicates greater control over their earnings and financial independence. However, in Bihar (23.4%), Madhya Pradesh (19.8%), and Uttar Pradesh (21.0%), a significant proportion of women remain unpaid, severely limiting their ability to make financial decisions. Additionally, in states like Madhya Pradesh (10.6%) and Uttar Pradesh (12.7%), a considerable share of women receives in-kind payments, which restricts their financial autonomy and perpetuates economic dependency.

These disparities are driven by a combination of factors, including economic structure, social norms, education levels, and policy environments.

**Table -1: Employment and cash earning of currently married Women age 15-49**

State	Percentage employed in the past 12 months	Percent Distribution of Employed respondents by Sectors		Percentage Distribution of Employed Women by type of Earning			
		Agriculture	Non-Agriculture	Cash Only	Cash & In Kind	In Kind	Not Paid
<b>India</b>	<b>31.9</b>	<b>46.2</b>	<b>34.8</b>	<b>74.8</b>	<b>7.8</b>	<b>2.4</b>	<b>15.0</b>
Bihar	17.2	6.2	93.8	56.7	15.3	4.6	23.4
Gujarat	38.5	11.7	88.3	74.4	5.7	2.9	17.1
Haryana	22.8	11.1	89.9	74.9	7.8	2.87	14.6
Madhya Pradesh	35.2	4.5	95.5	65.6	10.6	4.0	19.8
Odisha	28.7	9.4	90.6	82.2	7.4	3.0	7.5
Punjab	24.9	19.3	80.7	84.0	5.8	2.5	7.7
Tamil Nadu	42.8	12.8	87.2	90.6	4.8	1.2	3.3
Uttar Pradesh	20.7	11.6	88.4	62.0	12.7	4.2	21.0
West Bengal	21.7	14.0	86.0	90.2	2.8	0.4	6.4

Source: NFHS-5

The economic structure of a state plays a significant role in shaping women's employment opportunities. States with diversified economies and higher industrialization, such as Tamil Nadu and Gujarat, offer more opportunities for women in non-agricultural sectors, which tend to provide better wages and job security. In contrast, states with agrarian economies, like Bihar and Uttar Pradesh, often relegate women to low-paying, seasonal agricultural work. Social norms and cultural barriers further exacerbate these disparities, particularly in states where traditional gender roles limit women's participation in the workforce. Lower literacy levels and limited access to skill development programs in certain states also constrain women's ability to access better-paying jobs.

The ability to make decisions that affects circumstances of their own lives is essential aspect of empowerment. The participation of currently married women in three different types of decision is analyzed. Decision about their own health care, making major Household purchases and visits to her family or relatives. This was to access women's decision making autonomy.

**Table-2 Women's Participation in Decision Making**

State	Own health care	Making major household purchases	Visits to her family or relatives	All three decisions	Participate in none of the three decisions
India	81.1	79.5	81.1	71.0	11.3
Bihar	80.8	78.4	78.2	71.0	13.5
Gujarat	85.6	81.7	86.7	75.0	7.8

Haryana	87.5	81.7	88.7	75.3	6.1
Madhya Pradesh	78.6	75.9	77.3	67.5	14.0
Odisha	80.1	82.1	81.6	71.2	9.8
Punjab	87.6	84.0	86.5	79.6	8.6
Tamil Nadu	81.9	83.4	86.5	72.7	7.2
Uttar Pradesh	81.6	80.8	80.9	73.7	12.5
West Bengal	81.8	80.8	81.4	71.1	11.1

Source: NFHS-5

It is observed from table 2 that at the national level, 81.1% of women participate in their own healthcare decisions, 79.5% in household purchases, and 81.1% in visiting their families. Only 71% of the women's have autonomy on all three decisions, while 11.3% are entirely excluded from these decisions, indicating persistent gender disparities in decision-making autonomy.

A closer look at regional variations reveals significant differences in women's participation across states. Punjab (79.6%) and Haryana (75.3%) report the highest percentage of women making all three decisions, suggesting greater autonomy and empowerment in these states. Gujarat (75%) and Tamil Nadu (72.7%) also perform well, reflecting relatively progressive gender dynamics. In contrast, Madhya Pradesh (67.5%) and Bihar (71%) fall below the national average, indicating deeper gender inequality and limited decision-making power for women in these regions. These disparities are likely influenced by socio-cultural norms, educational attainment, and economic opportunities, which vary significantly across states.

When analyzing individual decision-making categories, Haryana (87.5%) and Punjab (87.6%) lead in women's autonomy over their own healthcare decisions, while Madhya Pradesh (78.6%) and Odisha (80.1%) report lower figures. A similar pattern is observed in major household purchases, where Punjab (84%) and Tamil Nadu (83.4%) rank among the highest, whereas Madhya Pradesh (75.9%) lags behind. This indicates that women in states like Punjab and Haryana enjoy greater control over both personal and financial decisions, while those in Madhya Pradesh and Odisha face more restrictive environments. The ability to make decisions about visiting family or relatives also shows variation, with Gujarat (86.7%) and Haryana (88.7%) performing well, while Bihar (78.2%) and Madhya Pradesh (77.3%) report lower participation rates.

Notably, the proportion of women who do not participate in any of the three decisions is highest in Madhya Pradesh (14%) and Bihar (13.5%), signaling significant disempowerment and exclusion from household decision-making processes. In contrast, Haryana (6.1%), Tamil Nadu (7.2%), and Gujarat (7.8%) have the lowest non-participation rates, suggesting relatively greater decision-making autonomy for women in these states. These findings highlight the stark regional disparities in married women's economic and social empowerment. Some states exhibiting progressive gender dynamics while others continue to struggle with deep-rooted socio-cultural norms that restrict women's agency.

An important element of women empowerment is the access to financial resources. But earning cash is not likely to be sufficient condition for financial empowerment. It required control over the use of one's earning because that gives them lots of confidence and helps them to make decisions about their future. If they have any money of their own that they alone can decide how to use and if they have a bank or saving account that they themselves use.



**Table- 3 Women's Access to Money**

State	Women's Access to Money	
	Percentage who have money that they can decide how to use	Percentage who have a bank or savings account that they themselves use
India	51.2	78.6
Bihar	48.5	76.7
Gujarat	57.6	70.0
Haryana	57.2	73.6
Madhya Pradesh	49.4	74.7
Odisha	45.4	86.5
Punjab	57.2	81.6
Tamil Nadu	42.6	92.2
Uttar Pradesh	54.5	75.4
West Bengal	60.6	76.5

Source: NFHS-5

The data in the table 3 highlights women's access to financial autonomy and banking services across various states. Overall 78.6% of women age 15-49 have access to a bank or savings account, reflecting the success of financial inclusion initiatives like the Pradhan Mantri Jan Dhan Yojana. However, only 51.2% of women report having money they can independently decide how to use, emphasize a glaring gap between financial access and actual autonomy. This disparity suggests that owning a bank account does not automatically translate into economic agency, as patriarchal norms or familial control over resources may still limit women's decision-making power. For instance, Tamil Nadu and Odisha exemplify this paradox. While they boast the highest rates of bank account ownership (92.2% and 86.5%, respectively), they lag significantly in financial autonomy (42.6% and 45.4%). This indicates that cultural barriers, such as restrictive gender roles or lack of financial literacy, may prevent women from exercising control over their funds, even when they technically possess accounts. Conversely, states like West Bengal (60.6% autonomy) and Gujarat (57.6%) demonstrate stronger female agency despite moderate account ownership, hinting at the influence of informal economic networks, self-help groups (SHGs), or progressive social norms that enable women to assert control over resources.

Regional disparities further complicate the picture. Northern states like Haryana and Punjab show moderate autonomy (57%) and account access (73–82%), aligning closely with the national average, while Bihar and Uttar Pradesh trail behind in both metrics, reflecting systemic issues such as poverty, lower literacy, and entrenched gender inequalities. Meanwhile, Gujarat's relatively low bank account penetration (70%) but high autonomy rate (57.6%) suggests that financial empowerment may stem from non-institutional factors, such as entrepreneurial opportunities or women's participation in local economies.

Another important indicator of women access to financial resources is their knowledge and use of micro credit programs. The data on women's knowledge and use of microcredit programs, presented in table 4 reveals that only 51.3% of women across India are aware of micro credits programs and a mere 11.1% have ever taken a loan from such programs. This limited engagement with microcredit initiatives highlight a significant gap in women's access to financial resources, despite the potential of these programs to empower women economically. Microcredit programs are designed to provide women with the capital needed to become entrepreneurs, thereby fostering financial independence and decision-making power. However, the low uptake suggests that awareness alone is not enough; structural barriers, such as lack of trust, fear of debt, or restrictive social norms, often prevent women from taking advantage of these opportunities.

**Table-4 Women's Knowledge and use of micro Credit Programmes**

State	Women's knowledge and use of micro credit programmes	
	Percentage who have knowledge of a microcredit programmes	Percentage who have taken a loan from a microcredit programmes
<b>India</b>	<b>51.3</b>	11.1
Bihar	59.4	14.3
Gujarat	43.2	3.9
Haryana	33.9	4.8
Madhya Pradesh	47.9	7.9
Odisha	74.4	25.3
Punjab	41.9	7.2
Tamil Nadu	73.8	18.2
Uttar Pradesh	38.0	4.5
West Bengal	52.0	12.7

Source: NFHS-5

State-level data further illustrates this uneven landscape. For instance, Odisha and Tamil Nadu show relatively higher awareness (74.4% and 73.8%, respectively) and loan uptake rates (25.3% and 18.2%), indicating that microcredit programs have gained some traction in these regions. This could be attributed to the presence of strong self-help group (SHG) networks, effective outreach, or cultural acceptance of women's economic participation. However, even in these states, the gap between awareness and usage points to deeper issues, such as lack of financial literacy or patriarchal constraints, that hinder women from fully utilizing these resources. In contrast, states like Gujarat and Haryana exhibit low levels of both awareness (43.2% and 33.9%) and loan uptake (3.9% and 4.8%), suggesting that microcredit programs have either not been effectively promoted or are not trusted by women in these regions. Bihar, despite having the highest loan uptake rate (14.3%), still struggles with low financial autonomy, as seen in the earlier table, indicating that microcredit alone cannot address systemic gender inequalities.

These findings emphasize the need for a multi-faceted approach to bridge the gap between awareness and usage of microcredit programs. While increasing awareness is crucial, it must be accompanied by efforts to build trust, provide financial literacy, and address cultural barriers that restrict women's economic agency. Additionally, microcredit programs should be integrated with broader initiatives that promote women's education, entrepreneurship, and social empowerment. Only by tackling these interconnected challenges can microcredit programs truly become a tool for transforming women's lives and ensuring that financial access translates into meaningful economic autonomy.

### 3. CONCLUSION

The comparative analysis of women's empowerment across major Indian states reveals significant inter State disparities in Economic participation, financial autonomy, and decision-making. States like Tamil Nadu and Gujarat demonstrate higher female workforce engagement particularly in non-agricultural sectors others such as Bihar and Uttar Pradesh lag behind, with women predominantly confined to informal, unpaid, or seasonal work. This divergence underscores a critical insight: employment alone does not guarantee empowerment. Even in states with relatively better job opportunities, persistent wage gaps and limited control over earnings hinder true economic independence.

Financial inclusion initiatives have expanded access to banking services, yet the translation of these opportunities into meaningful autonomy remains inconsistent. Tamil Nadu and Odisha, for instance, show high awareness of microcredit

programs but moderate financial agency, highlighting how cultural and structural barriers such as patriarchal norms or lack of financial literacy can undermine policy gains. Conversely, states like Gujarat and Haryana, with lower formal credit awareness but higher autonomy, suggest that informal economic networks and entrepreneurial ecosystems can sometimes fill gaps left by institutional frameworks. These contrasts emphasize that empowerment is not just about access to resources but the ability to wield them freely.

Decision making autonomy further illustrates this complexity. While Punjab and Haryana report greater female participation in household choices, states like Madhya Pradesh and Bihar reflect stark exclusion, with many women having little say in personal or financial matters. Such disparities stem from entrenched social hierarchies, where traditional gender roles often override economic advancements.

Bridging gaps between policy intent and lived reality requires strengthening financial literacy, fostering women's entrepreneurship, and dismantling discriminatory norms through education and advocacy. Legal protections and workplace reforms must accompany grassroots efforts to shift cultural attitudes, ensuring that women's economic contributions translate into tangible autonomy.

As Nehru noted in his 1951 Red Cross speech, "the condition of the people can be judged by the condition of its women." With India's female LFPR (18.6%) still trailing the global average (47%, World Bank, 2023), the nation's 2047 development vision demands urgent action. True empowerment will be achieved only when women across all states can freely access resources, make decisions, and shape their destinies without constraint. Only through integrated efforts India can realize SDG 5's promise of gender equality by 2030.

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**Corresponding Author:**

- Dr. Sohrab Ansari, Department of Economics, Mathabhanaga College, Cooch Behar , West Bengal  
email;sohrab2353@gmail.com