
ASSESSING THE ROLE OF ECONOMIC EMPOWERMENT IN ADVANCING INDIAN WOMEN'S SOCIO-ECONOMIC STATUS AND ITS NATIONAL ECONOMIC IMPLICATIONS

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ABSTRACT

This study investigates the factors influencing Indian women's economic empowerment and its contribution to the national economy. With a focus on the roles of women in both formal and informal sectors, the study emphasizes the significant economic potential of India's female workforce. Despite advancements, the gender gap persists, with only 18% of the GDP currently contributed by women. The study delves into the challenges faced by women, especially in rural areas, and highlights initiatives and government programs aimed at fostering economic independence.

The research underscores the need for increased support for female entrepreneurs and outlines the impact of the COVID-19 pandemic on gender disparities. It recommends strategies to bolster women's economic empowerment, including the 3Rs strategy: recognizing, reducing, and redistributing unpaid care labour. The role of legislation, financial accessibility, and public-sector care infrastructure is emphasized as crucial in promoting gender equality. A historical overview of women's empowerment in India is provided, emphasizing constitutional provisions and legislative measures. The study also acknowledges notable achievements and gains in various fields, such as space exploration and the military.

Policy implications for gender equality are discussed, emphasizing the importance of addressing mortality rates, educational disparities, economic opportunities, household influence, and intergenerational gender inequality. The study concludes by presenting current statistics on female labour force participation in India and discussing the challenges that persist, including wage gaps and underrepresentation in leadership roles. Overall, the research calls for comprehensive policies to achieve gender parity, citing potential economic growth and societal benefits.

INTRODUCTION

A wise man of great intellect and power once said, "The best measure of a nation's progress is the way it treats its women." Throughout the course of history, women have encountered various obstacles and difficulties, which have cultivated within them boundless endurance and determination, ultimately contributing to their enhanced resilience.

In recent decades, women professionals have diligently and enthusiastically applied their ability and passion to their jobs. They make a significant contribution to India's economic development and prosperity. Currently, India has a total of 432 million women who are of working age, with

343 million of them being engaged in the unorganized sector. A study conducted by McKinsey Global Institute has forecasted that India could potentially augment its GDP by US\$ 770 billion by 2025 solely through the implementation of gender equality measures. Nevertheless, women currently account for a mere 18% of the GDP.ⁱ

Rural Indian women achieve new milestones daily. Despite societal and family ostracism, women have maintained their economic autonomy, founded businesses, and inspired others. Women have 50% reservation in panchayats, and national initiatives like the “National Rural Livelihood Mission” give them local leadership roles. The “Swachh Bharat Mission” and “Mahatma Gandhi National Rural Employment Guarantee Act” have given women supervisory jobs.ⁱⁱ

India is the third-largest startup ecosystem and Unicorn community in the world. However, only 10% of these ventures are led by women. Women entrepreneurs need mental and financial support to start their businesses. In recent years, women have taken on leadership roles in business and founded their own companies.

Pandemic-related problems have increased India's gender gap by 4.3%.ⁱⁱⁱ This is because Indian women's economic prospects have declined, reducing their official work. The informal labor sector is feeling pandemic effects. The abundance of unpaid work limits women's time and agency. This hinders their education and skill development, which hinders their business growth.

Improving women's career prospects and reducing their dual-duty load are two ways to empower them economically. All policymaking must incorporate the 3Rs strategy, which recognizes, reduces, and redistributes women's unpaid care work. Improving the infrastructure of the public sector for healthcare can encourage more women to work. Eleven million jobs could be created and women's economic and social well-being could be improved if just two percent of India's GDP was invested in the care economy. Legislation that takes gender into account is necessary to support and encourage female entrepreneurs in India. We need to make banks and other financial institutions more accessible and give them more tax breaks.^{iv}

The CII National Committee on Women Empowerment works with industry to empower women in business and society. Promote gender equality, prevent workplace sexual harassment, and empower women in the community are its main goals. CII presents the CII Woman Exemplar Award annually to honor women who have contributed to education and literacy, health, and microbusiness development projects. The Committee conducts regular research on workplace empowerment with partner organizations like the “United Nations Fund for Women” (UNIFEM). They also host seminars, workshops, conferences, and gender sensitization.^v

Gender equality and women's empowerment are essential for human rights and a peaceful, progressive, and sustainable society. Providing women with equal opportunity and representation is essential to closing the gender gap.

RESEARCH OBJECTIVES

- Assess the current status of women's economic participation in India, examining both formal and informal sectors.
- Explore and identify challenges and barriers hindering women's economic empowerment, with a focus on rural areas.

- Evaluate the effectiveness of existing government initiatives and policies designed to promote women's economic empowerment.
- Investigate the landscape of women entrepreneurs in India, analysing challenges and potential economic benefits.
- Assess the repercussions of the COVID-19 pandemic on women's economic prospects, considering changes in participation and entrepreneurship.

BRIEF HISTORY OF WOMEN EMPOWERMENT

The Indian Constitution, which became effective on January 26, 1950, has Articles 14 through 16 that ensure gender equality by granting equal rights to both men and women. Gender-based discrimination is prohibited by law. Before the granting of women's suffrage in many Western countries, India's independence in 1947 marked the implementation of universal suffrage for women. In 1966, India achieved the distinction of having a female leader, Indira Gandhi, making it the second country in modern history to do so. The first country was Sri Lanka, which elected Sirimavo Bandaranaike as its president in 1960.

New Delhi has actively pursued the ratification of significant international accords as part of its endeavour to eradicate gender discrimination. The “International Labor Organization” (ILO), as one of its founding members, has officially approved and implemented 47 agreements and one convention. After signing the “Convention on the Elimination of All Forms of Discrimination Against Women” (CEDAW) in 1980, it ratified it in 1993, although with certain reservations. The National Action Plan on Women, Peace and Security and the Optional Protocol to CEDAW have both not been approved by it yet. Two laws, one from 1961 that outlawed dowries and the other from 2005 that protected women from domestic violence, were passed to deal with these nationwide problems. Private sector maternity leave was increased from 12 weeks to 26 weeks in 2017 as a result of government amendments to the Maternity Benefit Act.^{vi}

According to the Women's Reservation Law, women will be granted a 33 per cent reservation in all areas of Indian politics. This is an endeavour to augment the political participation of women. The Act was first introduced by the Deve Gowda government on September 12th, 1996. Several administrations made efforts to promote the bill, but it took 14 years for the Rajya Sabha, the upper chamber of parliament, to approve it. The Lok Sabha, which is the lower house of parliament, as well as all state legislatures, still have to give their approval to the proposal. The introduction of the law was a substantial endeavour aimed at changing the gender composition of Indian politics. Advocates of the quota system argue that it is an essential measure to enhance the active and significant participation of women in politics. By including the perspectives of women in governance, the often-protracted process may be expedited. Conversely, sceptics argue that this legislation will just benefit affluent women. While the decision to provide 33% of seats for women is commendable, the Trinamool Party, a strong supporter of the law, took it a step further by reserving 40% of seats for women in the 2019 Lok Sabha elections.^{vii}

WOMEN'S ROLE IN ECONOMIC DEVELOPMENT IN INDIA

Many in the 'New India' believe that rural women will be the ones to spearhead environmental, social, and economic reforms. The majority of India's population relies on agriculture for

subsistence, and nearly 80% of rural women work in agriculture. The nation's economic progress could be drastically altered if rural women were enabled and integrated into the agricultural workforce. In order to achieve the Sustainable Development Goals by 2030, it would be mutually beneficial to increase food and nutrition security while simultaneously decreasing poverty and hunger.

Progress is also achieved by changing the stagnant social framework of a country and questioning biases. The contribution of women to India's economic progress has significantly influenced the country's perspective. Several prestigious organizations involved in pioneering efforts are run by women. A multitude of Indian women have shown their talents on an international stage, and their groundbreaking contributions have significantly contributed to progress and development. Studies indicate that businesses established by women tend to have greater long-term viability. India's economic trajectory shows a substantial increase in the number of female entrepreneurs. If this trend continues, their contribution to the economy will be remarkable.

Nevertheless, significant disparities in economic opportunities and results based on gender are prevalent in almost every nation. Women have a gender pay gap, own less assets, and shoulder the responsibility of unpaid and caregiving duties. Additionally, women are mostly found in precarious and low-wage occupations. The formation of a High-Level Panel (HLP) by the UN Secretary-General in 2015 was a response to the universal issue of gaps in economic opportunities and results. The purpose of this panel is to address the major problems that hinder women's economic growth.^{viii}

International experts convened to assess gender disparities in economic empowerment and devise strategies to achieve women's complete and equitable engagement in the economy.

In 2017, the High-Level Panel (HLP) presented its conclusive findings to the Secretary-General, acknowledging four primary domains in which women actively participate.

- Formal Sector
- Informal Sector
- Women-owned enterprises
- Agriculture

Furthermore, the research has identified seven factors that contribute to the economic empowerment of women and has outlined specific measures to expedite the advancement of women's complete and equitable economic involvement. These factors encompass:

- Monitoring harmful standards and encouraging good examples
- Making sure people are protected legally and changing anti-discrimination rules
- Acknowledging, Minimizing, and Redistributing Care and Work Donations
- Assets in construction: digital, financial, and physical
- The evolving norms and practices of businesses
- Recruitment and purchasing policies in the public sector that are up for improvement
- Increasing exposure, group expression, and representation

WOMEN'S ECONOMIC EMPOWERMENT STATISTICS IN INDIA

In recent decades, female professionals in the workforce have shown meticulousness, skill, passion, and excitement. They have made significant contributions to India's economic progress and prosperity. India now has 432 million women who are of working age, with 343 million of them being engaged in the unorganized sector.

Research shows that women now contribute 18% to the GDP. However, by providing equal opportunity to women, India has the potential to increase its GDP by US\$ 770 billion by 2025.^{ix} India ranks third globally in terms of the number of startups and is also the third biggest in the Unicorn community, which refers to privately held firms valued at over \$1 billion. However, the proportion of women founders among them is barely 10%.^x

It is crucial to garnering additional backing, both in terms of mental and financial assistance, for female entrepreneurs to facilitate the commencement of their endeavours. Thankfully, there has been a significant change in recent years in the way women engage in entrepreneurship, resulting in more women taking on leadership roles in the company.

Nevertheless, as a result of the difficulties presented by the epidemic, the gender disparity in India has increased by 4.3%, mostly due to the decrease in economic prospects for Indian women.^{xi} This trend further suggests a fall in their involvement in the official labour market. The residual effects of the pandemic crisis continue to be experienced in the informal labour market.

NOTABLE GAINS IN WOMEN EMPOWERMENT

India is seeing a steady rise in the number of women participating in many fields such as business, politics, medical, sports, and agriculture. Two female scientists from the Indian Space Research Organization led the second lunar mission of India, Chandrayaan-2, from start to finish in 2019. A woman leading a prominent space expedition defies the notion that only men should pursue careers in aerospace engineering. In 2020, the Supreme Court's affirmation of the government's stance on women assuming leadership roles in the military marked a noteworthy advancement. Since their first recruitment in the military in 1992, women have occupied diverse positions, such as fighter pilots, doctors, nurses, and engineers.^{xii} These are examples of Indian women who have successfully overcome the barriers to advancement in the armed forces, despite the ongoing global debate around women's involvement in combat roles.

An incomplete account of women's empowerment in India would exclude the acknowledgement of grassroots initiatives by the government and civil society organizations. The federal and state governments have implemented new laws, programs, and initiatives to empower women in both urban and rural regions. There have been many significant programs introduced by the Narendra Modi government to advance gender equality, including Women Are Equal, Beti Bachao Beti Padhao, and the Pradhan Mantri Ujjwala Yojana. The Bachao Beti Padhao campaign was launched in January 2015 with the aim of empowering young girls and ending gender inequity. Due to its relatively high sex ratio, northern India—specifically the states of Uttarakhand, Delhi, Uttar Pradesh, and Haryana—receives the most of the attention. Launched in 2016, Mahila-e-Haat is an online marketing project. It helps NGOs, self-help groups, and female entrepreneurs using technical methods. A number of initiatives aim to do certain things, such as improve the lives of

girls and encourage them to become involved in their communities, or to help budding female entrepreneurs.^{xiii}

Further, the government has made it possible for global organizations to form alliances with non-governmental organizations (NGOs) on a local, regional, and even national level, as well as with for-profit businesses. As part of its efforts to promote maternal and child healthcare in Andhra Pradesh, the World Bank maintains tight ties with both the federal and state governments of the state. The UN-India NITI Aayog Investor Consortium for Women Entrepreneurs is a joint initiative of the National Institution for Women and the UN India Business Forum. Its goal is to strengthen female entrepreneurship and create an environment that is favorable to women.

POLICY IMPLICATIONS: GENDER EQUALITY

Policymakers should focus on five priorities to achieve gender equality: reducing women's disproportionate mortality rate; eliminating gender disparities in education; improving women's access to economic opportunities, which will increase earnings and productivity; ensuring women have an equal say in households and societies; and preventing gender inequality from perpetuating. Addressing the root causes of each life stage is necessary to reduce female mortality. Since girls are more vulnerable to waterborne infectious diseases than boys, improving water supply and sanitation, as Vietnam has done, is essential for reducing their death rate. Improving healthcare for pregnant women, as Sri Lanka did early on and Turkey recently did, is crucial. The HIV/AIDS epidemic-stricken regions of sub-Saharan Africa should prioritize antiretroviral medication availability and infection reduction. Korea shows that girls' social worth must be increased to reduce sex-selective abortions and female births.

Remove poverty, ethnicity, and location barriers to education to reduce educational disparities in nations where they exist. In remote areas like rural Afghanistan, more schools may help reduce gender disparity. Demand-side interventions, such as cash transfers based on school attendance, may help impoverished girls enroll when personalized solutions are difficult or expensive. Conditional cash transfers have increased girls' enrolment in Mexico, Turkey, and Pakistan.

Comprehensive policies are needed to increase women's economic opportunities and reduce the gender gap in incomes and output. In Colombia, subsidized child care increases women's employment opportunities, in Bangladesh, credit access increases, and in Ethiopia, joint land titles for both spouses guarantee access to productive resources, particularly land. Implementing gender quotas or job placement programs like Jordan's can help women achieve economic empowerment by improving workplace productivity data and eliminating institutional biases.

Governments must address social norms and beliefs, women's economic opportunities, the legal environment, and women's education to reduce gender disparities in family and societal influence. Women need more control over home resources and legislation that helps them accumulate assets, especially by strengthening property rights. Moroccan family law amendment's guarantee equal ownership rights for husbands and wives on property acquired after marriage, improving women's property rights. Political representation quotas, female leadership training, and increased women's participation in labour unions and professional groups can boost women's influence.

Targeting adolescents and young adults is essential to addressing gender inequality. These childhood decisions affect one's abilities, well-being, financial prospects, and ambitions as an adult. Policymakers must prioritize human and social resource development to end gender disparities. In Malawi, girls receive cash transfers to stay or re-enroll in school. Young women in Uganda receive job and life skills training to help them transition from school to work. Indian girls are also exposed to female political leaders as role models to raise their aspirations.

Domestic policy action is crucial, but international support and enhancement are also crucial. This requires increased financial resources, coordinated creativity and education efforts, and improved collaborations. Funding the poorest nations' clean water, sanitation, and maternity care initiatives to reduce female mortality and education disparities. Governments, development agencies, businesses, civil society, and academic institutions in developing and developed nations should collaborate.^{xiv}

FEMALE LABOR FORCE PARTICIPATION RATE ACROSS INDIA FROM 2012 TO 2022

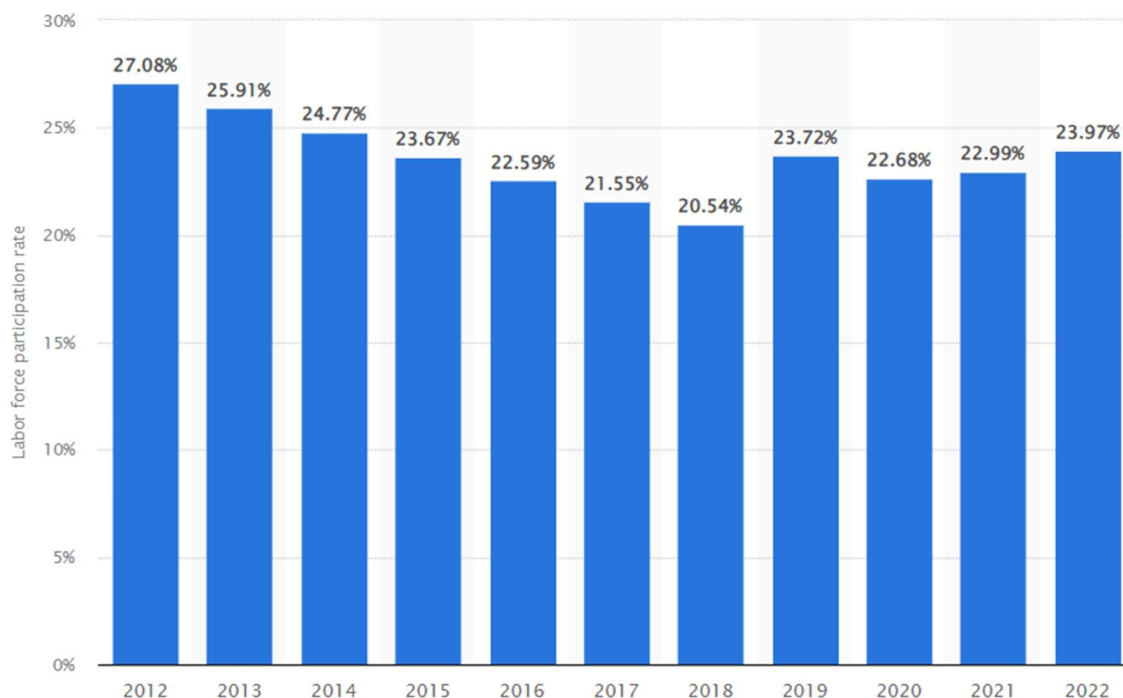


Figure 1: Rate of female labour force participation in India 2012-2022

In comparison to last year, the female labor force participation rate in India has increased by 1.35%. In 2022, the aggregate rate hit 23.97%. The term "female labour force participation" describes the percentage of working-age women. For example, this encompasses all working women who produce goods and services within a certain time limit.

CHALLENGES

Even though gender equality is still a problem, India has achieved progress in human development. From 2018 to 2020, India fell from 108th to 112th in the World Economic Forum-commissioned Global Gender Gap Report.

There has been significant improvement in terms of political empowerment, and overall, the gender imbalance in India has been decreased by 66%. With a female leader at the helm for two decades, it placed eighteenth on the political empowerment subindex. Despite this, women only make up about a quarter of the parliament and a third of the cabinet in India, hence their total political presence is severely lacking. Regrettably, since 2006, it has failed miserably in its mission to empower women economically. According to the report, 82% of men are either employed or actively seeking employment, but just 25% of women are in the same situation. Additionally, the typical wage of female employees is just one-fifth of that earned by their male counterparts. Indian women often face gender-based wage disparities, even when they successfully get employment. India has the highest average salary gender inequality among the 73 countries analyzed in the ILO's World Wages Report 2018/19, with a rate of 34.5%. A significant number of women are experiencing the pay gap due to their higher involvement in informal work compared to formal employment. Only 14 per cent of leadership posts in India are occupied by women.^{xv}

Enhancing the economic agency of women will provide beneficial outcomes for all individuals. IMF projections suggest that achieving gender parity in the workforce may potentially lead to a remarkable 27% growth in India's GDP. India might benefit from studying the Japanese model to enhance the economic empowerment of women. The significant increase in Tokyo's female labour force participation, from 66.5 per cent in 2000 to 76.3 per cent in 2016, may be attributed largely to various economic, demographic, and regulatory trends associated with Womennomics.^{xvi} Over time, it has significantly modified its policies by amending labour laws, implementing new anti-discrimination provisions, and enhancing child-care standards. Policies might be enacted and reinforced to incentivize women to join the labour market and sustain employment while experiencing early marriage and motherhood. India's maternity leave policies are among the most permissive, however, they only apply to a small fraction of employed women. Only a small number of women benefit from the endeavour to replicate effective strategies from other regions without considering the specific conditions of their locality. While it may be advantageous to thoroughly analyze these models, they still need improvement considering the specific conditions in India.^{xvii} Furthermore, there are disparities between policy and implementation within the Indian legal system. Despite the existence of laws aimed at safeguarding women and girls, issues persist about its enforcement and the successful prosecution of alleged perpetrators. Corruption and bureaucratic inefficiencies exacerbate the disparities in these processes. The perpetrators of the infamous "Nirbhaya" gang rape case were executed by hanging after seven years. The disparity in women's empowerment between rural India and urban regions is a notable concern. The fact that the rural population in India accounts for around 65.97% of the total population, despite the increasing urbanization and growth of cities, is a matter of significant concern. In urban areas, women have

more access to healthcare, employment prospects, education, and participation in decision-making processes.^{xviii}

CONCLUSION

The journey of women's economic empowerment in India has been marked by progress and challenges, reflecting the complex interplay of cultural, social, and economic factors. While there have been notable achievements, including the increasing participation of women in various sectors and advancements in legislative frameworks, the persisting gender gap and challenges faced by women, particularly in rural areas, demand comprehensive and targeted interventions.

The study reveals that despite the significant contribution of women to India's workforce, their share in the GDP stands at a mere 18%. This gap underscores the untapped potential that could significantly boost the national economy. Initiatives like the 'National Rural Livelihood Mission' and legislative measures, such as the Women's Reservation Law, aim to create opportunities and representation for women, but challenges like the gender pay gap, underrepresentation in leadership roles, and the rural-urban divide persist.

The COVID-19 pandemic has further highlighted the vulnerabilities faced by women, with a 4.3% increase in the gender gap. Economic setbacks and increased unpaid care labour have hindered women's progress, emphasizing the need for targeted strategies. The 3Rs strategy—recognizing, reducing, and redistributing unpaid care labour—emerges as a crucial framework for fostering women's economic empowerment. The study advocates for increased financial and mental support for female entrepreneurs and calls for the allocation of 2% of India's GDP to the care economy to create employment opportunities and enhance women's well-being.

Historically, constitutional provisions and legislative measures have paved the way for women's empowerment, yet there is room for improvement in enforcement and addressing disparities. The role of organizations like the CII National Committee on Women Empowerment in promoting gender equality through awards, research, and collaborations is commendable and signifies the importance of both public and private sector involvement.

Noteworthy gains, such as women leading space expeditions and holding key positions in the military, showcase the changing narrative of women's empowerment. However, challenges in areas like wage disparities and urban-rural inequalities persist, requiring a multifaceted approach. Policy implications for gender equality highlight the need to address mortality rates, educational disparities, economic opportunities, household influence, and intergenerational gender inequality. The study emphasizes the significance of international collaboration, involving financial resources, education, and partnerships, to address these challenges comprehensively.

As the female labour force participation rate inches upward, reaching 23.97% in 2022, there is optimism for progress. However, the challenges outlined, including the need for targeted policies, bridging the rural-urban gap, and addressing disparities in various sectors, call for sustained efforts. Achieving gender parity holds not only societal benefits but also the potential for a remarkable 27% growth in India's GDP, as projected by the IMF.

In conclusion, the study advocates for a holistic approach, combining legislative measures, economic incentives, and societal shifts to propel women's economic empowerment. It calls for a

collective effort from government, industry, and civil society to create an environment where women can thrive, contribute significantly to the economy, and enjoy equal opportunities and representation. The pursuit of gender equality is not just a moral imperative but a pathway to a more inclusive, progressive, and economically robust India.

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