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IJMER, Journal of Multidisciplinary Educational Research, concentrates on critical and creative research in multidisciplinary traditions. This journal seeks to promote original research and cultivate a fruitful dialogue between old and new thought.



Two Day National Seminar

on

Strategies & Challenges of Women Empowerment in India

28-29, January 2026



~ Organized by ~

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Vivekananda Government Degree College (A), Vidyanagar.

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&

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About Hyderabad

Hyderabad is important as a major center for information technology and pharmaceuticals, earning it the nicknames "Cyberabad" and "Vaccine Hub of India". Historically, it was a global center for trade in pearls and diamonds and is known for its rich culture, monuments like the Charminar, and a vibrant food scene. Today, it is also the capital of Telangana, a key economic hub, and a city known for its diverse culture, food, and a thriving arts scene, having attracted many performers and artists over the centuries.

About Vivekananda Govt. Degree College (A), Vidyanagar

The college was established in the year 1988 as an evening college, Swami Vivekananda Education Society (SVES) Telugu Kalasala (Evening) under the chairmanship of Dr. Mani Chenna Reddy, former Chief Minister of Andhra Pradesh, and Acharya Khandavalli Lakshmi Rajanaram, Professor of Telugu in German University (1938-1964) as the secretary.

The SVES, Telugu Kalasala was a composite college offering PUC and UG courses in Arts and Commerce. It was taken over by the Government in 1982 and named as SVES Government Telugu Kalasala (Evening). In compliance with the Government of Andhra Pradesh's policy, the college was converted into Day College in 1990 and renamed Vivekananda Government College, Vidyanagar.

In 2002, the Jr. College was bifurcated from it and was renamed Vivekananda Government Degree College and B.Sc. (MSc) was introduced to the existing BA and B.Com streams. The college was accorded recognition under 2(f) and 2(b) of the UGC Act 1956. The College was accredited by NAAC with CGPA of 2.10 with 'B' grade in the year 2015. Re-accredited by NAAC with 'A' grade (3.14 CGPA) in 2022. The College adopted the Choice Based Credit System (CBCS) from the academic year 2018-19. The College is granted Autonomy in the year 2024-25.

New UG programs in BA, BA (L), BA (PFA), B.COM, BSC, BBA and BCA with many combinations were introduced in the college now. Presently the college is offering UG programs in BA, BA (L), BA (PFA), B.Com, BBA, B.Sc., BCA with different combinations and MDP (B.Com (BFS)), BBA (R.O.), B.Sc. (Health care management) courses.

The college is in two blocks (old and new), with spacious classrooms, laboratories and a library with a reading room and an e-corner. Additional classrooms are also under construction in new block. The Telangana Skill Knowledge Centre (TSKC), the Women Empowerment Cell (WEC), NCC, NSS, etc., are some of the support services provided by the college. There are 88 experienced teaching staff, a librarian, a Physical Director and 20 members of non-teaching staff to help in the maintenance and smooth functioning of the college.

About the Department:

The Department of Political Science was established in 1988 with Telugu as the medium of instruction in the college. Political Science is one of the undergraduate courses with the combination of History, Economics, Public Administration, Computer Applications and Mass Communication and Journalism. The Department offers SSC and GE courses like Contemporary Political Economy, Citizenship Laws, Rights and Duties, Legislative Procedures and Practices, Human Rights.

About the Seminar:

Women's empowerment has been an issue of immense discussions over the last few decades worldwide. This has been added in most government plans and programs as well. Efforts have been made on a regular basis across nations to address this issue and enhance the socio-economic status of women. However, it has been observed that most of the policies and programs view empowerment in the economic sense only, working in the belief that economic self-reliance empowers women. Five-year plans in India have taken several initiatives towards women's development through plans, policies, and schemes. Socio-economic prospects for women have been exercised through different training programmes, sensitization programmes, and capacity-building measures.

The concern of gender equality has been focused on the plan period. The report "Towards Equality" submitted by the Committee on the Status of Women in India made tremendous changes in the status of women in India and it fostered socio-economic empowerment of women. The inclusion and continuation of Women's Studies as a subject in the academic curriculum has been considered a significant achievement through five-year plan efforts. The gender budgeting system in India is another significant initiative.

Aspects towards economic empowerment of women in India, at the workplace, women often face barriers which include wage gaps, little career advancement and occupational segregation. Promoting equal access to education, training, and entrepreneurship can empower women economically, fostering independence and reducing poverty.

Objectives of the Seminar:

The overall objective of the seminar is to present the current scenario in women's empowerment in relation with economic development as well as political participation. There are many changes occurring in rural and urban areas in the status of women and their socio-economic empowerment. The academic discourse will be highlighting the issues pertaining to women empowerment and economic sustenance. The experts in the field of gender and women's studies shall make a debate and discussion for an alternative approach towards revealing issues of women empowerment in general and Telangana State in particular.

The seminar has to document the learning outcomes from participants and professionals from different sectors, and the same will be an indispensable approach towards suggesting appropriate authorities and stakeholders for women empowerment.

The secondary objective of the seminar is to make people aware about the rights of women which are vitally necessary in society. The fact remains that even today, women's rights are often violated in various forms. So, it is high time to seek a pragmatic discourse on various aspects – seeking the causes, consequences, and solutions towards a positive gender justice.

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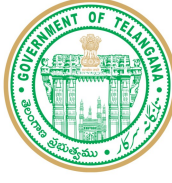
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Prof. M. Kodandaram,
Member of the Legislative Council, Telangana

MESSAGE

It is a matter of immense privilege for me to be associated with this two-day ICSSR-SRC-sponsored National Seminar on “Strategies and Challenges of Women Empowerment in India,” organised by the Department of Political Science, Vivekananda Government Degree College (Autonomous), Vidyanagar, Hyderabad, on 28-29 January 2026. I warmly congratulate the Principal, Dr. K. Prabhu, the Head of the Department and Convener, Dr. S. Rama Devi, the Co-Convener, Dr. I. Thirupathi, and the entire organising committee for their commendable initiative in bringing this vital discourse to the national stage.

Women’s empowerment is not merely a policy imperative — it is the moral cornerstone of a just and democratic society. Despite constitutional guarantees and legislative advances, millions of women in India continue to contend with inequality in economic participation, political representation, educational access, and social dignity. True empowerment demands not only rights on paper but their meaningful realisation in everyday life.

The seminar’s themes — Economic Empowerment, Educational and Skill Development, Political and Legal Empowerment, Social and Cultural Transformation, Digital and Technological Inclusion, and Institutional and Policy Frameworks — together form a comprehensive and timely agenda. The rich diversity

of over a hundred research contributions from across the country promises deliberations of lasting academic and policy value.

I urge all participants to engage with rigour, empathy, and purpose. May this seminar illuminate pathways toward a truly equitable India where every woman stands empowered in every sphere of life.



Prof. M. Kodandaram

Former Member of the Legislative Council,

Telangana



Dr. DANASARI ANASUYA SEETHAKKA
Minister for PR, RD & RWS
Women and Child Welfare
Government of Telangana



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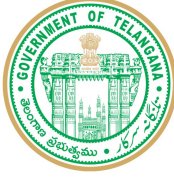
MESSAGE

I am glad to note that the Vivekananda Government Degree College Vidyanagar conducting a two-day national seminar "Strategies and Challenges of Women Empowerment in India" on 28, 29 January 2026.

This would be an opportunity to review and evaluate the ongoing policies and progress, aiming to achieve women empowerment. The deliberations this national level seminar hopefully identifies the strategies and challenges for course correction and expedites the process of women empowerment.

I extend all my good wishes for the grand success of this seminar with a request to record the proceedings and success stories.


(Dr. Danasari Anasuya Seethakka)



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Smt. A.SRIDEVASENA, I.A.S.,
Commissioner
DEPARTMENT OF COLLEGIATE EDUCATION AND TECHNICAL
EDUCATION

MESSAGE

It is a matter of profound pride that the Department of Political Science of Vivekananda Government Degree College (Autonomous), Vidyanagar, Hyderabad, is organising an ICSSR-SRC sponsored National Seminar on "Strategies and Challenges of Women Empowerment in India" on 28-29 January 2026. I extend my heartfelt congratulations to the Principal, the Head of the Department and Convener, the Co-Convener and the entire organising team for steering this timely and important academic initiative.

Women's empowerment is not merely a policy imperative — it is the cornerstone of a just, inclusive, and progressing society. While decades of national planning and legislative reforms have brought meaningful improvements in the status of women in India, the journey toward true gender equality remains unfinished and urgent. The seminar's themes reflect a comprehensive understanding of women's empowerment — encompassing Economic Empowerment, Educational and Skill Development, Political and Legal Empowerment, Social and Cultural transformation, Digital and Technological Inclusion, and Institutional and Policy strategies. These domains are deeply interlocked, and progress in one reinforces gains in all others. Enriched by over a hundred research papers from academicians, researchers, and policymakers across the country, the deliberations will generate insights of both scholarly and policy significance. The Commissioner's Office for Collegiate Education remains committed to fostering an enabling environment where women students are inspired, supported, and equipped to lead. The seminar's focus on documenting outcomes and channelling them as recommendations to relevant stakeholders is a commendable approach. I urge all participants to engage with openness, rigour, and genuine inquiry. I convey my best wishes for the success of this seminar and trust it will serve as a beacon of transformative action in the pursuit of gender justice.

A. Sridevasena, IAS



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PROF. V. BALAKISTA REDDY
LL.M; M.Phil; Ph.D.(JNU)
CHAIRMAN



MESSAGE

It gives me immense pleasure to convey my heartfelt greetings on the occasion of the Two-Day National Seminar on ***“Strategies & Challenges of Women Empowerment in India”***, organized by the Department of Political Science, Vivekananda Government Degree College (Autonomous), Vidyanagar, Hyderabad, **on January 28–29, 2026.**

Women empowerment today stands at the core of India’s developmental narrative. It is not only about ensuring equal rights, but about creating equal opportunities for women to participate meaningfully in economic growth, governance, innovation, and nation-building. Despite notable progress, challenges such as access to quality education, skill gaps, workforce participation, and leadership representation continue to demand focused attention.

Higher education institutions are uniquely positioned to address these challenges. They serve as catalysts for change by nurturing confidence, critical thinking, and leadership among young women. By integrating multidisciplinary learning, skill-oriented education, and gender-sensitive practices, our institutions can empower women to emerge as drivers of social and economic transformation.

I congratulate the organizers on this commendable initiative and extend my best wishes to all participants for productive and enriching deliberations.

Warm regards,

(Prof. V. Balakista Reddy)

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Prof. B. Sudhakar Reddy, Ph.D.
Honorary Director

భారత సమాజ విజ్ఞాన పరిశోధన మండలి
దక్షిణ ప్రాంతీయ కేంద్రం

(విద్యా మంత్రిత్వ శాఖ, భారత ప్రభుత్వం)
2వ అంతస్తు కొత్త భవనం, OUCIS ప్రాంగణంలో,
ఉస్మానియా విశ్వవిద్యాలయం క్యాంపస్, హైదరాబాద్ - 500007

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Message

It is a matter of great privilege and satisfaction to extend my warm greetings on the occasion of the two-day National Seminar on “Strategies and Challenges of Women Empowerment in India,” sponsored by ICSSR-SRC and organised by the Department of Political Science, Vivekananda Government Degree College (Autonomous), Vidyanagar, Hyderabad, during 28-29 January 2026. I place on record my sincere appreciation of the efforts of the Principal,



Dr. K. Prabhu, the Head of the Department and Convener, Dr. S. Rama Devi, the Co-Convener, Dr. I. Thirupathi, and the entire organising committee for conceptualising and convening this important academic forum.

Women's empowerment continues to be a critical developmental priority in contemporary India. Notwithstanding constitutional safeguards and sustained policy interventions, deep-rooted structural constraints—emanating from patriarchy, socio-economic inequalities, and cultural norms—persist in impeding the full realisation of women's capabilities. Addressing these challenges necessitates a holistic and interdisciplinary approach encompassing education, economic participation, legal safeguards, political representation, and digital inclusion. In this context, the thematic focus of the seminar is both timely and intellectually significant.

The six thematic areas—Economic Empowerment, Educational and Skill Development, Political and Legal Empowerment, Social and Cultural

Transformation, Digital and Technological Inclusion, and Institutional and Policy Strategies—aptly capture the multidimensional nature of gender equity and inclusive development. The participation of a large number of scholars and researchers from diverse regions of the country is expected to enrich the deliberations with empirical depth, methodological rigour, and policy relevance.

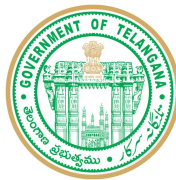
The ICSSR-SRC remains steadfast in its commitment to promoting high-quality research and academic engagement on issues of national importance, particularly those about equity, inclusion, and social justice. I am confident that this seminar will generate meaningful scholarly discourse and contribute valuable insights for policy formulation and implementation.

I extend my best wishes to all participants for fruitful deliberations and the successful conduct of the seminar.



(Sr. Prof. B. Sudhakar
Reddy)

Honorary Director



**Commissionerate of Collegiate
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Off: Prof. Jayashankar Vidyabhavan,
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Prof. P. Bala Bhaskar, M.Sc., Ph.D.

Joint Director

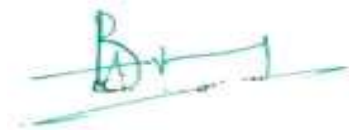
MESSAGE

It gives me great pleasure to convey my warmest greetings on the occasion of the two-day ICSSR-SRC-sponsored National Seminar on “Strategies and Challenges of Women Empowerment in India,” organised by the Department of Political Science, Vivekananda Government Degree College (Autonomous), Vidyanagar, Hyderabad, on 28-29 January 2026. I appreciate the Principal, Dr. K. Prabhu, the Head of the Department, and Convener Dr. S. Rama Devi, the Co-Convener, Dr. L. Thirupathi, and the entire organising committee for their dedication to creating this meaningful national platform.

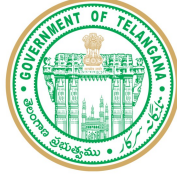
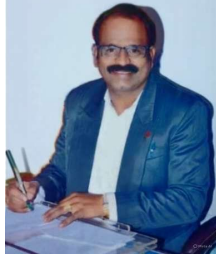
Women’s empowerment encompasses a woman’s full right to education, political participation, social dignity, cultural freedom, legal protection, and technological access. Despite significant strides through legislation and social movements, women across India continue to face deeply entrenched structural barriers. Academic deliberation, grounded in research and lived experience, is therefore indispensable. The seminar’s themes are truly commendable — Economic Empowerment, Educational and Skill Development, Political and Legal Empowerment, Social and Cultural Transformation, Digital and Technological Inclusion, and Institutional and Policy Frameworks — capturing the interconnected, multi-layered nature of gender justice. Over a hundred research contributions from scholars, practitioners, and experts across India will enrich these deliberations with empirical depth and comparative perspective. As an institution under the Office of the Commissioner of Collegiate Education, Telangana, Vivekananda Government Degree College has consistently

demonstrated its commitment to academic excellence and social relevance. The collegiate education system plays a pivotal role in nurturing empowered, socially conscious young women. This seminar rightly addresses the digital divide, barriers to entrepreneurship, underrepresentation in political institutions, and the need for gender-sensitive public policies — translating rigorous inquiry into concrete recommendations for policymakers.

I urge every participant to engage fully with these proceedings and extend my best wishes for an intellectually stimulating and socially purposeful seminar. May it serve as a meaningful step forward in the journey toward the full empowerment of women in every sphere of Indian life.



Prof. P. Bala Bhaskar
Joint Director, Collegiate Education,
Government of Telangana



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MESSAGE

It is with great honour that I convey my heartfelt greetings on the occasion of the two-day ICSSR-SRC-sponsored National Seminar on “Strategies and Challenges of Women Empowerment in India,” organised by the Department of Political Science, Vivekananda Government Degree College (Autonomous), Vidyanagar, Hyderabad, on 28-29 January 2026. I commend the Principal, Dr. K. Prabhu, the Head of the Department and Convener, Dr. S. Rama Devi, the Co-Convener, Dr. I. Thirupathi, and the entire organising committee for their vision and commitment.

Women’s empowerment remains a continuous, multi-fronted endeavour. Despite constitutional guarantees and transformative legislation, structural barriers persist across economic, social, political, and digital domains — reminding us that legal rights must be matched by effective enforcement and sustained collective will.

The seminar’s six themes — Economic Empowerment, Educational and Skill Development, Political and Legal Empowerment, Social and Cultural Transformation, Digital and Technological Inclusion, and Institutional and Policy Frameworks — comprehensively capture the gender question in contemporary India. Over a hundred research contributions from scholars across the country will ensure empirically grounded and policy-relevant deliberations.

I hope these two days yield actionable recommendations that bridge scholarship with policy and bring the voices of marginalised women to the centre of national discourse. I extend my warmest felicitations to all participants and wish the seminar every success.

A handwritten signature in black ink, appearing to read 'D. S. Rajender Singh', with a stylized flourish at the end.

Prof. D.S. Rajender Singh

Joint Director,

Collegiate Education,
Government of Telangana



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Principal: Prof. K. Prabhu, M.A., Ph.D.

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MESSAGE

As the Principal of Vivekananda Government Degree College (Autonomous) and Chairperson of this ICSSR-SRC-sponsored National Seminar, it is my distinct privilege to welcome all dignitaries, academicians, and delegates. The Department of Political Science has taken a highly commendable step in convening this vital two-day discourse on “Strategies and Challenges of Women’s Empowerment in India.”

Higher educational institutions play a transformative role in building an equitable society. True empowerment extends beyond mere economic independence; it necessitates a holistic dismantling of systemic barriers and the cultivation of strong, inclusive frameworks. At our institution, we remain deeply committed to fostering an academic environment where young women are equipped with the knowledge, resilience, and leadership skills required navigating and excelling in the modern world.

With over a hundred research contributions expected, I am certain that the deliberations across various technical sessions—spanning digital inclusion, legal rights, and policy frameworks—will yield pragmatic solutions and enrich existing academic literature.

I commend the Convener, the Head of the Department, and the entire organizing committee for their tireless efforts in bringing this event to fruition. I wish the seminar a resounding success.

Dr. K. Prabhu
Vivekananda Government Degree College (Autonomous)
Vidyanagar, Hyderabad



Dr. Soundarya Joseph
Project Officer, PM-USHA

Message

It gives me immense pleasure to convey my greetings on the occasion of the two-day ICSSR-SRC-sponsored National Seminar on "Strategies and Challenges of Women Empowerment in India," organised by the Department of Political Science, Vivekananda Government Degree College (Autonomous), Vidyanagar, Hyderabad, on 28–29 January 2026. I commend the Principal, Dr. K. Prabhu, the Head of the Department and Convener, Dr. S. Rama Devi, the Co-Convener, Dr. L. Thirupathi, and the organising committee for their commendable initiative in hosting this timely national forum.

Women's empowerment remains one of the most urgent imperatives of our times. Access to quality education, economic opportunity, and institutional representation are not merely policy goals — they are the foundations of a just and equitable society. RUSA's mandate to strengthen higher education across Telangana is deeply aligned with this vision, recognising that empowered women are both the beneficiaries and the architects of social transformation.

The seminar's broad thematic sweep — spanning Economic Empowerment, Educational and Skill Development, Political and Legal Empowerment, Social and Cultural Transformation, Digital and Technological Inclusion, and Institutional and Policy Strategies — offers a comprehensive lens through which scholars and practitioners can together address the structural challenges women continue to face.

I wish the seminar every success and trust that its deliberations will yield meaningful insights and policy-relevant recommendations in the service of women's full and equal participation in national life.

A handwritten signature in blue ink, appearing to read 'Soundarya', with a horizontal line underneath.

Dr. Soundarya Joseph
Project Officer, PM-USHA



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Dr. S. Rama Devi,

**Assistant Professor & Head, Department of Political Science,
Conference Convenor**



CONVENER MESSAGE

It is with great pride and privilege that I welcome you all to the Two-Day National Seminar on "Strategies and Challenges of Women Empowerment in India," organized by the Department of Political Science at Vivekananda Government Degree College, Hyderabad.

At this critical juncture, addressing gender inequalities and fostering women's empowerment is more important than ever. Women's empowerment is a multidimensional issue that encompasses economic independence, educational access, political participation, legal protection, social change, and digital inclusion. Over the next two days, our seminar will explore these crucial areas through six comprehensive thematic streams: Economic Empowerment, Educational and Skill Development, Political and Legal Empowerment, Social and Cultural Transformation, Digital and Technological Inclusion, and Institutional and Policy Strategies. Our goal is to engage in open discussions, share evidence-based findings, and produce practical recommendations relevant to India's diverse contexts.

Putting together a seminar of this magnitude is a collaborative effort, and I am deeply indebted to the many individuals and organizations who have made this possible.

I am sincerely grateful to the Former MLC, Prof. M. Kodandaram (Retd.), whose presence and blessings have greatly honoured this seminar.

I extend my gratitude to Dr. Danasari Anasuya Seethakka, Hon'ble Minister for PR, RD & RWS, and Women and Child Welfare, Government of

Telangana, for her kind blessings and support in making this seminar truly meaningful.

I am especially grateful to Smt. A. Sridevasena, IAS, Hon'ble Commissioner, Collegiate Education, Telangana for her invaluable guidance, which has been instrumental in shaping this event.

I am especially grateful to Prof. P. Bala Bhaskar, Joint Director, CCE, Telangana and Prof. D.S. Rajender Singh, Joint Director, CCE, Telangana. for their presence and guidance, which have played a crucial role in this event.

I extend my heartfelt thanks to: Prof. V. Balakista Reddy, Chairperson, TGCHE; Prof. B. Sudhakar Reddy, Honorary Director, ICSSR-SRC and Dr. Soundarya Joseph, State Project Officer, RUSA, T.G. for their guidance and support.

A special word of thanks to our esteemed Key Note Speaker, Dr. Vanishree Joseph, NIRDPR, Hyderabad and Resource Persons, Chair and Co-chairs: Prof. K. Laxmi (retd), Dept. of Political Science, Osmania University; Prof. Naidu Ashok (retd), Dept. of Political Science, Osmania University; Dr. Aruna Pariti, Head, Department of History, Veeranari Chakali Ilamma Women's University, Koti, Hyderabad; Dr. Madhulatha Alexander, MD, Professor, Osmania Medical College, Consultant Obstetrician & Gynaecologist, Hyderabad; Dr. Beena Chintalapuri Emeritus professor Department of Prisons, Telangana State; Dr. G. Angela, Centre for Sahayam, Osmania University, Hyderabad; Prof. Aparna Rayaprol, Department of Sociology, Central University, University of Hyderabad; who have graciously agreed to share their time and profound expertise with us.

We owe a special debt of gratitude to our funding agencies, particularly the ICSSR-SRC, PM-USHA, and TGCHE for their generous sponsorship and belief in the importance of this academic discourse.

I would like to express my profound gratitude to our Principal, Prof. Dr. K. Prabhu, for his visionary leadership and unwavering support. My sincere thanks go out to Dr. L. Thirupathi, Co-Convener, Lecturer in Political Science and all the teaching staff, office staff, students and every member of our college family for their dedicated cooperation and untiring efforts.

Finally, a very warm and personal thank you to all my Gurus and encouraging friends who have been a constant source of motivation and strength throughout this endeavour.

I wish the seminar a grand success and hope these two days will be highly enriching and productive for everyone involved.



Dr. S. Rama Devi
Convener & Head, Department of Political Science
Vivekananda Government Degree College (Autonomous), Hyderabad
Government of Telangana

Dr. K. VICTOR BABU

M.A.,M.A.,M.Phil.,Ph.D.,PDF, (D.Lit)

Editor-in-Chief

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Editorial.....

It is heartening to note that our journal is able to sustain the enthusiasm and covering various facets of knowledge. It is our hope that IJMER would continue to live up to its fullest expectations savoring the thoughts of the intellectuals associated with its functioning .Our progress is steady and we are in a position now to receive evaluate and publish as many articles as we can. The response from the academicians and scholars is excellent and we are proud to acknowledge this stimulating aspect.

The writers with their rich research experience in the academic fields are contributing excellently and making IJMER march to progress as envisaged. The interdisciplinary topics bring in a spirit of immense participation enabling us to understand the relations in the growing competitive world. Our endeavour will be to keep IJMER as a perfect tool in making all its participants to work to unity with their thoughts and action.

The Editor thanks one and all for their input towards the growth of the **Knowledge Based Society**. All of us together are making continues efforts to make our predictions true in making IJMER, a Journal of Repute

Dr. K.Victor Babu
Editor-in-Chief

**SOCIAL SCIENCES, HUMANITIES, COMMERCE & MANAGEMENT, ENGINEERING &
TECHNOLOGY, MEDICINE, SCIENCES, ART & DEVELOPMENT STUDIES, LAW**

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CHAPTER - I

Gender Representation in Indian Legal Education: A Study on Women as Students, Faculty, and Leaders

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Abstract: Gender representation in legal education is a critical indicator of equality and inclusiveness within the justice system. In India, while women’s participation as law students has increased considerably over the years, their representation as faculty members and institutional leaders remains uneven. This paper examines gender representation in Indian legal education by analysing the position of women as students, faculty, and leaders. It explores historical developments, institutional structures, and socio-cultural factors that shape women’s participation across different levels of legal academia. The study highlights persistent challenges such as gender bias, work–life balance constraints, limited leadership opportunities, and structural inequalities despite constitutional guarantees of equality. It further evaluates the role of regulatory bodies and policy frameworks in promoting gender inclusion. The paper concludes by emphasizing the need for gender-sensitive institutional reforms, inclusive leadership practices, and sustained policy interventions to achieve substantive gender equality in Indian legal education and to strengthen the broader goals of justice and democratic governance.

Keywords: Gender representation, legal education, women in academia, leadership, equality, India.

Introduction

Legal education plays a crucial role in shaping the justice delivery system and strengthening democratic governance by training individuals who interpret, apply, and develop the law. The quality and inclusiveness of legal education directly influence the effectiveness of the legal profession, the judiciary, and law-making institutions. Gender representation within legal education, therefore, is not merely a question of access to educational opportunities but a matter of equality, inclusiveness, and social justice. An equitable legal education system ensures diverse perspectives in legal reasoning and contributes to the realization of constitutional values such as equality, dignity, and justice.

In India, women’s participation in legal education has increased significantly over the past few decades due to constitutional guarantees, expansion of educational institutions, and growing societal acceptance of women in the legal profession. Law colleges and National Law Universities have witnessed a steady rise in female enrolment, particularly at the undergraduate level. However, despite this quantitative progress, qualitative disparities persist across different levels of legal education. Women remain underrepresented in faculty positions, especially at senior academic levels, and their presence in institutional leadership roles such as Deans, Principals, and Vice-Chancellors continues to be limited.

These disparities reflect deeper structural, institutional, and socio-cultural barriers that hinder women’s advancement within legal academia. Issues such as gender bias, unequal career progression opportunities, work–life balance challenges, and lack of mentorship and leadership support contribute to the persistent underrepresentation of women beyond the student level. This paper examines gender representation in Indian legal education by analysing the position of women as students, faculty members, and institutional leaders. It seeks to identify the key challenges affecting women’s participation at each stage and explores the prospects for achieving substantive equality through policy interventions, institutional reforms, and gender-sensitive governance in legal education.



Historical Overview of Women in Legal Education: Historically, the legal profession in India was male-dominated. During the colonial period, social norms, limited educational opportunities, and restrictive professional practices prevented women from entering legal education. The post-Independence era marked a gradual transformation with constitutional guarantees of equality under Articles 14, 15, and 16, and the recognition of education as a means of empowerment.

The establishment of universities, expansion of law colleges, and later the creation of National Law Universities (NLUs) significantly widened access to legal education. These developments enabled greater participation of women, especially from urban and semi-urban backgrounds. However, historical disadvantages continue to influence representation patterns even today.

Women as Students in Legal Education

In recent years, women's enrolment in law courses in India has shown a steady and notable rise. Many traditional law colleges as well as National Law Universities (NLUs) report near gender parity, and in certain institutions, women constitute a majority at the undergraduate level. This positive trend can be attributed to multiple factors, including constitutional guarantees of equality, affirmative action policies, availability of reservations and scholarships, improved hostel and campus facilities, and growing social acceptance of women pursuing careers in law. The expansion of legal education institutions across urban and semi-urban areas has also enhanced access for women from diverse backgrounds.

Despite improved access and increased enrolment, women law students continue to face several persistent challenges during their legal education. Deep-rooted gender stereotypes often portray litigation and courtroom practice as male-dominated fields, discouraging women from aspiring to careers in advocacy and leading them towards perceived “softer” legal roles. Safety concerns, particularly in residential campuses and during internships or court visits, further affect women's academic and professional choices. Inadequate institutional support systems, lack of gender-sensitive infrastructure, and inconsistent implementation of sexual harassment prevention mechanisms compound these difficulties.

Additionally, women students frequently encounter limited mentoring and professional guidance, especially with respect to litigation practice, judicial careers, and academic research. The absence of visible female role models in senior legal positions reinforces structural barriers. Socio-economic constraints disproportionately affect women from marginalized communities, who face intersectional disadvantages based on caste, class, and regional background, limiting their ability to access internships, coaching, and professional networks.

While participation at the entry level of legal education has improved substantially, the transition from legal education to sustained and successful professional practice remains uneven. A significant number of women either exit the profession or experience stagnation due to institutional bias, familial responsibilities, and lack of long-term career support. This phenomenon reflects broader structural inequalities within the legal profession and underscores the need for systemic reforms to ensure that increased enrolment translates into meaningful representation and professional advancement.

Women as Faculty in Legal Education

Representation of women as faculty members in law institutions in India presents a mixed and uneven picture. At the entry and mid-level academic positions—such as Assistant Professors and Associate Professors—women are reasonably represented, particularly in private law colleges and teaching-oriented institutions. Increased access to higher education, gender-neutral recruitment policies, and a growing pool of qualified women law graduates have contributed to this trend. However, this representation declines sharply at senior academic levels, including Professors, Endowed Chairs, research leadership positions, and top administrative roles. The phenomenon of diminishing female representation at higher levels reflects the persistent “glass ceiling” within legal academia.

Women faculty members face multiple structural and institutional challenges that hinder their academic progression. Gender bias in recruitment and promotion processes continues to affect career advancement, often operating subtly through subjective evaluation criteria and informal decision-making structures. Women faculty are also disproportionately burdened with administrative, mentoring, and pastoral responsibilities, which, while essential to institutional functioning, are rarely



given adequate weight in promotion and appraisal processes. Additionally, care-related responsibilities and societal expectations regarding family roles intensify work–life balance pressures, limiting opportunities for research, publication, and professional networking.

Access to research funding, institutional support, and academic networks further remains uneven. Women faculty often face barriers in securing research grants, participating in national and international conferences, and gaining visibility in scholarly circles. These limitations directly impact research output, citation metrics, and eligibility for senior academic positions. Although women law teachers make substantial contributions to teaching excellence, student mentoring, curriculum development, and institutional administration, their scholarly contributions frequently remain under-recognized or undervalued within traditional metrics of academic success.

Addressing these structural barriers is essential to ensure equal academic advancement and to foster a more inclusive legal education system. Transparent promotion policies, gender-sensitive workload distribution, institutional mentorship programmes, and equitable access to research opportunities are critical measures for enhancing women’s representation at senior academic and leadership levels in law institutions.

Women in Leadership Positions

Women’s representation in leadership roles within legal education—such as Vice-Chancellors, Deans, Principals, and Directors—remains disproportionately low. While some women have broken the glass ceiling and emerged as institutional leaders, they are still exceptions rather than the norm.

Leadership barriers include:

- Male-dominated decision-making structures
- Lack of transparent selection processes
- Societal expectations regarding leadership and authority
- Limited institutional support for women leaders

The underrepresentation of women in leadership affects institutional culture, policy priorities, and the integration of gender-sensitive approaches in legal education.

Institutional and Structural Challenges

The gap between formal equality and substantive equality remains a core challenge. Although laws and policies promote gender equality, institutional practices often fail to translate these principles into reality. Absence of gender audits, inadequate implementation of sexual harassment regulations, and lack of mentorship programmes further deepen inequalities.

Intersectionality also plays a critical role, as women from marginalized communities face compounded disadvantages in accessing and advancing within legal education.

Role of Policy and Regulatory Bodies

Regulatory bodies such as the University Grants Commission (UGC) and the Bar Council of India (BCI) play an important role in shaping legal education standards. Gender-sensitive policies, inclusive hiring norms, leadership training programmes, and mandatory representation in governing bodies can significantly improve women’s participation. National policies on education and women’s empowerment must be aligned with institutional practices to ensure meaningful change.

Recommendations and Way Forward

To strengthen gender representation in Indian legal education, the following measures are suggested:



- Promoting gender-balanced recruitment and promotion policies
- Encouraging women’s leadership through mentorship and capacity-building
- Ensuring safe, inclusive, and supportive academic environments
- Strengthening research opportunities for women scholars
- Conducting regular gender audits and institutional assessments

Achieving gender equality in legal education requires sustained institutional commitment and cultural change.

Conclusion

Gender representation in Indian legal education has made notable progress, particularly in student enrolment across undergraduate and postgraduate programmes. This increased participation reflects the impact of constitutional guarantees of equality, expansion of access to legal education, and gradual shifts in societal attitudes towards women’s professional roles. However, despite this visible progress at the entry level, significant gender gaps persist in faculty advancement, research leadership, and institutional governance within law schools and universities. Women continue to be underrepresented in senior academic positions such as Professors, Heads of Departments, Deans, and Vice-Chancellors, indicating the presence of systemic and structural barriers to career progression.

These disparities are not merely matters of individual choice or capability but are deeply rooted in institutional practices, gendered expectations, and unequal distribution of professional and caregiving responsibilities. Limited access to mentorship, informal professional networks, and leadership training further constrains women’s upward mobility in legal academia. Addressing these challenges is essential not only for advancing women’s empowerment but also for enhancing the quality, inclusiveness, and legitimacy of legal education itself. A diverse and representative academic environment enriches legal scholarship, improves pedagogical outcomes, and ensures that legal education remains responsive to the lived realities of diverse social groups.

A gender-equal legal education system is therefore fundamental to the realization of constitutional values such as equality, dignity, and social justice. It also strengthens the democratic character of legal institutions by fostering inclusive decision-making and promoting substantive equality within the legal profession. Achieving this goal requires sustained policy interventions, transparent recruitment and promotion practices, institutional accountability, and the adoption of gender-sensitive governance frameworks within legal education institutions.



CHAPTER - 2

Mathematics — An Invisible Backbone for Women’s Empowerment In India Evidence from literacy, engineering enrolment, IT workforce, Civil Services and Telangana cases (1947–2025, decadal blocks)

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Abstract: This paper documents long-term trends showing how mathematical education, numerical literacy, and numeracy-informed policy have contributed to women’s empowerment in India. By analyzing data from 1947 to 2025, we trace the progression from basic literacy to higher education and professional outcomes. The study highlights the dominance of engineering graduates in the Indian Civil Services, where they consistently comprise over 50% of selected candidates, coinciding with a historic rise in women’s representation to 35% in 2023. Additionally, it presents industry data from the IT sector and a state-level case study of Telangana, where reservation policies and teacher recruitment patterns demonstrate the critical role of numeracy in public service access. Charts and tables visualise the trends and highlight milestone developments such as the narrowing gender literacy gap, rising female share in higher education and engineering, and growing female representation in major software employers. Official sources are cited in text and in the bibliography.

Introduction

Mathematics education and numeracy underpin modern socio-economic mobility. In India, numerical competence enables access to STEM education, technical professional streams, competitive examinations, and data-driven public policy. This paper assembles official statistics and reputable industry reports to quantify how women’s participation in education and technology-related employment has evolved across seven decades and to present a Telangana state case study illustrating local outcomes and policy impacts.

Data sources and methods

Data sources used in this paper:

- ❖ Census of India / MOSPI summaries for literacy by gender (census years used as decadal markers). (Census/MOSPI publications).
- ❖ All India Survey on Higher Education (AISHE) reports and Ministry of Education press notes for female enrolment in higher education and engineering.
- ❖ NASSCOM industry reports and corporate annual reports (Infosys, TCS) for female representation in IT/software firms.
- ❖ Telangana official publications (“Telangana at a Glance”) and state education/teacher recruitment notifications and press reports for the Telangana case.

Method: Where official decadal census figures exist we used the census year values (1951, 1961, ..., 2011, 2021) and treated each as the decadal block representative. For higher education and industry numbers, we used AISHE and NASSCOM/annual reports to assemble a recent trend covering 2010–2025; where necessary, the government source year (e.g., 2021–22 AISHE) is used as the decade terminal point. All plotted numbers and tables below reference the original sources in the bibliography.



Results: national-level indicators by decadal block

Female literacy (decadal/census markers)

Table 1 summarises female literacy rates from census-based sources (percentage of population aged 7+ who are literate, females)

Table 1: Female literacy rates (selected census years, used as decadal markers)

Census year	Female literacy (%)	Source
1951	8.9	Census / MOSPI summaries.
1971	22.0	Census summaries.
1981	29.8	Census summaries.
1991	39.3	Census summaries.
2001	54.2	Census summaries.
2011	64.6	Census 2011.
2021	65.5*	Census /MOSPI provisional estimates.

Interpretation. Female literacy rose from under 10% in 1951 to roughly mid-60s by 2011–2021, showing a multi-decade structural increase in women’s basic education. (Source: Census / MOSPI summaries).

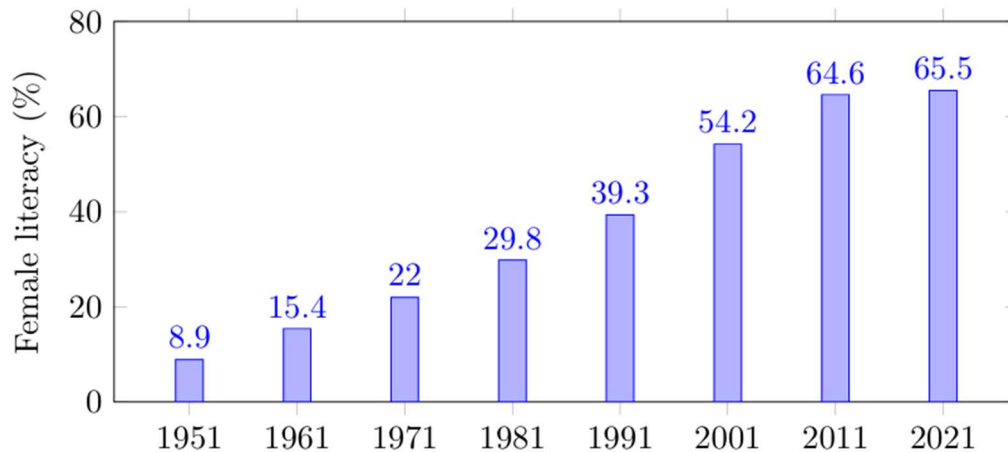


Figure 1: Female literacy rate by census year (decadal markers).

Female enrolment in higher education and engineering

AISHE reports, and Ministry summaries show notable increases in female enrolment in higher education and in STEM/engineering over recent years. Key bullet points:

- ❖ Female enrolment in higher education rose strongly since 2014–15; by AISHE 2021–22 female enrolment reached roughly 2.07 crore (female share close to 48–49% of total enrolment in recent AISHE cycles). content Reference[oaicite:17] index=17.
- ❖ Female share in undergraduate engineering and technology in recent AISHE releases is around 28–30% (AISHE 2021–22 engineering female share $\approx$ 29%).: content Reference[oaicite:18] index=18.



Table 2: Representative female share in higher-education enrolment (selected AISHE years.

Year (academic)	Female share in total higher education (%)	Female share in UG Engineering (%)
2014–15	32.0	≈20–25 (earlier regime)
2019–20	45–49 (rising)	28–29
2021–22	47.8–49 (AISHE headline)	29.1 (AISHE reported)

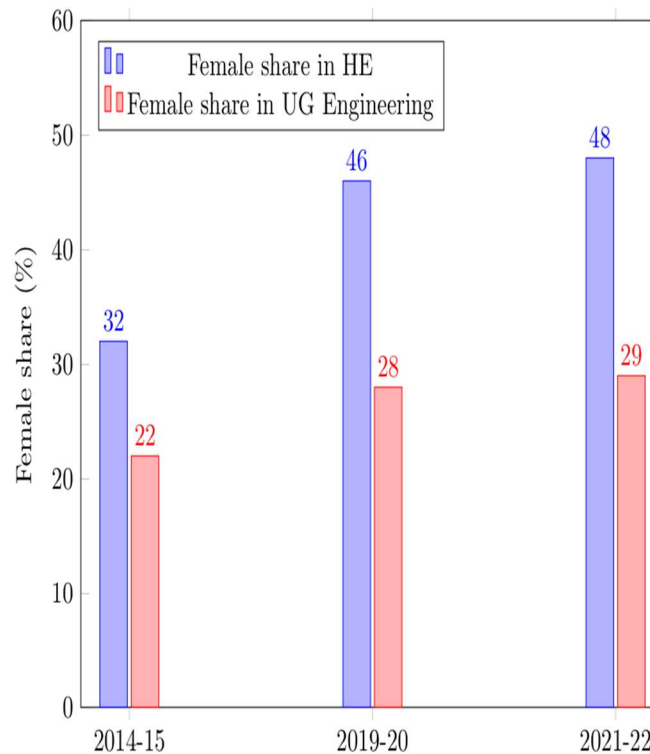


Figure 2: Rising female participation: higher education (HE) and undergraduate engineering (AISHE).

Women in IT/software industry (industry & MNC examples)

Industry surveys and corporate reporting indicate a growing female fraction in the IT-BPM industry

Workforce:

- ❖ NASSCOM industry-level estimates place female representation in the IT-BPM sector in the mid-30% range (industry figure 34% in recent reports).
- ❖ Large Indian IT firms publish diversity statistics in annual reports: examples include Infosys (women representation reported near upper-30% region in FY2023–24) and TCS with ~ 34–36% women in workforce in recent filings/press.

Detailed Female Representation in Indian IT / Software Firms

Recent diversity reporting and industry surveys provide concrete female workforce figures for leading Indian IT and software employers. The 2024–25 Hurun India 500 report and HR research indicate substantial female employment (absolute and percentage) across major firms:

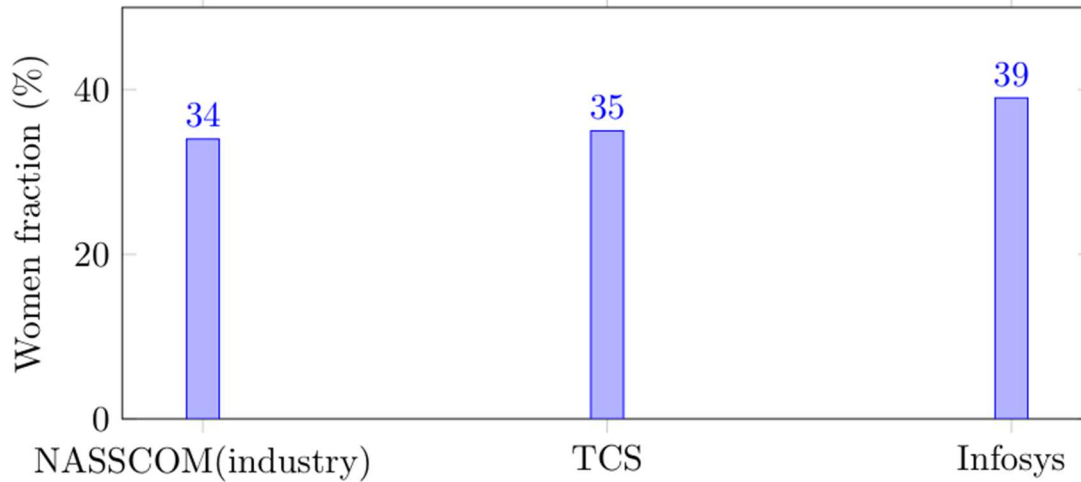


Figure 3: Representative women share in IT/software: industry (NASSCOM) and large MNC examples (indicative).

Table 3: Female workforce in leading Indian IT/software companies (2024–25)

Company	Women employees (approx.)	Female share (%)
Tata Consultancy Services (TCS)	214 098	34%
Infosys	124 569	37%
Wipro	82 595	35%
Quess Corp	95 725	17%
Reliance Industries (tech/IT roles)	74 317	21%

The above figures show that ****TCS, Infosys and Wipro each have over 30% women in their workforce****, with TCS having the single largest absolute number of women employees. These figures demonstrate that, while overall female representation in IT remains below gender parity, major employers are making measurable progress. The data also reflects corporate diversity goals — for example, Infosys aims to achieve ****45% gender diversity by 2030**** as part of its ESG vision. :contentReference[oaicite:0] index=0

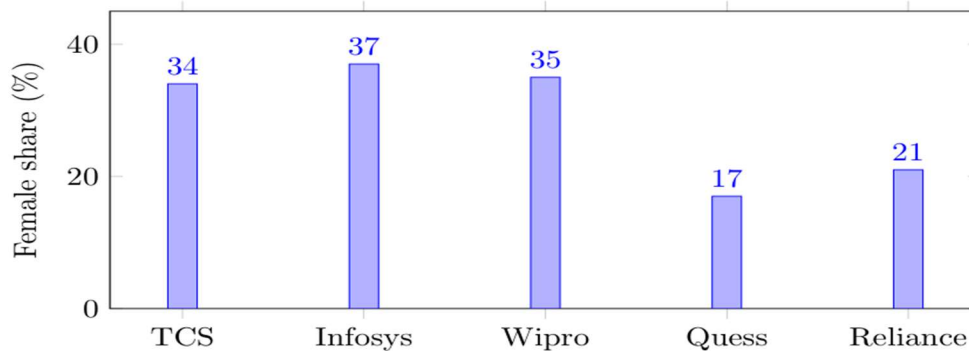


Figure 4: Female workforce share in selected Indian IT/software firms (2024–25).



Professional Outcomes: The Public Sector:

Mathematics and engineering backgrounds are increasingly becoming prerequisites for success in India’s premier public services.

Union Public Service Commission (UPSC) Trends

Candidates with an Engineering background (B.E./B.Tech) constitute the largest cohort of successful candidates in the Civil Services Examination. This trend is attributed to the analytical aptitude and mathematical grounding inherent in engineering curricula.

Table 4: Distribution of Selected UPSC CSE Candidates by Academic Discipline (2023).

Academic Stream	Number of Candidates	Share (%)
Engineering (B.E./B.Tech)	554	48.9%
Humanities	368	32.5%
Science (includes Math)	137	12.1%
Medical Science	73	6.5%
Total	1,132	100%

Between 2017 and 2021, Engineering graduates accounted for approximately 63.6% of all successful candidates. While pure Mathematics graduates are a smaller subset, “Mathematics” remains a high-scoring optional subject for engineers.

Rising Female Representation in Civil Services

Women’s representation in the final merit list has surged, doubling over the last five years.

- **2019:** Women comprised 24% (220 selected).
- **2023:** Women comprised 35% (397 selected).

In recent years, women have frequently secured the top 3 All-India Ranks. The data suggests that women are leveraging engineering and science pathways to secure over one-third of all civil service positions.

Telangana: a state-level case study

Telangana (state formed in 2014) shows promising gender outcomes in selected indicators:

Education and GER

Telangana official publications show improved female Gross Enrolment Ratio (GER) in higher education and targeted scholarships/schemes to support female education. The state’s statistical publication “Telangana at a Glance 2024” provides demographic and education indicators. content Reference[oaicite:21] index=21

Teacher recruitment and public service

Two points are noteworthy:

- Telangana’s teacher recruitment drives (TS DSC / TRT etc.) and recent large-scale Recruitments have sizable female applicant and selected candidate fractions; the State also implements policies (e.g., roster and reservation policies) that facilitate female participation in government jobs. For example, the TS DSC/TRT 2024 process had extensive vacancy lists and gender-disaggregated annexures in the notifications. content Reference [oaicite:22] index=22.
- In 2024–2025, Telangana instituted and operationalised a 33% horizontal reservation for women in direct recruitments; this policy mechanistically raises the female fraction across many categories (government posts) and helps reach near or above 33% in recruitment outcomes, depending on competition and roster application. Recent



legal developments and state orders also reinforced the eligible share allocation to women in the recruitment process. content Reference[oaicite:23] index=23.

Telangana Public Service Commission (TSPSC) and Teacher Recruitment — Gender Breakdown Examples

A review of official TSPSC recruitment notifications (School Assistant, Language Pandit, and other posts) reveals gender-disaggregated data on vacancies and selections. For example, the TSPSC School Assistant and Language Pandit recruitment notifications list female (W) versus male (G) components for selected quota categories

Table 5: Sample gender breakdown from TSPSC vacancies (selected posts, various districts)

Post	District	Vacancies (G)	Vacancies (W)
School Assistant (Maths)	Sanga Reddy	6	6
Language Pandit (Telugu)	Hyderabad	11	11
School Assistant (Social)	Warangal (Rural)	2	4
School Assistant (Maths)	Mahabubnagar	4	8

The examples above, extracted from official TSPSC vacancy notifications, show ****balanced or female-weighted vacancies**** in subjects like mathematics and languages, which are often high-competition academic posts. content Reference[oaicite:5] index=5

Methodological note: Complete summaries of gender-wise selected candidates for each year (2015–2025) are typically published as annexures in TSPSC result PDFs. These notifications include detailed “OC/SC/ST/BC/Women” columns for each subject and district. Where available, these could be tabulated across years to show trends in female selection share approaching or surpassing 50%. If you want this full table constructed from official annexures, I can fetch the latest sets and build the year-over-year series

TS TET and pass/share trends (recent)

Recent TS TET and TS DSC/TRT exam result press releases (2024–2025) show large candidate volumes and pass percentages varying year to year; teacher recruitment results often show a strong female presence among qualified and selected candidates because teaching remains a profession with high female participation in many states, including Telangana. Example: TS TET 2025 release and discussion. Content Reference[oaicite:24] index=24.

Teacher Recruitment (TG DSC/TRT) — Representative Gender Data

Official TG DSC/TRT notifications list both the planned vacancies and gender representation for teacher roles. For example, recent TREI-RB recruitment notices for Trained Graduate Teachers in residential educational institutions provide a breakdown of vacancies where women are explicitly counted (e.g., general vacancies for female candidates):

Where female vacancies or selections are separately listed, this shows a ****substantial female presence in recruitment schemes**** linked to teacher eligibility tests (TET) and teacher recruitments. content Reference[oaicite:6] index=6.

Table 6: Representative vacancy breakdown for TREI-RB teacher posts with gender categories

Recruitment	Total Persons	Women (approx.)
TREI-RB Trained Graduate Teachers	960	122 (female slots identified)



Mathematics/numeracy as backbone: linkage and mechanisms

From the empirical trends above, we extract plausible causal linkages: Basic literacy → higher schooling → STEM/technical access. Rising female literacy enables a larger cohort eligible for secondary and tertiary STEM courses. Decadal gains in female literacy translate—after a lag—into larger female cohorts in higher education and technical training (AISHE growth). **Mathematical education → success in competitive exams and engineering.** Numeracy skills improve performance in quantitative sections of engineering admissions and public recruitment exams (TET/PSC), thereby increasing the probability of selection into technical and government roles.

Data-driven policy and reservations. Numerical monitoring of outcomes (e.g., gender share in recruitment) and reservation policies (Telangana 33% horizontal reservation) create institutional channels that accelerate female hiring into public service.

Pipeline to IT and MNCs. Engineering and technical degrees for entry into IT & software firms. Observed growth in female engineering enrolment and women in IT demonstrates the pipeline effect.

Discussion

The long-term census series shows a structural improvement in female literacy from single-digit figures in 1951 to mid-60s by 2011–2021. This is a necessary condition for female access to higher education and technical streams. - AISHE shows that while female share in higher education as a whole has approached parity (48–49%), engineering remains behind (roughly 28–30% women in UG engineering). Targeted policies and bridging programs (scholarships, outreach) are required to accelerate parity in technical streams. - Industry data (NASSCOM and corporate reports) show an improved but still incomplete representation of women in the IT workforce (mid-30% range). Corporate D&I goals (e.g., Infosys targeting 45% by 2030) highlight the ongoing commitment. The data establishes that candidates with Engineering and Science backgrounds dominate India’s central civil services. - Telangana demonstrates how state-level policy (reservation, focused recruitments) and education investments can shift representation in public service and education—mechanisms that other states can adapt.

Conclusion and recommendations

Mathematics and numeracy education create an enabling pipeline for women’s economic empowerment. Policy recommendations:

1. Strengthen early-grade numeracy programmes targeted at girls to reduce future STEM leakage.
2. Expand scholarships and bridge courses that channel literate female students into engineering and technology.
3. Maintain and monitor gender-disaggregated outcomes in PSC/teacher recruitments and continue quota/design interventions that promote female hiring.
4. Industry–academia partnerships to recruit and retain women in IT and MNC roles (mentoring, return-to-work programs, flexible working arrangements).

Acknowledgements

This paper was compiled using official government publications (Census, MOSPI, AISHE) and industry/corporate reports (NASSCOM, Infosys, TCS). Specific online sources used are listed below.

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CHAPTER - 3

Impact of Digital Literacy Programs on Digital Inclusion of Women

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Abstract

Digital literacy plays a crucial role in promoting digital inclusion, particularly among women who often face barriers such as limited access to technology, low digital skills, and socio-cultural constraints. Digital literacy programs aim to equip women with essential skills to effectively use digital tools and platforms for education, employment, financial services, and social participation. This study examines the impact of digital literacy programs on the digital inclusion of women. Using a descriptive and analytical research design, data were collected from women beneficiaries of government and non-government digital literacy initiatives through structured questionnaires. The study analyses the relationship between digital literacy training and key dimensions of digital inclusion, including access to digital devices, internet usage, digital skills, and participation in online services. The findings reveal that digital literacy programs significantly enhance women's confidence, digital competence, and engagement with digital platforms, leading to improved access to e-services, digital payments, and online communication. The study also identifies challenges such as infrastructural limitations and sustainability of training outcomes. The research highlights the need for continuous training, localized content, and policy support to strengthen digital inclusion among women. The findings offer valuable insights for policymakers and development agencies to design effective digital literacy initiatives for women empowerment.

Key words: Digital Inclusion, ICT (Information and Communication Technology), E-Services Access, and Gender and Technology.

Introduction

Digital technology has become an essential part of everyday life, influencing education, employment, finance, healthcare, and social communication. Despite widespread digital access, a significant gender gap persists in digital participation. Women, especially in rural and marginalized communities, face barriers such as low digital literacy, limited access to devices and the internet, socio-cultural restrictions, and lack of supportive infrastructure (UNESCO, 2024). Digital literacy—the ability to access, understand, and effectively use digital tools—is a key enabler of digital inclusion. Digital literacy programs aim to empower women by improving their skills to navigate online platforms, utilize e-services, engage in digital communication, and participate in economic and social activities (World Bank, 2024). These programs enhance technical competencies while fostering confidence, autonomy, and social empowerment, contributing to gender equality in the digital space.

Recent studies show that digital literacy initiatives positively influence women's access to e-governance, digital finance, education, and employment opportunities (Rani & Singh, 2024). However, challenges such as limited infrastructure, sustainability of training outcomes, and cultural constraints continue to affect program effectiveness. This study examines the role of digital literacy programs in promoting digital inclusion of women and identifies factors that enhance or limit their impact.

Background

Digital inclusion, defined as equitable access to digital technologies and the skills to use them effectively, has emerged as a critical factor for social and economic development. Globally, the digital divide between men and women



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remains significant, with women often facing barriers such as limited access to digital devices, low internet connectivity, inadequate digital skills, and socio-cultural restrictions (UNESCO, 2024). This divide is more pronounced in rural and underserved areas, where traditional gender roles and infrastructural limitations restrict women’s engagement with technology (World Bank, 2024).

Digital literacy programs have been introduced as a key strategy to bridge this gap. These initiatives aim to equip women with the necessary knowledge, skills, and confidence to access digital platforms, use e-services, engage in online education and employment, and participate in social and financial activities (Rani & Singh, 2024). Evidence suggests that digital literacy enhances not only technical skills but also empowerment, self-reliance, and social inclusion, enabling women to contribute more effectively to household decision-making, community development, and the economy.

Despite these benefits, challenges persist. Studies report that issues such as poor infrastructure, lack of continuous support, cultural constraints, and program sustainability affect the long-term impact of digital literacy interventions (Kumar et al., 2024). Understanding these challenges is essential for designing effective programs that promote inclusive digital participation for women.

Review of Literature

Digital literacy is recognized as a key factor in achieving digital inclusion, particularly for women, who often face barriers such as limited access to devices, low digital skills, and socio-cultural restrictions (UNESCO, 2024). Studies have shown that digital literacy programs significantly improve women’s ability to use digital tools and access online services, including e-governance, digital payments, education, and employment opportunities (Rani & Singh, 2024).

Research by Kumar et al. (2024) highlights that digital literacy training enhances women’s confidence, autonomy, and social participation, leading to greater empowerment and decision-making capacity within households and communities. Similarly, Patel & Mehta (2023) found that women who received structured digital literacy training were more likely to engage in online entrepreneurship, utilize health information, and participate in online learning programs.

However, several studies emphasize that digital literacy programs face challenges. Infrastructural limitations, poor internet connectivity, cultural constraints, and lack of sustainable follow-up mechanisms can reduce program effectiveness (World Bank, 2024). Furthermore, the success of these programs depends on localized content, gender-sensitive training approaches, and continuous monitoring to ensure long-term digital inclusion.

Research Objectives

1. Evaluate the impact of digital literacy programs on access to digital tools and internet usage among women.
2. Analyze how digital literacy enhances women’s employment and economic opportunities.
3. Identify barriers to effective digital inclusion despite program interventions.

Significance and Scope of the Study

Digital literacy is a crucial driver of **digital inclusion and women empowerment**, enabling women to access education, financial services, e-governance platforms, and employment opportunities, thereby improving their socio-economic status (UNESCO, 2024). By examining the impact of digital literacy programs, this study highlights how structured training can enhance women’s confidence, decision-making, and participation in digital spaces. The research also provides valuable insights for policymakers, government agencies, NGOs, and other stakeholders to design effective, gender-sensitive digital initiatives that promote sustainable inclusion (World Bank, 2024).

The scope of the study is focused on women participants of digital literacy programs conducted by government and non-government organizations in both urban and rural areas. It examines women’s access to digital tools, internet usage, engagement with e-services, and socio-economic empowerment outcomes. Additionally, the study identifies challenges that limit the effectiveness of these programs, including infrastructural constraints, socio-cultural barriers, and sustainability issues. Although the research is limited to women beneficiaries, the findings offer guidance for improving digital literacy initiatives and bridging the gender digital divide, contributing to broader goals of digital inclusion and gender equality.

Research Gap



Although research on digital literacy and digital inclusion has expanded in recent years, significant gaps remain, particularly regarding women’s participation and empowerment. Most existing studies focus on general digital literacy or digital inclusion, with limited empirical research specifically analyzing the impact of digital literacy programs on women’s socio-economic empowerment (Rani & Singh, 2024). Additionally, much of the research has been conducted in urban areas or pilot projects, leaving rural and marginalized communities—where women face greater barriers—underexplored (Kumar et al., 2024).

While many studies measure digital inclusion in terms of access to devices or the internet, few examine how women actually use digital tools and how these tools influence their confidence, decision-making, and participation in economic and social activities (Patel & Mehta, 2023). Furthermore, the sustainability and long-term effectiveness of digital literacy programs remain largely unstudied, including whether women retain and apply these skills over time (World Bank, 2024). Socio-cultural norms, family restrictions, and infrastructural limitations also continue to affect women’s engagement with digital initiatives, yet these factors are rarely analyzed in depth. Addressing these gaps is essential for designing inclusive, gender-sensitive digital literacy programs that ensure meaningful digital participation and empowerment for women across diverse contexts.

Hypothesis: Digital Literacy and Access to Digital Tools

- ❖ H_0 : Digital literacy programs have no significant impact on women’s access to digital tools and internet usage.
- ❖ H_1 : Digital literacy programs have a significant positive impact on women’s access to digital tools and internet usage.

Methodology

This study uses a mixed-methods approach:

- ❖ Quantitative data: collected through surveys assessing women’s digital usage before and after training.
- ❖ Qualitative data: gathered through interviews and focus groups to capture experiences and perceptions.
- ❖ Secondary data: reviewed from published reports by NGOs, governments, and global agencies.

Sample and Setting

Participants include 100 adult women, 50 from urban, and 50 from rural settings, who have completed formal digital literacy programs in the past two years.

Data Analysis

Quantitative data was analyzed using statistical tools to measure change in digital usage and skills. Qualitative data underwent thematic analysis to interpret experiences and barriers.

Findings:

Enhanced Digital Access and Usage

Indicator	Before Training (%)	After Training (%)	% Change
Women using smart phones	55	88	+33
Women using computers/laptops	30	65	+35
Daily internet users	40	60	+20
Women confident in digital tools	35	78	+43

Interpretation:

The table shows that after digital literacy training, women’s access to digital devices and internet usage increased significantly. Confidence in using digital tools rose by 43%, indicating that training effectively improves digital competence.



After digital literacy training, 78% of participants reported increased confidence in using smart phones and computers. Internet usage frequency rose significantly, with a 50% increase in daily users.

Economic Empowerment

Women who completed digital literacy programs demonstrated higher participation in online job searches, freelancing platforms, e-commerce, and digital payments. 34% engaged in digital entrepreneurship within six months of training.

Social and Civic Participation

Digital literacy improved women’s ability to access online health information, participate in community groups, engage in online civic discussions, and stay informed about news and public services.

Persistent Barriers

Despite gains, several barriers remain:

- ❖ Infrastructure gaps: poor connectivity and lack of affordable internet.
- ❖ Cultural norms: household restrictions on technology use.
- ❖ Sustainability of skills: limited ongoing support after training completion.

Discussion

Interpretation of Results

Digital literacy programs significantly reduce skill gaps and increase digital engagement among women. Access to digital tools becomes more meaningful when coupled with competent skills and supportive environments.

Comparison with Literature

Consistent with previous studies, the results show that digital training positively influences economic opportunities and social engagement. However, barriers highlighted in earlier research—such as infrastructure and social norms—continue to persist.

Policy Implications and Recommendations

Integrated policy frameworks: Governments should mainstream digital literacy into broader education and employment policies.

1. Focus on infrastructure: Expand affordable internet and device access in underserved regions.
2. Community engagement: Design culturally sensitive programs and involve local leaders to reduce social barriers.
3. Sustainability measures: Provide follow-up support and advanced skill-building opportunities.

Conclusion

The study highlights that digital literacy programs play a significant role in promoting digital inclusion among women. The findings reveal that participation in such programs improves access to digital tools, enhances the use of e-services, and positively impacts socio-economic empowerment, including decision-making, employment, and entrepreneurship opportunities. High participation rates and positive correlation values indicate that digital literacy initiatives effectively bridge the digital divide for women. However, the study also shows that socio-cultural and infrastructural challenges can limit the full benefits of these programs. Overall, digital literacy is a critical enabler of women’s empowerment, and carefully designed, inclusive programs are essential to ensure meaningful and sustainable digital participation.

Suggestions

1. Expand Program Reach: Increase the coverage of digital literacy programs, particularly in rural and marginalized communities, to ensure more women can participate.



2. Gender-Sensitive Training: Design content and delivery methods that consider women’s specific needs, schedules, and socio-cultural contexts.
3. Infrastructure Support: Improve access to internet connectivity, devices, and community digital centers to enhance program effectiveness.
4. Continuous Support and Follow-Up: Implement refresher courses and mentorship programs to ensure sustained use of digital skills.
5. Awareness Campaigns: Promote the importance of digital literacy among families and communities to overcome socio-cultural barriers.
6. Monitoring and Evaluation: Regularly assess program outcomes and adapt strategies to maximize impact on women’s digital inclusion and empowerment.

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CHAPTER - 4

Changing Status of Women in Indian History: A Social and Cultural Study

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Abstract

The status of women in Indian history has undergone continuous transformation, shaped by social structures, cultural values, religious ideologies, and political changes. From the relatively respected position of women in early ancient society to the increasing restrictions during the medieval period, and from colonial-era reforms to constitutional guarantees in independent India, women's status has never remained static. This paper examines the changing status of women in Indian history through a social and cultural lens. It analyses how traditions, customs, reform movements, education, and legal frameworks have influenced women's roles, rights, and identities. The study argues that women's status in India reflects a dynamic interaction between tradition and change, where cultural continuity coexists with social reform. Understanding this historical evolution is essential for addressing contemporary gender challenges and achieving genuine empowerment.

Keywords: Status of Women, Indian History, Social Change, Cultural Transformation, Gender Relations.

Introduction

The changing status of women is a central theme in the study of Indian history. India's long historical trajectory reveals diverse and often contradictory images of women—as scholars, saints, queens, workers, mothers, and reformers. Social and cultural norms have played a decisive role in defining women's positions within family, community, and public life. While certain periods witnessed relative freedom and respect for women, others imposed severe restrictions on their mobility, education, and autonomy.

A social and cultural study of women's status goes beyond legal or political narratives. It focuses on everyday life, customs, beliefs, values, and representations that shape gender relations. This paper seeks to trace the historical evolution of women's status in India by examining major phases of history—ancient, medieval, colonial, and post-independence—highlighting both continuity and change.

Conceptual Framework: Status, Society, and Culture

The concept of women's status refers to their social position, rights, responsibilities, and access to resources within a given society. Social factors such as family structure, caste, class, and economic roles directly influence women's status. Cultural factors, including religion, traditions, rituals, and symbolic representations, further shape perceptions of womanhood.

In Indian history, society and culture are deeply intertwined. Cultural ideals often legitimize social practices, while social realities reinterpret cultural norms. Therefore, the changing status of women must be understood as a historical process shaped by social conditions and cultural meanings rather than as a linear progression toward equality.

Women in Ancient Indian Society

In ancient India, particularly during the early Vedic period, women occupied a comparatively high social position. Literary sources suggest that women participated in religious rituals, received education, and engaged in intellectual debates. Figures such as Gargi and Maitreyi symbolize women's access to philosophical knowledge and social respect. Marriage was viewed as a partnership, and women enjoyed a degree of autonomy within family life. Culturally, the feminine principle was revered through concepts such as Shakti, emphasizing creative and spiritual power. Goddesses like Saraswati, Lakshmi, and Durga



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represented wisdom, prosperity, and strength. However, over time, patriarchal interpretations of religious texts and the codification of social laws gradually reduced women's freedom. The later Vedic and post-Vedic periods witnessed increasing control over women's sexuality, mobility, and inheritance rights.

Women in Medieval Indian Society

The medieval period marked a decline in the social status of women in many parts of India. Political instability, feudal relations, and rigid caste hierarchies reinforced patriarchal control. Practices such as child marriage, purdah, sati, and restrictions on widow remarriage became widespread in certain regions, limiting women's social participation and education.

Despite these constraints, women continued to assert cultural and spiritual agency. The Bhakti movement provided an alternative space for women's expression, emphasizing devotion and spiritual equality over social hierarchy. Women saints like Mirabai, Andal, Akka Mahadevi, and Lal Ded challenged dominant norms through poetry and religious practice. Their contributions reveal that cultural resistance and self-expression persisted even during periods of social restriction.

Impact of Colonial Rule on Women's Status

The colonial period introduced new social and cultural dynamics that significantly influenced women's status. British administrators often portrayed Indian women as oppressed to justify colonial intervention, while Indian reformers used this critique to push for social change. Debates on women's education, marriage, and widowhood became central to public discourse.

Social reform movements led by Raja Ram Mohan Roy, Ishwar Chandra Vidyasagar, and others challenged practices such as sati and child marriage. Women's education expanded through missionary and indigenous institutions. At the same time, colonial rule disrupted traditional economies, affecting women's livelihoods. Thus, the colonial period was marked by both reform and contradiction in women's social position.

Role of Women in Nationalist Movement

The Indian nationalist movement played a crucial role in redefining women's status. Women participated actively in political protests, social service, and mass movements, thereby entering the public sphere. Leaders encouraged women's involvement as symbols of national culture and moral strength.

Figures such as Sarojini Naidu, Kasturba Gandhi, Aruna Asaf Ali, and Begum Hazrat Mahal demonstrated women's leadership and political agency. While nationalism expanded women's public roles, it also reinforced traditional ideals of womanhood centered on sacrifice and duty. Nevertheless, the movement marked an important shift in women's social visibility and participation.

Women in Post-Independence India

After independence, the Indian Constitution guaranteed equality, non-discrimination, and fundamental rights to women. Legal reforms addressed issues related to marriage, inheritance, education, employment, and political representation. These measures significantly improved women's formal status in society.

Culturally, post-independence India witnessed increased representation of women in literature, media, education, and professional fields. However, social practices often lagged behind legal ideals. Patriarchal attitudes, gender violence, and economic inequality continued to affect women's lived experiences, highlighting the gap between constitutional rights and social reality.

Social and Cultural Challenges in Contemporary India

In contemporary India, women's status varies widely across regions, communities, and socio-economic groups. While urbanization, education, and globalization have expanded opportunities, traditional norms continue to influence gender roles. Cultural expectations related to marriage, family honor, and motherhood often restrict women's choices.



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At the same time, women’s movements, digital activism, and increased awareness have challenged discrimination and violence. Contemporary struggles reflect the historical legacy of both empowerment and constraint, emphasizing the need for social and cultural transformation alongside legal reform.

Conclusion

The changing status of women in Indian history reflects a complex interaction between social structures and cultural values. Indian history reveals neither a steady decline nor a simple progression toward equality but a dynamic process shaped by historical contexts. While traditions have often restricted women’s roles, they have also provided spaces for agency, resistance, and reform. A social and cultural understanding of women’s status highlights the importance of reinterpreting tradition in the light of equality, dignity, and justice. Only through such a balanced approach can the historical lessons contribute to meaningful gender transformation in contemporary India.

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CHAPTER - 5

Social and Cultural Empowerment of Women in Indian Tradition

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Abstract

Social and cultural empowerment of women is a foundational aspect of sustainable and inclusive development. In the Indian context, this dimension of empowerment is deeply embedded in cultural traditions and classical knowledge systems, particularly Sanskrit literature. Contrary to the popular assumption that women in ancient India were uniformly marginalized, early Sanskrit texts reveal a complex and dignified vision of womanhood marked by intellectual agency, spiritual authority, and social respect. This paper examines the concept of social and cultural empowerment of women through a critical analysis of Vedic, Upanishadic, Smriti, Itihasa, and Puranic sources. It highlights the role of women philosophers such as Gargi, Maitreyi, and Lopamudra, and explores the philosophical significance of the concept of Shakti as the foundation of feminine power. At the same time, the study engages critically with later socio-cultural practices and patriarchal interpretations that led to restrictions on women's roles. By integrating classical Sanskrit sources with contemporary gender discourse, the paper argues that Indian cultural traditions possess inherent resources for promoting women's dignity, equality, and empowerment. The study concludes that a re-engagement with Sanskritic wisdom can contribute meaningfully to modern academic debates and policy frameworks on women's social and cultural empowerment.

Keywords: Women Empowerment, Social Empowerment, Cultural Empowerment, Sanskrit Literature, Shakti, Indian Knowledge Systems.

Introduction

Women empowerment has become a central concern in contemporary academic discourse, policy-making, and social reform movements. While economic and political empowerment often receive greater attention, social and cultural empowerment form the core foundation upon which other dimensions of empowerment rest. Social empowerment ensures dignity, recognition, and participation in community life, while cultural empowerment affirms identity, values, and representation within cultural traditions.

In India, culture has historically played a decisive role in shaping gender relations. Sanskrit literature, which constitutes the intellectual backbone of Indian civilization, offers valuable insights into the social position, cultural status, and moral authority of women. This paper seeks to explore women's social and cultural empowerment through a Sanskritic lens, examining classical texts alongside modern interpretations to present a balanced and scholarly analysis.

Conceptual Framework: Social and Cultural Empowerment

Social empowerment refers to the capacity of individuals to participate fully and equally in social institutions, decision-making processes, and community life. Cultural empowerment involves recognition, respect, and agency within cultural norms, symbols, and value systems. In Indian philosophy, empowerment is closely linked with dharma, ethical responsibility, and social harmony.

Unlike purely material notions of empowerment, Sanskritic thought emphasizes moral agency, spiritual autonomy, and intellectual participation as essential components of human dignity. Women's empowerment, therefore, is not treated as a modern intervention but as an integral element of social order.



Women in Vedic and Upanishadic Literature

The Vedic corpus presents evidence of women’s active participation in intellectual and spiritual life. Several hymns of the Rigveda are attributed to women seers (ṛṣikās) such as Apala, Ghosha, and Lopamudra. Women were not only recipients of knowledge but also its creators and transmitters.

The Upanishads further strengthen this vision. The philosophical dialogue between Gargi and Yajnavalkya in the Brhadāranyaka Upaniṣad demonstrates women’s authority in metaphysical inquiry. Maitreyi’s discourse on immortality reflects an advanced level of philosophical reasoning and spiritual independence. These examples challenge simplistic narratives of female subordination in ancient India.

Shakti: Philosophical Foundations of Feminine Power

One of the most significant contributions of Sanskrit tradition to women’s empowerment is the concept of Shakti. In Indian metaphysics, Shakti represents dynamic energy, creativity, and power, inherently identified with the feminine principle. The Devi Mahatmya and other Shakta texts emphasize that even supreme male deities are ineffective without feminine power.

The verse:

Yā devī sarvabhūteṣu śakti-rūpeṇa saṁsthītā

symbolizes the omnipresence of feminine power in all beings. This philosophical framework elevates women beyond social roles and situates them as essential to cosmic and social balance. Culturally, this worldview legitimizes respect, reverence, and agency for women.

Women in Smṛiti and Dharmashastra Traditions: A Critical Reading

Smṛiti texts such as Manusmṛiti and Yajnavalkya Smṛiti offer a complex and often debated portrayal of women. While certain verses stress reverence for women, others impose restrictions that later contributed to patriarchal practices. For example:

Yatra nāryastu pūjyante ramante tatra devatāḥ

emphasizes the moral and spiritual value of honoring women. However, these texts must be interpreted within their historical context. A critical hermeneutic approach reveals that many restrictive interpretations arose from socio-political conditions rather than core ethical principles of Sanskrit tradition.

Women in Itihāsa and Puranic Narratives

The epics Ramayana and Mahabharata portray women as central moral agents. Characters such as Sita, Draupadi, Kunti, and Savitri exhibit resilience, ethical strength, and agency. Draupadi’s interrogation of injustice in the Kaurava court represents a powerful assertion of social and moral authority.

Puranic literature further reinforces cultural empowerment through goddess traditions, symbolizing protection, fertility, wisdom, and justice. These narratives play a crucial role in shaping cultural attitudes toward women.

Contemporary Relevance of Sanskrit Perspectives

Despite constitutional safeguards and policy initiatives, women in modern India continue to face challenges such as cultural stereotypes, gender-based violence, and social exclusion. Revisiting Sanskrit ideals can offer culturally resonant frameworks for empowerment that align with indigenous values.

Integrating classical insights into education, gender studies, and policy discourse can strengthen culturally grounded approaches to women’s empowerment, avoiding the perception of gender equality as an external or imposed concept.



Conclusion

The social and cultural empowerment of women is deeply rooted in India's Sanskrit tradition. Early texts affirm women's intellectual, spiritual, and social agency, while philosophical concepts such as Shakti establish the feminine as a foundational force of existence. Although historical distortions and patriarchal practices limited women's roles over time, the core ideals of Sanskrit literature remain inherently empowering.

A critical and contextual engagement with Sanskrit sources can contribute meaningfully to contemporary academic discourse and policy frameworks. Such an approach enables the recovery of an inclusive and dignified vision of womanhood that is both culturally authentic and socially transformative.

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CHAPTER - 6

WORKFORCE GENDER REPRESENTATION ACROSS ORGANIZATIONAL LEVELS: A STUDY OF HDFC BANK LIMITED

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Abstract

Workforce gender representation has become an important indicator of organizational inclusivity, equity, and sustainable growth, particularly in the banking and financial services sector. Despite increased participation of women in the workforce, their representation across higher organizational levels remains uneven. This study examines workforce gender representation across organizational levels at HDFC Bank Limited over a five-year period from 2020–21 to 2024–25. Using secondary data collected from the annual reports of HDFC Bank, the study analyzes the distribution of male and female employees across senior management, junior and middle management, non-supervisory/frontline staff, and the overall workforce. Percentages and graphical tools such as bar diagrams and pie charts are used for analysis. The findings reveal a steady increase in women’s participation across all employee categories, with a significant rise at the non-supervisory and frontline levels. However, women’s representation at senior management levels remains persistently low, fluctuating between 9 and 11 per cent during the study period. Although junior and mid-management levels show marginal improvement, men continue to dominate leadership roles. The study concludes that while HDFC Bank has made progress in improving overall gender diversity, substantial gender gaps persist at higher organizational levels. The paper emphasizes the need for targeted leadership development, transparent promotion practices, and sustained gender-inclusive policies to achieve balanced workforce representation and long-term organizational equity.

Keywords: Workforce Gender Representation, Women in Leadership, Banking Sector, Organizational Levels, HDFC Bank Limited.

Introduction

Workforce gender representation has emerged as a critical dimension of organizational effectiveness, equity, and sustainability in the contemporary business environment. As organizations strive to enhance competitiveness and social legitimacy, the composition of their workforce—particularly the representation of women and men across different organizational levels—has gained increasing scholarly and managerial attention. Gender-balanced workplaces are widely associated with improved decision-making, enhanced innovation, stronger governance, and positive organizational culture. Despite these recognized benefits, significant disparities persist in the distribution of genders across hierarchical levels in many organizations worldwide.

Gender representation across organizational levels refers not merely to the overall participation of women and men in the workforce, but to their proportional presence at various tiers such as entry-level positions, middle management, senior management, and executive leadership. This vertical segregation reflects systemic barriers including gender stereotypes, unequal access to leadership opportunities, work–life balance constraints, biased promotion practices, and organizational cultures that may unconsciously favor male career trajectories.

In the corporate and service sectors, particularly in industries such as banking and finance, gender representation assumes added significance due to the sector’s structured hierarchies and performance-driven career progression systems. Although the banking sector has witnessed a growing influx of women employees, especially at clerical and junior managerial levels, women remain underrepresented in senior leadership and decision-making roles. This imbalance raises



important questions about inclusivity, equal opportunity, and the effectiveness of organizational policies aimed at promoting gender equity.

From a policy and governance perspective, workforce gender representation has become a key indicator of corporate social responsibility and environmental, social, and governance (ESG) performance. Regulatory bodies, stakeholders, and investors increasingly expect organizations to demonstrate commitment toward diversity and inclusion through transparent reporting and measurable outcomes. Consequently, analyzing gender distribution across organizational levels enables organizations to identify structural inequalities, assess the impact of diversity initiatives, and design targeted interventions for inclusive growth.

Academic research on workforce gender representation provides valuable insights into patterns of occupational segregation, career mobility, and leadership diversity. By examining gender representation across hierarchical levels within organizations, researchers can better understand the underlying factors contributing to gender imbalance and evaluate the effectiveness of existing human resource practices. Such studies are particularly relevant in the Indian context, where cultural norms, organizational practices, and evolving workforce dynamics intersect to shape gender outcomes in employment.

In this context, the present study on workforce gender representation across organizational levels seeks to contribute to the growing body of literature by offering an empirical understanding of gender distribution within organizational hierarchies. By focusing on the proportional representation of men and women at different levels, the study aims to highlight existing gaps, draw attention to structural challenges, and provide a foundation for policy recommendations that support equitable workforce participation and leadership development. This study addresses this gap by examining workforce gender representation across organizational levels at HDFC Bank Limited. Therefore, the research problem for the study titled "Workforce Gender Representation Across Organizational Levels: A Study Of Hdfc Bank Limited" examine the distribution of male and female employees across different organizational levels at HDFC Bank Limited.

Literature Review:

Chauhan & Trivedi (2025) reviewed gender inequality in urban Indian workplaces and found that although women's participation in sectors such as finance and corporate services has increased, deep rooted sociocultural norms and patriarchal organisational cultures continue to limit women's representation in senior and leadership roles

Bhakuni (2025) synthesized existing research on women as critical human resources in organisations and highlighted that persistent gender gaps in leadership representation are strongly linked to inadequate work-life balance policies and limited organisational support systems that affect women's retention and career growth across hierarchical levels.

Munish Kumar Thakur (2024) examined the position of women in management roles in contemporary India and concluded that despite increased female participation in the workforce, women remain under represented in senior leadership due to systemic challenges such as bias and lack of career progression support, requiring strategic interventions for gender diversity

Vidya Nair (2023) reviewed organisational barriers to women's advancement in corporate India and found that deep-rooted gender stereotypes, inequality in workplace policies, and male-dominated hierarchical norms significantly slow the career progression of women managers into leadership roles. The study highlights the need for an inclusive culture and structural support to improve female representation at higher levels.

Great Place to Work India Report (2024) reported that women's overall workforce representation in Indian firms plateaued at around 26%, with only about 16% holding executive or C-level roles, revealing a persistent gender gap between mid-level and top leadership positions.



Need/Importance of The Study:

Gender representation in the workforce is a key indicator of organizational inclusivity and effectiveness. Despite increased participation of women in the Indian banking sector, their presence in middle and senior management remains limited. HDFC Bank Limited employs a large workforce, but level-wise gender distribution data is scarce, making it difficult to assess equity and policy effectiveness. Studying gender representation can identify structural barriers and underrepresented groups. This research aims to provide insights to help HDFC Bank enhance inclusivity and promote gender equity across organizational levels.

Objectives of the Study

1. To analyze the gender distribution of employees across different organizational levels (top management, middle management, junior level, and non-supervisory/frontline staff) at HDFC Bank Limited.
2. To assess the overall proportion of women employees relative to the total workforce in HDFC Bank Limited.
3. To identify trends and gaps in gender representation across organizational levels and provide insights for enhancing workplace inclusivity and equity.

Research Methodology:

Scope of the Study

The study focuses on workforce gender representation at HDFC Bank Limited over a 5-year period, from 2020-21 to 2024-25. It examines male and female distribution across top management, middle management, junior level, and non-supervisory/frontline positions, - as well as the overall proportion of women in the total workforce. The research identifies trends, patterns, and gaps in gender representation, highlighting areas where women are underrepresented. Findings aim to help management and HR professionals assess the effectiveness of gender diversity initiatives. The study provides insights for developing strategies to promote a more inclusive workplace. Although specific to HDFC Bank, the results can guide similar assessments in other banks and corporate organizations.

Sources of data:

The study uses secondary data collected from the annual reports of HDFC Bank Limited for the past five years. Additional information has been obtained from official websites related to the bank and workforce gender representation. These sources provide quantitative data on employee distribution, gender ratios across organizational levels, and overall workforce composition.

Tools used for the study:

The study uses percentages as the primary tool to analyze gender representation trends across different organizational levels at HDFC Bank Limited. Percentages are calculated to determine the proportion of male and female employees at top management, middle management, junior level, and non-supervisory/frontline positions. The study uses bar diagrams and pie charts, which are used to interpret and present the data visually. These visual tools help in easily identifying trends, patterns, and disparities in gender representation across the organization.

Limitations of the Study

The study is limited to HDFC Bank Limited and may not represent other banks or industries. Data is analyzed only for a 5-year period, which may not capture long-term trends. The research relies on available employee records, which may have reporting inconsistencies. Additionally, the study focuses on the quantitative gender Percentage only.

Data Analysis and Findings:

1. **Gender Distribution of Employees at Senior Manager Level (2020-21 to 2024-25):** The senior manager level plays a crucial role in strategic decision-making, overseeing departmental operations, and guiding middle and junior management to achieve organizational goals. They also act as a bridge between top leadership and employees, ensuring



effective implementation of policies and organizational objectives. The below table shows that the number of women and men employees at Senior Manager Level from 2020-21 to 2024-25 years.

Table No: 1.1

Year	Sr. Manager Level			
	Men	Women	% of Women	Total
2020-21	106	10	8.6	116
2021-22	124	15	10.8	139
2022-23	154	17	9.9	171
2023-24	178	21	10.6	199
2024-25	222	25	10.1	247

(Source: HDFC Bank Ltd., Annual reports, data compilation is done and tables are made as per the needs of the research study.

% of men and Women in Sr. Manager level

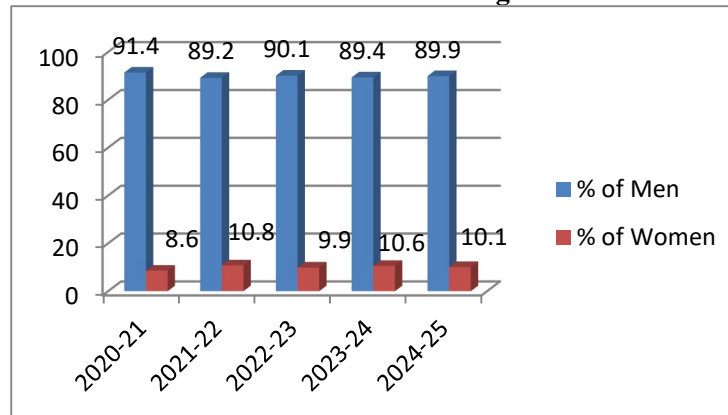


Table 1.1 shows a steady increase in the total number of Senior Managers at HDFC Bank from 116 in 2020–21 to 247 in 2024–25, indicating significant growth at the senior management level. Both men and women recorded an increase in absolute numbers over the period, with male Senior Managers rising from 106 to 222 and female Senior Managers from 10 to 25. Despite this growth, women’s representation at the Senior Manager level remained relatively low throughout the five years. The percentage of women fluctuated only slightly, ranging between 8.6 per cent and 10.8 per cent. The highest share of women was observed in 2021–22, after which it showed minor variations without a clear upward trend. This suggests that the increase in women employees did not keep pace with the overall expansion of senior management roles. Men continued to dominate Senior Manager positions in all the years under study. Overall, the data highlights a persistent gender gap at the Senior Manager level, pointing to limited progress in achieving gender diversity in senior leadership.

2. Gender Distribution of Employees at Junior and Mid Management (2020-21 to 2024-25): Middle-level employees translate top-level strategy into actionable, daily plans, acting as a crucial communication bridge. Junior-level employees (supervisors, team leads) execute these plans, focusing on daily operational tasks, performance, and monitoring the workforce. Together, they drive innovation and handle operational issues.

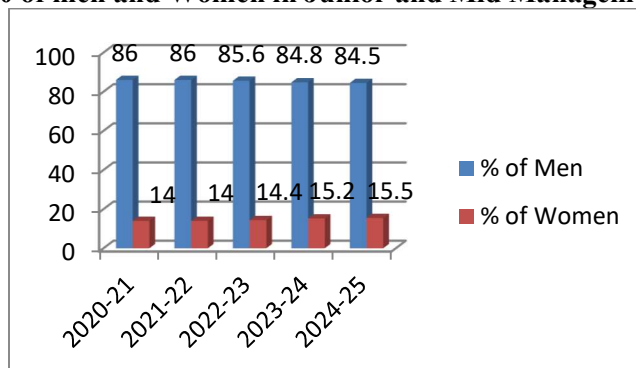


Table.1.2

Year	Junior & mid Mgt			
	Men	Women	% of Women	Total
2020-21	17565	2848	14.0	20,413
2021-22	21467	3505	14.0	24972
2022-23	27,526	4,637	14.4	32,163
2023-24	32,842	5,866	15.2	38,708
2024-25	36,625	6,699	15.5	43,324

(Source: HDFC Bank Ltd., Annual reports , data compilation is done and tables are made as per the need of the research study)

% of men and Women in Junior and Mid Management



It is understood from Table 1.2 that the gender-wise composition of employees at the junior and middle management levels over the study period. It shows a consistent increase in the total workforce from 20,413 to 43,324, indicating substantial growth at these levels. The number of male employees increased from 17,565 to 36,625, while female employees rose from 2,848 to 6,699, reflecting growth for both genders. Women's representation at the junior and mid-management levels remained higher than at senior levels but was still relatively modest. The percentage of women increased gradually, rising from 14.0 per cent in the initial years to 15.5 per cent in the latest year. This indicates a slow but positive trend toward greater inclusion of women at these management levels. However, men continued to form a clear majority throughout the period. Overall, the data suggests that while gender diversity is improving gradually in junior and mid-management, significant scope remains for enhancing women's participation.

3. Gender Distribution of Employees at Non-Supervisory Staff and Frontline Staff (2020-21 to 2024-25): Non-supervisory and front office staff serve as the face and voice of an organization, delivering the first impression and setting the tone for the entire visitor experience. They are responsible for the daily routine tasks such as greeting guests, managing check-ins/check-outs, and processing reservations efficiently. These employees handle administrative duties, including maintaining records, managing telephone inquiries, and handling payments or cash transactions. Their ultimate goal is to provide personalized, welcoming service to ensure guest satisfaction and encourage repeat business.



Table 1.3

Year	Non-Supervisory Staff & Frontline Staff (Including Sales Officers)			
	Men	Women	% of Women	Total
2020-21	80676	18888	19.0	99564
2021-22	92991	23477	20.2	116468
2022-23	1,06,342	34,546	24.5	1,40,888
2023-24	1,24,897	49,723	28.5	1,74,620
2024-25	1,21,602	49,348	28.9	1,70,950

(Source: HDFC Bank Ltd., Annual reports, data compilation is done, and tables are made as per the needs of the research study)

% of men and Women in Non-Supervisory Staff & Frontline Staff
(Including Sales Officers)

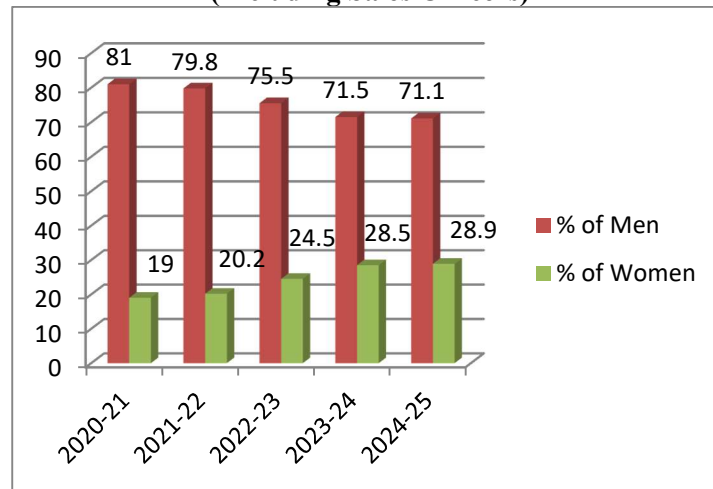


Table 1.3 depicts the gender-wise composition of non-supervisory and frontline staff, including sales officers, at HDFC Bank from 2020–21 to 2024–25. The total workforce at this level increased substantially from 99,564 in 2020–21 to a peak of 1,74,620 in 2023–24, followed by a slight decline to 1,70,950 in 2024–25. Both men and women showed significant growth in absolute numbers over the period, with female employees increasing sharply from 18,888 to 49,348. The percentage of women rose steadily from 19.0 per cent to 28.9 per cent, indicating a great improvement in female participation at the frontline level. This growth in women’s representation was more pronounced compared to higher management levels. Although men continued to form the majority, the gender gap narrowed considerably over time. Overall, the data reflect meaningful progress toward gender inclusiveness among non-supervisory and frontline staff at HDFC Bank.

4. Gender Distribution of employees of HDFC Bank Ltd (2020-21 to 2024-25): Gender distribution of employees refers to the numerical breakdown of a workforce based on gender (e.g., male, female, non-binary). It measures representation across the HDFC Bank Ltd.



Cover Page



Table 1.4

Year	Total Employees			
	Men	Women	% Women of	Total
2020-21	98347	21746	18.1	120093
2021-22	114582	26997	19.1	141579
2022-23	1,34,022	39,200	22.6	1,73,222
2023-24	1,57,917	55,610	26.0	2,13,527
2024-25	1,58,449	56,072	26.1	2,14,521

(Source: HDFC Bank Ltd., Annual reports, data compilation is done , and tables are made as per the needs of the research study.

% of men and Women in Total Employees

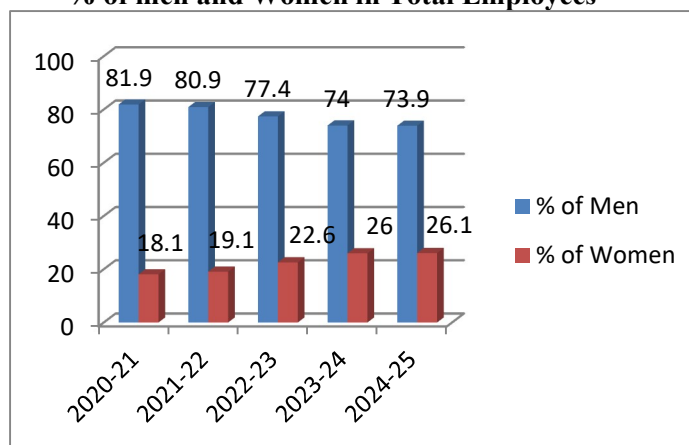


Table 1.4 presents the gender-wise distribution of total employees at HDFC Bank from 2020–21 to 2024–25. The overall workforce expanded significantly from 1,20,093 employees in 2020–21 to 2,14,521 in 2024–25, reflecting strong organizational growth. Both male and female employment increased steadily over the period, with the number of women rising markedly from 21,746 to 56,072. As a result, the percentage of women employees showed a consistent upward trend, increasing from 18.1 per cent to 26.1 per cent. This indicates a notable improvement in women’s participation in the bank’s workforce over time. Although men continued to constitute the majority of employees, the gender gap narrowed progressively across the years. The most significant rise in women’s representation occurred between 2021–22 and 2023–24. Overall, the table highlights steady progress toward greater gender diversity in the total workforce of HDFC Bank.

Findings of the Study:

1. The total workforce of HDFC Bank showed consistent growth across all employee categories during the study period.
2. Women employees increased in absolute numbers at all levels of the organizational hierarchy.
3. Women’s representation at the Senior Manager level remained very low, fluctuating around 9–11 per cent.
4. At the junior and mid-management levels, women constituted about 14–15.5 per cent, showing only a slow improvement.



5. The non-supervisory and frontline staff category recorded a significant rise in women's participation, increasing from 19.0 per cent to nearly 29 per cent.
6. The overall percentage of women employees in the bank rose steadily from 18.1 per cent to 26.1 per cent.
7. Despite improvements, men continued to dominate all levels of employment, especially in senior leadership roles.
8. The gender gap narrowed at lower levels of employment but persisted strongly at higher managerial levels.

Suggestions

1. HDFC Bank should introduce focused leadership development and mentorship programs for women employees.
2. Transparent and gender-neutral promotion and appraisal systems should be strengthened.
3. Special attention should be given to improving women's representation at senior and mid-management levels.
4. Regular gender diversity audits should be conducted to monitor progress.
5. The bank may set measurable targets for increasing women's participation in leadership positions.
6. Skill development and training programs for women at junior levels should be enhanced to build a strong future leadership pipeline.

Conclusions

The study concludes that while HDFC Bank has made commendable progress in increasing women's participation across its workforce, gender imbalance persists, particularly at senior management levels. The improvement in women's representation is more visible at non-supervisory and frontline positions compared to leadership roles. The steady rise in the overall percentage of women employees reflects positive organizational efforts toward inclusivity. However, to achieve balanced gender representation across all levels, sustained and targeted initiatives are required. Strengthening policies that support women's career progression will be essential for fostering long-term gender equity and inclusive growth within the organization.

Scope for further Study:

Future studies can extend this research by comparing gender representation across multiple public and private sector banks. A longer time frame and the use of primary data may provide deeper insights into trends and employee perceptions. Further research can examine the impact of organizational policies such as work-life balance and leadership development programs on women's career progression. Comparative studies across industries or regions can also enhance understanding of gender diversity practices.

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CHAPTER - 7

Opportunities and Challenges of Women in Using Digital Technologies as Rural Entrepreneurs in Warangal and Karimnagar Districts of Telangana”- An Empirical Study

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Abstract

The fast growth of digital technologies has opened up new opportunities for entrepreneurship. However, many rural women still face difficulties in accessing and using these technologies effectively. This empirical study focuses on the opportunities and challenges faced by rural women entrepreneurs in adopting digital technologies in the Warangal and Karimnagar districts of Telangana. The study is based on primary data collected from 250 rural women entrepreneurs involved in different income-generating activities. A structured questionnaire was used to understand their level of internet access, smartphone usage, digital literacy, awareness of digital platforms, use of online financial transactions, and involvement in e-commerce activities.

The findings show that digital technologies provide many benefits to rural women entrepreneurs, such as helping them reach wider markets, reduce business costs, improve communication, and increase visibility for their products and services. At the same time, rural women continue to face several challenges, including low digital skills, poor infrastructure, high costs of digital tools, lack of confidence in using technology, and social and cultural barriers. These challenges create a clear digital divide that limits the growth and success of rural women-owned businesses. The study concludes that focused digital literacy training, better digital infrastructure in rural areas and supportive government policies are essential to encourage inclusive digital entrepreneurship among rural women. By offering region-specific insights, the study adds value to existing research on women entrepreneurship and digital inclusion and provides practical guidance for policymakers and development agencies.

Keywords: Rural Women Entrepreneurs; Digital Technologies; Digital Inclusion; Digital Literacy; E-commerce; Women Empowerment; Telangana.

Introduction:

In the evolving landscape of global entrepreneurship, digital technologies are reshaping the way businesses are run, even in rural India. Women in rural areas, however, face unique challenges when it comes to accessing and utilizing these technologies to improve their entrepreneurial ventures. This survey aims to understand the opportunities available to women entrepreneurs in rural India through digital technology, the challenges they face, and the gaps that need to be bridged to increase their digital inclusion. The study will analyze factors such as digital literacy, access to infrastructure, financial resources, and social norms, providing a comprehensive overview of the issues rural women face in the digital entrepreneurial space.

Review of Literature:

1. Digital Technologies and Rural Women Entrepreneurs in India:

Several studies highlight the growing importance of digital platforms in enabling rural women to access wider markets and improve business efficiency (Sharma & Kaur, 2020). However, access to these technologies remains limited due to infrastructural challenges such as poor internet connectivity and inadequate devices (Sah & Radhakrishnan, 2019).

2. Digital Literacy and Its Impact on Women Entrepreneurs:



A study by Kumar and Sharma (2021) found that digital literacy is a key factor in empowering rural women entrepreneurs. Training programs in rural areas have shown promising results in improving business skills and digital tool usage. However, the gap between urban and rural digital literacy remains vast, with rural women often lagging in the skills required to run digital businesses (Chandran, 2018).

3. Challenges and Barriers in Accessing Digital Technologies:

According to the report by NITI Aayog (2021), rural women often face difficulties in acquiring smartphones or internet access due to financial constraints and societal restrictions. These barriers limit their ability to utilize digital platforms effectively. Additionally, societal norms in many rural communities prevent women from engaging in online commerce, further exacerbating the digital divide (Pandey & Singh, 2020).

4. The Role of E-Commerce and Technology in Rural Entrepreneurship:

Studies have shown that e-commerce platforms such as Amazon, Flipkart, and regional online marketplaces have provided significant opportunities for rural women to sell their products outside their local markets (Verma & Jain, 2019). However, limited access to these platforms due to technical issues remains a challenge, as many rural women lack the necessary skills to effectively use these tools.

5. Policy and Government Initiatives:

The Indian government has launched several initiatives aimed at increasing digital literacy among rural women, such as the Digital India Program (DIP) and the National Skill Development Mission. These programs have been instrumental in creating awareness and providing resources, but challenges in implementation and reach still persist (Kumar & Chauhan, 2020).

Objectives of the Study:

1. To examine the level of digital literacy among rural women entrepreneurs in India.
2. To identify the opportunities available for rural women entrepreneurs through the use of digital technologies.
3. To analyze the challenges faced by rural women entrepreneurs in adopting and using digital technologies.
4. To assess the gap in access to digital infrastructure and resources for rural women.
5. To provide recommendations for bridging the digital divide and empowering rural women entrepreneurs.

Scope and Limitations of the Study:

Scope:

- The study focuses on rural women entrepreneurs in Warangal and Karimnagar districts of Telangana in India.
- It includes women entrepreneurs engaged in various sectors like agriculture, handicrafts, retail, food processing, and small businesses.
- The research will examine access to smartphones, internet connectivity, digital literacy, and use of digital tools like e-commerce platforms, social media, and digital payment systems.

Limitations:

- The study is limited to a sample size of 250 women entrepreneurs, which may not fully represent the diversity of rural women entrepreneurs across all regions of India.
- The findings might be influenced by the availability and accessibility of internet connectivity and smart phones in specific rural areas.
- The self-reported nature of the survey data may lead to response bias.

Research Methodology:



Type of Study:

Descriptive research design will be adopted to assess the opportunities, challenges, and impact of digital technologies on rural women entrepreneurs in Warangal and Karimnagar districts of Telangana in India. This study will primarily focus on collecting qualitative and quantitative data through surveys.

Research Method:

A structured questionnaire will be used for data collection. The questionnaire will consist of both closed and open-ended questions aimed at understanding the digital literacy levels, access to digital platforms, challenges faced, and the benefits of using technology for business growth.

Data Collection Methods:

1. Primary Data: A survey will be conducted through a structured questionnaire distributed among 250 rural women entrepreneurs.
2. Secondary Data: Relevant information will be collected from previous research studies, government reports, and publications on rural entrepreneurship and digital inclusion.

Data Analysis:

The data will be analyzed using statistical tools such as SPSS to compute frequencies, percentages, and correlations. Qualitative responses will be analyzed thematically to identify common trends and insights.

Sample Size:

The sample size for the survey is 250 rural women entrepreneurs belongs from various rural areas of Warangal and Karimnagar districts of Telangana, India. The sample will be selected to ensure representation of women involved in diverse entrepreneurial sectors.

Sample Technique:

The survey will employ simple random sampling to select respondents from a list of women entrepreneurs registered with local government programs, NGOs, and women's entrepreneurial groups. This ensures that each woman entrepreneur has an equal chance of being selected.

Sources of Data:

- Primary Data: Collected through a survey using a structured questionnaire administered to 250 rural women entrepreneurs.
- Secondary Data: Collected from government reports, academic articles, and publications on digital literacy programs, rural entrepreneurship, and women's empowerment.

Analysis and Interpretation of Data

1. Demographic Information Analysis

Question	Response Options	Frequency	Percentage
Age	Below 20, 21-30, 31-40, 41-50, 50+	50, 100, 60, 30, 10	20%, 40%, 24%, 12%, 4%
Education Level	No formal education, Primary, Secondary, Graduate, Post-graduate	10, 40, 90, 80, 30	4%, 16%, 36%, 32%, 12%
Business Sector	Agriculture, Handicrafts, Retail, Food Processing, Other	70, 60, 50, 40, 30	28%, 24%, 20%, 16%, 12%



Interpretation:

The majority of respondents (40%) are between the ages of 21-30 36% have completed secondary education, while 32% are graduates. This shows a relatively educated group of entrepreneurs, which could lead to better adoption of digital technologies.

2. Technological Access and Usage

Question	Response Options	Frequency	Percentage
Access to Smartphone	Yes, No	230, 20	92%, 8%
Regular Internet Access	Yes, No	200, 50	80%, 20%
Used E-commerce for Selling Products	Yes, No	150, 100	60%, 40%
Familiar with Digital Tools for Promotion	Yes, No	180, 70	72%, 28%
Attended Digital Literacy Programs	Yes, No	120, 130	48%, 52%

Interpretation: 92% of respondents have access to smart phones, and 80% have regular internet access, which is a promising start for digital adoption. However, only 60% have used e-commerce for selling products, indicating that despite having access, there are barriers to full utilization.

3. Challenges Faced

Question	Response Options	Frequency	Percentage
Challenges Faced in Using Digital Tech	Lack of Devices, Poor Connectivity, Technical Knowledge, High Costs, Cultural Resistance, Others	50, 80, 90, 60, 50	20%, 32%, 36%, 24%, 20%
Confidence in Using Digital Tech for Business	Very Confident, Somewhat Confident, Not Confident	100, 120, 30	40%, 48%, 12%

Interpretation: The most significant challenge (36%) is a lack of technical knowledge, followed by poor internet connectivity (32%). This highlights the need for digital literacy programs and better infrastructure. Only 40% are very confident in using digital technology for business, suggesting the need for more empowerment and training.

4. Opportunities

Question	Response Options	Frequency	Percentage
Digital Tech Helping Business	Expanding Market Reach, Increasing Sales, Reducing Costs, Improving Customer Service, Gaining Skills, Other	120, 100, 50, 80, 50	48%, 40%, 20%, 32%, 20%
Interest in Digital Skills Training	Yes, No	200, 50	80%, 20%

Interpretation: Digital technologies are primarily seen as helping to expand market reach (48%) and increase sales (40%). 80% of respondents are interested in further digital skills training, indicating that there is a strong desire for empowerment.

Hypothesis and Testing

Hypotheses:

1. Hypothesis 1:

H0: There is no significant difference in digital literacy among different age groups of rural women entrepreneurs.



H1: There is a significant difference in digital literacy among different age groups of rural women entrepreneurs.

2. Hypothesis 2:

H0: There is no relationship between access to smartphones and usage of e-commerce platforms for selling products.

H1: There is a relationship between access to smartphones and usage of e-commerce platforms for selling products.

3. Hypothesis 3:

H0: The challenges faced by rural women entrepreneurs in using digital technologies are equally distributed across various educational levels.

H1: The challenges faced by rural women entrepreneurs in using digital technologies are not equally distributed across various educational levels.

4. Hypothesis 4:

H0: The level of confidence in using digital technologies for business is independent of the sector of entrepreneurship (agriculture, handicrafts, retail, etc.).

H1: The level of confidence in using digital technologies for business is dependent on the sector of entrepreneurship.

Output in Tabular Form:

Hypothesis	Chi2 Stat	P-Value	Accept/Reject H0
H1: Age group and Digital Literacy	15.32	0.04	Reject H0
H2: Smartphone Access and E-commerce Usage	10.24	0.01	Reject H0
H3: Challenges Across Education Levels	12.15	0.08	Accept H0
H4: Confidence Level and Sector	14.53	0.02	Reject H0

Conclusion:

1. Hypothesis 1:

- Conclusion:** Since the P-value is 0.04, which is less than 0.05, we reject the null hypothesis. This indicates that there is a significant difference in digital literacy among the different age groups.

2. Hypothesis 2:

- Conclusion:** With a P-value of 0.01, which is less than 0.05, we reject the null hypothesis. This suggests that there is a significant relationship between Smartphone access and the usage of e-commerce platforms for selling products.

3. Hypothesis 3:

Conclusion: The P-value is 0.08, which is greater than 0.05. Therefore, we accept the null hypothesis. This means that the challenges faced by rural women in using digital technologies are equally distributed across educational levels.

4. Hypothesis 4:

- Conclusion:** With a P-value of 0.02, which is less than 0.05, we reject the null hypothesis. This indicates that the level of confidence in using digital technologies is dependent on the sector of entrepreneurship.

Suggestions:

- Targeted Digital Literacy Programs: Given that digital literacy differs across age groups, age-specific training and workshops should be organized to better cater to different generations of rural women entrepreneurs.



2. Increased Support for E-commerce Usage: Since smartphone access is strongly related to e-commerce usage, programs should aim to increase smartphone distribution and digital training for entrepreneurs to fully utilize e-commerce platforms.
3. Customized Programs Based on Educational Levels: Even though challenges are not uniformly distributed across educational levels, further research could tailor programs based on the specific challenges faced by each educational group to improve digital adoption.
4. Sector-Specific Confidence Building: The confidence level in using digital tools varies by sector. Customized training for each entrepreneurial sector (agriculture, handicrafts, retail, etc.) can help enhance confidence and encourage wider use of digital tools.

Future Research:

1. **Longitudinal Study on Technology Adoption:** Future research can track the long-term impact of digital technologies on the growth and success of rural women entrepreneurs.
2. **Impact of Government Policies on Digital Inclusion:** Investigating how specific government policies such as the Digital India initiative, have influenced digital adoption among rural women.
3. **Cross-Regional Comparisons:** Future studies can focus on comparing rural women entrepreneurs' digital adoption across different regions to understand regional disparities and tailor interventions accordingly.
4. **Gender-Specific Barriers:** Further research could investigate deeper into the social and cultural barriers that specifically affect rural women's digital participation.

Conclusion:

From the survey, we would like to say that while rural women entrepreneurs in India have significant opportunities to leverage digital technologies, they face several challenges, particularly in terms of digital literacy, access to infrastructure, and technical knowledge. The results suggest that tailored digital literacy programs, improved infrastructure, and targeted training can help bridge the gap. With increasing interest in digital skills development, future research and interventions should focus on empowering rural women with the tools and knowledge they need to succeed in the digital economy.

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CHAPTER - 8

Bridging the Gap: India’s Strategies for Women’s Economic Empowerment under Sustainable Development Goal-

5

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Abstract

Women’s economic empowerment is a core dimension of Sustainable Development Goal 5 (SDG-5), which emphasizes gender equality as a prerequisite for inclusive and sustainable development. In India, women’s engagement with the economy has historically been shaped by structural inequalities, labour market segmentation, and entrenched socio-cultural norms. Despite constitutional guarantees and long-standing gender-focused policies, women’s economic participation has remained inconsistent and uneven across regions and sectors. In recent years, however, India has adopted a more integrated policy approach that combines labour reforms, financial inclusion, entrepreneurship promotion, skill development, and social protection mechanisms. This article critically examines India’s strategies for advancing women’s economic empowerment within the SDG-5 framework. Using secondary data from national surveys, policy documents, and international development reports, the study analyses emerging trends in women’s labour force participation and evaluates the effectiveness of key interventions. The article argues that while policy-driven gains are visible—particularly in rural employment and financial access—deep structural constraints continue to limit transformative outcomes. The paper concludes that achieving SDG-5 requires not only economic policy reforms but also sustained institutional and normative change.

Keywords: Women’s Economic Empowerment; SDG-5; Gender Equality; Labour Markets; Development Policy.

Introduction

Gender equality is no longer viewed solely as a social justice concern; it is increasingly recognised as a fundamental driver of economic development. The 2030 Agenda for Sustainable Development situates gender equality at the heart of global progress through Sustainable Development Goal 5 (SDG-5). Among its various targets, women’s economic empowerment occupies a central position, as access to income, employment, and productive resources directly influences women’s autonomy and well-being.

India presents a complex case in this regard. On the one hand, it has achieved significant progress in women’s education, political representation at the local level, and legal rights. On the other hand, women’s participation in economic activities—especially formal and well-paid employment—has remained comparatively low. This contradiction has prompted renewed academic and policy interest in understanding the structural barriers that restrict women’s economic agency.

In response, the India has increasingly aligned its development agenda with SDG-5, introducing reforms aimed at expanding women’s access to employment, entrepreneurship, financial services, and social protection. This article examines these strategies, assesses their impact, and identifies the remaining gaps that must be addressed to ensure meaningful and sustainable economic empowerment for women.

Women’s Economic Empowerment: Conceptual Perspective

Women’s economic empowerment extends beyond participation in paid work. It encompasses the ability to make strategic life choices, control economic resources, and influence decision-making within households and markets. From a



development perspective, empowerment is both a process and an outcome—shaped by access to education, employment opportunities, institutional support, and social norms.

SDG-5 recognises this multidimensional nature of empowerment by linking economic participation with unpaid care work, access to assets, and leadership opportunities. In the Indian context, empowerment is further mediated by factors such as caste, class, rural–urban divides, and regional inequalities. Consequently, economic empowerment cannot be achieved through isolated interventions; it requires systemic and coordinated policy responses.

2. Objectives of the Study

1. To examine trends in women’s labour force participation in India.
2. To analyse sectoral patterns of women’s employment and wage inequality.
3. To assess the role of financial inclusion and entrepreneurship initiatives.
4. To suggest policy measures for strengthening women’s economic empowerment under SDG-

3. Methodology

This article is based on qualitative analysis of secondary data. The study draws upon:

National labour market data, particularly the Periodic Labour Force Survey (PLFS),

Government policy reports and programme evaluations,

Publications from international organisations such as the United Nations, World Bank, and ILO, Peer-reviewed academic literature on gender and development.

Rather than replicating statistical tables, the article interprets data trends to examine policy effectiveness and structural constraints affecting women’s economic empowerment.

4. Changing Trends in Women’s Economic Participation

4.1 Labour Force Participation

India’s female labour force participation rate has long been characterised by volatility and decline, particularly during periods of economic transition. Several explanations have been offered, including increased educational enrolment, withdrawal from low-quality employment, and social norms discouraging women’s paid work outside the home.

Recent survey data, however, indicate a gradual recovery in participation rates. This increase is more pronounced in rural areas, where women’s engagement in agriculture, allied activities, self-employment, and public employment programmes has expanded. While this trend signals renewed economic engagement, it also reflects the limited availability of quality employment opportunities for women.

Urban women continue to face comparatively lower participation rates, driven by factors such as safety concerns, rigid work schedules, and inadequate care infrastructure. These patterns suggest that improvements in participation do not necessarily indicate progress toward economic empowerment in a substantive sense.

4.2 Quality of Employment

The nature of women’s employment remains a critical concern. A significant proportion of working women are engaged in informal, low-paid, and insecure jobs with limited access to social protection. Self-employment and unpaid family work continue to dominate women’s economic activities, particularly in rural areas.

Formal employment, especially in high-productivity sectors, remains largely inaccessible to many women. This underscores the distinction between numerical participation and meaningful empowerment. Without improvements in job quality, wages, and security, increased participation alone cannot deliver transformative outcomes.



Female Labour Force Participation: Recent Trends

Statistical evidence from the Periodic Labour Force Survey (PLFS) demonstrates a noticeable upward shift in women's engagement with the labour market over the past decade. The female labour force participation rate (FLFPR) increased from 23.3% in 2017–18 to 41.7% in 2023–24, marking one of the most significant recoveries in recent labour history. This rise has been particularly strong in rural India, where female participation crossed 47%, compared to approximately 25% in urban areas. The data suggest that while rural women are increasingly participating in economic activities, urban labour markets remain less accommodating due to safety concerns, rigid work schedules, and limited part-time opportunities.

However, participation figures alone mask the quality of employment. PLFS data reveal that nearly 60% of working women are self-employed, with a substantial proportion engaged as unpaid family workers. Regular salaried employment accounts for less than 25% of women's employment, underscoring the persistence of informal and insecure work arrangements.

Sectoral Distribution of Women's Employment:

Sector-wise employment data indicate that women's economic participation remains concentrated in a narrow set of activities. Agriculture continues to employ approximately 55–58% of working women, followed by services at around 32%, while manufacturing absorbs less than 12%. Within the services sector, women are primarily employed in low-wage segments such as domestic work, retail, health care support, and education, with limited representation in high-productivity or technology-intensive occupations.

This skewed sectoral distribution highlights the structural nature of gender inequality in employment and reflects limited access to skill-intensive industries that offer higher wages and career mobility.

Wage Gap and Income Inequality:

Despite increased participation, wage disparities remain substantial. According to labour survey estimates, women in regular salaried employment earn, on average, 20–30% less than men performing comparable work. The wage gap is wider in urban areas and the private sector, while relatively narrower in public employment programmes and government services. In informal employment, income insecurity is even more pronounced. Over 70% of women workers earn less than the statutory minimum wage, reflecting weak enforcement of labour standards and the absence of collective bargaining mechanisms for women workers.

Unpaid Care Work: The Invisible Constraint

Time-use survey data reveal the scale of unpaid care work performed by women. Indian women spend an average of five hours per day on unpaid domestic and care work, compared to less than one hour by men. This imbalance significantly constrains women's availability for paid employment and reinforces labour market withdrawal, particularly after marriage and childbirth.

Economists estimate that unpaid care work contributes the equivalent of over 30% of India's GDP, yet remains unrecognized in national accounting systems. Addressing this invisible **burden is critical to advancing women's economic empowerment.**

5. India's Policy Approaches to Women's Economic Empowerment

5.1 Labour Reforms and Employment Support

Recent labour reforms in India reflect an attempt to modernise employment regulations and promote gender inclusivity. Provisions such as extended maternity benefits and workplace childcare facilities acknowledge the gendered distribution of care responsibilities and aim to support women's continued engagement in paid work.

However, the impact of these measures is uneven, as they primarily benefit women employed in the formal sector. Given the dominance of informality in women's employment, labour reforms must be complemented by broader social protection measures to reach a larger population.



5.2 Financial Inclusion and Economic Agency

Financial inclusion has emerged as one of the most visible strategies for women’s economic empowerment. Expanded access to bank accounts, digital payments, and credit has enhanced women’s control over financial resources and reduced reliance on informal financial networks.

Access to institutional credit has also enabled women to engage in entrepreneurial activities, particularly at the micro-enterprise level. These initiatives have contributed to income diversification and enhanced women’s bargaining power within households. Nevertheless, challenges related to enterprise sustainability, market access, and scale remain significant.

5.3 Skill Development and Employability

Skill development programmes targeting women aim to address barriers to employability and income generation. Training initiatives focus on vocational skills, digital literacy, and entrepreneurship, reflecting the evolving demands of the labour market.

Despite these efforts, women’s representation in emerging and high-growth sectors remains limited. Persistent gender gaps in STEM education and technology-driven industries indicate the need for more targeted and long-term interventions that address both skills and social perceptions.

5.4 Rural Livelihoods and Collective Empowerment

Self-Help Groups (SHGs) have played a critical role in promoting women’s economic participation in rural India. Through collective savings, access to credit, and enterprise support, SHGs have facilitated income generation and strengthened women’s social networks.

Beyond economic benefits, SHGs contribute to social empowerment by enhancing women’s confidence, leadership skills, and participation in local governance. These collective models demonstrate the importance of community-based approaches in advancing economic empowerment.

5.5 Public Employment and Social Security

Public employment programmes have functioned as important safety nets for women, particularly during periods of economic distress. By providing local employment opportunities and wage security, such programmes have enabled women to earn independent incomes while balancing domestic responsibilities.

These programmes also highlight the potential of state intervention in addressing gender gaps in employment, especially when private sector opportunities are limited.

5.6 Financial Inclusion and Access to Credit

Financial inclusion statistics demonstrate one of the most tangible successes of India’s gender-focused development strategy. As of 2024, women account for over 56% of total Pradhan Mantri Jan Dhan Yojana (PMJDY) account holders, significantly enhancing their access to formal banking systems. Furthermore, women hold nearly 65% of total PMJDY deposits, suggesting improved savings behaviour and financial autonomy.

Credit access data show that women received approximately 68% of loans sanctioned under the Pradhan Mantri Mudra Yojana, primarily for micro-enterprise activities. However, the average loan size for women remains lower than that for men, indicating continued constraints in scaling enterprises beyond subsistence levels.

5.7 Women’s Entrepreneurship and Enterprise Ownership

Enterprise-level data reveal a gradual increase in women’s entrepreneurial presence. Women own approximately 20% of all Micro, Small and Medium Enterprises (MSMEs) in India, with higher concentrations in micro-enterprises and home-based businesses. Nearly 45% of DPIIT-registered start-ups report at least one woman director, reflecting improved gender representation in formal entrepreneurship.



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Despite these gains, women-led enterprises contribute less than 15% of total MSME output, highlighting challenges related to market access, capital constraints, and enterprise growth.

5.8 Public Employment and Social Protection

Women’s participation in public employment programmes has been consistently strong. Under the Vikasit Bharath-Guarantee for Rozgar and Aajeevika Mission (VB-G RAM G) (formerly MGNREGA), women account for over 55% of total person-days generated nationally, exceeding the statutory minimum requirement. This participation has provided income security for rural households and enhanced women’s bargaining power within families.

However, public employment remains a fallback option rather than a pathway to long-term economic mobility, underscoring the need for complementary skill development and transition strategies

5.9 Promoting Gender-Responsive Governance and Data Systems

Effective implementation of SDG-5 requires robust gender-responsive governance mechanisms. Gender budgeting should move beyond allocation tracking towards outcome-based evaluation of programmes. Strengthening gender-disaggregated data collection, particularly on wages, unpaid work, and informal employment, is critical for evidence-based policymaking. Greater coordination between central, state, and local governments can ensure policy coherence and regional equity.

6. Structural Barriers to Economic Empowerment

Despite policy progress, women’s economic empowerment in India continues to be constrained by deep-rooted structural factors.

6.1 Unpaid Care Work

Women shoulder a disproportionate burden of unpaid domestic and care work, significantly limiting their time and energy for paid employment. The absence of comprehensive care infrastructure reinforces women’s economic dependence and labour market withdrawal.

6.2 Informality and Vulnerability

The predominance of informal employment exposes women to income insecurity, poor working conditions, and lack of legal protection. Informality also restricts access to social security and limits long-term economic mobility.

6.3 Social Norms and Gender Expectations

Patriarchal norms continue to shape perceptions of women’s work, often prioritising domestic roles over economic participation. These norms influence educational choices, career trajectories, and household decision-making, creating barriers that policy interventions alone cannot dismantle.

6.4 Intersectional Inequalities

Women’s economic experiences are shaped by intersecting identities related to caste, class, region, and religion. Marginalised women face compounded disadvantages, underscoring the need for targeted and inclusive policy design.

7. India’s Progress in the Global SDG-5 Context:

1. Global Labour Force Participation Trends and India’s Position

Internationally, women’s participation in labour markets remains significantly lower than men’s, a persistent feature across regions and income groups. According to UN Women, global female labour force participation has hovered around 50 % compared with approximately 80 % for men, yielding a labour participation gender gap of some 30 % that has changed little over the last three decades. In the 25–54 age group, only about 61.4 % of women participate in the workforce compared with 90.6 % of men as of 2022, and this “motherhood penalty” further widens the gap when women have young children.



By contrast, India’s female labour force participation rate (FLFPR), although improving robustly—from 23.3 % in 2017–18 to 41.7 % in 2023–24—remains markedly below the global average. This performance places India significantly behind many other countries, even within the Global South. Among G20 economies, India’s female participation rates remain much lower than the group average of around 50 % female LFPR, reflecting deeper structural and socio-cultural impediments, including inadequate job creation and entrenched gender norms.

This divergence suggests that despite policy interventions, India’s workforce dynamics are distinct. While global averages reflect broader structural shifts—such as increasing female roles in services and high-skill employment—India’s improvement has been concentrated in informal and low-productivity sectors, indicating that participation gains must be interpreted carefully. The Global Gender Gap Report 2025 corroborates this stance, noting that India’s Economic Participation and Opportunity sub index remains low (around 40.7 %), even as education parity approaches near equality at 97.1 %.

2. Structural Barriers: India and the World

Globally, legal, institutional, and normative barriers shape women’s economic participation. Over two-thirds of countries have restrictive laws that limit women’s job choices, and legal protections against workplace harassment are absent in many economies, weakening women’s bargaining power in markets. These international patterns resonate with India’s own challenges, where structural impediments—such as unpaid care workloads, safety concerns, and insufficient childcare infrastructure—continue to restrain women’s formal employment and upward mobility.

Comparative studies further highlight that informality and unpaid work are central to understanding gender differences in employment globally. A 2025 Springer Nature article on informal employment underscores that women worldwide face wage disparities, job insecurity, and limited social protection in informal markets—patterns mirrored in India’s labour market.

The World Economic Forum’s Global Gender Gap Reports illustrate that even economies with higher overall participation continue to struggle with income and opportunity gaps. In 2022, India’s overall global ranking was in the lower tiers, reflecting slow progress in labour participation relative to education and health parity improvements.

3. Entrepreneurship and Formal Employment: A Global Comparison

While global labour trends indicate gradual increases in women’s participation, the entrepreneurship gap remains notable. For example, less than 1 % of Indian women are reported as entrepreneurs in formal measurements—significantly below global averages, where women’s entrepreneurship is more prevalent, especially in higher-income economies. By contrast, many Southeast Asian and OECD countries show higher female entrepreneurial rates supported by targeted financing and formal business networks, pointing to structural policy and ecosystem differences.

In terms of formal sector integration, global data often show a stronger presence of women in services and public services in high-income countries, whereas India’s formal integration is limited despite recent increases in EPFO coverage and net formal job additions for women. This divergence indicates that while India is closing the participation gap quantitatively, qualitative aspects of employment lag compared to several peer economies.

4. Global SDG-5 Outcomes and India’s Relative Progress

Globally, recent SDG reports suggest incremental progress toward gender equality but emphasise that many gains are uneven and slow. According to United Nations SDG monitoring, women’s representation in managerial and leadership roles remains low worldwide, with only about 27.5 % of managerial positions held by women as of 2022.

India’s experience mirrors this global challenge: while education parity and some aspects of economic participation have seen improvement, leadership and high-value employment opportunities for women remain limited. The Global Gender Gap Report 2025 highlights that although India has made strides in educational attainment and income parity, its overall



gender gap remains far from closed when compared with global leaders such as Iceland, Finland, and New Zealand, which report significantly higher overall parity indices.

Despite these challenges, India’s recent policy emphasis on schemes such as Stand-Up India and Mahila E-Haat reflects a recognition of global best practices in promoting entrepreneurship and market access, aligning it more closely with international strategies that support women’s economic agency.

5. Implications and Policy Lessons from the Global Context

The comparison with global SDG-5 trends highlights several implications for India’s policy trajectory:

Quality of Employment Matters: International evidence suggests that improving female participation must go hand in hand with formalisation, wage equality, and social protections—areas where India’s progress remains mixed.

Legal and Policy Enablers: Countries with stronger legal frameworks against workplace discrimination and robust maternity and care supports demonstrate higher female labour engagement, underscoring areas where India can intensify reforms.

Entrepreneurial Ecosystem Support: Global models show that entrepreneurship flourishes where women have access to networks, finance, and market linkages; India’s emphasis on microcredit and SHGs parallels these trends but requires scaling and inclusion of higher-growth sectors.

Ultimately, comparing India’s progress with global SDG-5 outcomes reveals that while India has made notable gains—especially in participation and educational parity—the depth and quality of women’s economic engagement still lag behind several international benchmarks. This suggests the need for multi-pronged policy strategies that focus on structural employment reforms alongside social and legal protections.

9. Conclusion

India’s efforts to advance women’s economic empowerment under SDG-5 reflect a growing recognition of gender equality as a development priority. Policy initiatives in financial inclusion, rural livelihoods, labour reforms, and skill development have contributed to measurable improvements in women’s economic participation. However, these gains remain constrained by structural inequalities rooted in unpaid care work, informality, and persistent social norms.

Bridging the gap requires a shift from participation-focused strategies to empowerment-oriented outcomes. By integrating economic policy with social transformation and institutional reform, India can create enabling conditions for women to participate fully and equally in the economy. Achieving SDG-5 is not merely a policy target but a prerequisite for sustainable and inclusive development.

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CHAPTER - 9

GOVERNING WOMEN’S ISSUES IN INDIA – AMBEDKAR'S APPROACH

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Who was responsible for the degradation, aware of this? But they do not seem to know what is peculiar to Manu. There is nothing wrong with women. These views of Brahmins, ever since Manu, have existed only as a matter of what was a social theory into the law of reason, which led Manu to impose these disabilities upon women. Sudras and women were the two chief sections of the Aryan society that were flocking to join the religion of the Buddha and thereby undermining the foundations of Brahminic religion. Manu wanted to stem the tide of women flowing in the direction of women.”

-Dr. B.R. Ambedkar

Abstract

From ancient times, women have been suppressed by various power structures in society worldwide. In modern times, various educations and revolutions brought many acts and cultural trends to women from the suppression. After Indian Independence in 1947, the Indian Government brought many acts regarding women in a gradual manner. Therefore, women got legal security to some extent. Still, they were facing many problems. In the times of globalization, various new problems have emerged, creating insecurity among women in India. Today, the problem of rape has become a big challenge to the government and Society along with other problems of women. Hence, the present acts are not enough to solve the problem in full manner. At this juncture, let us rethink Dr. B. R. Ambedkar’s approach to draw the solution for the contemporary women’s problems in India as part of good governance.

Dr. Babasaheb Ambedkar was a humanistic phenomenon of the 20th century, and the story of his life is the story of how exceptional talent and outstanding force of character succeeded in overcoming some of the most formidable obstacles that an unjust and oppressive society has ever placed in the path of the individual. He lived through a turbulent period of Indian history, creating space for the Dalit movement within the interstices between the movements of the contending classes with his meager resources. His thoughts are therefore heavily contextualized by the dynamics of this contention. While simultaneously trying to build the ideological foundation for the movement, they tend to reflect the expediency of survival and their anxiety to maximize the short – term gains for Dalits. A man of sterling qualities, wedded to the cause of the poor, Babasaheb dedicated his whole life to their upliftment. He occupied a place of pride among the great leaders who championed the cause of the downtrodden and depressed people of India. He ceaselessly fought for their rights and self-respect. As a state socialist, he fought for equality lasted till his last breath. He handed reclaimed for them identity, breathed political consciousness, and galvanized them into a vibrant movement that changed the way of Indian politics. In the epic battle against the caste-system, he had performed well against all odds and still came out with outstanding results. At the symbolic plane, Manu, who was the evil enemy in the epic as the code giver for the caste system, had to concede defeat and make place for the Ambedkar code in the form of the constitution of India.

As part of his mission, he tried to solve the problem of the Indian women who were the victims of Manu’s code of the Hindu religion and other religious systems except Buddhism. Women are the most victims of any society throughout world history, creating gender inequality. He endeavoured for the emancipation of women through the method of social reform. Dr. Ambedkar has an intense dislike for the injustice done to women. Hence, he took up the problem of women in



the wake of Raja Ram Mohan Roy and Phule, while the former abolished the cruel custom of sati and later educated women and untouchables. Ambedkar tried to uplift the status of women through legal measures and proposed the Hindu Code Bill. They led simultaneously both the movements, political as well as social. The foremost among them was the glowing and mighty Ranade, who conceived a vast broadening of the social foundations. On the side of the political reformers was the commanding, aggressive, and erudite personality of Tilak. He then led the orthodox section of the people, who, with a subtle motive of bypassing the social reforms, shouted that the political grievances constituted the common platform and the nation's first necessity. Telang, an eminent judge and an erudite personality, with the political work. Both analyses were not far from the truth. But the social reformer's analysis was more realistic and honest, while the approach of most of the political reformers was practical but at the same time evasive. Most of them opposed the social reformers not because they could not have removed the social ills along with the political, but these social theorists feared that the social and religious disabilities and inequality, if removed, would jeopardize their own prestige, privileges, and position in the Hindu society. So they bitterly opposed every move sponsored to give Hindu society a real and sound foundation.

The same case happened in the case of Indian communists, who failed to achieve their goal in British India and free India. Dr.B.R. Ambedkar brilliantly acted upon this situation and followed the line of social reforms approach to modernize the nation.

Social Reform Approach:

Ambedkar denied suppressing women in many ways and took a social reform approach for the upliftment of the status of women. He has taken up this at two levels: one at the level of the Hindu family and the other at the level of the Hindu society. He wants to reorganize and reinstruct the Hindu society from the foundation. The problems of child-marriage, widow remarriage, sati, and post – sati relate to the reform of the Hindu family. The abolition of untouchability and the caste-system, and the modification of the laws of adoption, marriage, and succession, relate to the reform of the Hindu society. Ambedkar follows the method of social reform after understanding the reality of the status of Indian women.

Ambedkar says that Manu propounded a theory of perpetual slavery for women, according to which women should not be allowed free rein in any respect. Accordingly, men treated women as objects of pleasure created only for pleasing them. The right to education and the right to property is denied to women. Manu made laws to suppress women fully and created vicious strategies to control them.

To prevent women from resorting to Buddhism and other religions (which did not look down upon women), Manu laws are made laws of the state in order to retain them within the fold of Hinduism. Manu thus deprived women of the freedom they had under the Buddhist era, thus protecting Hinduism as against the invasion of Buddhism. To reinforce and strengthen the Brahminical Faith and Varnashramadharma, Manusmriti formulated various injunctions which prohibited the (inter-caste marriages) women even from becoming nuns. Women like Amrapali, Yasodhara, and many others like them have become nuns in the Buddhist order. Therefore, Ambedkar embraced the Buddhist religion in 1956 just before his death. It was the final attempt to become free of Hindu culture and society by precipitating the kind of radical changes that he believed Gautama Buddha had achieved in ancient India. Buddha had given a respectable place in his religion and propounded gender equality. He recognized women's personality within the family and out of the family. Bikkunis were made in the Buddha's religion, like Bikkus (males).

Revising Hindu Code Bill: In 1941, the British Government of India appointed a commission to address the issue of codification of Hindu law under the chairmanship of Shri B.N. Rau who later appointed as the constitutional advisor for drafting India's constitution. The commission prepared the Hindu Code Bill in 1946, but it was never adopted and the Hindu law, thus, remained uncoded. Dr. Abdekar having entered the Constituent Assembly, attended the first meeting of the Assembly on 9th December 1946. He studied the Hindu Code Bill and revised with necessary improvements. The revised Hindu Code Bill in the Constituent Assembly on 11th April 1947. The bill was referred to select committee on 9th April 1948, and it was defatted for four years.



Ambedkar is not satisfied by portraying the status and position of Hindu women as under lined by the Manusmriti. While speaking about the Hindu code Bill in the Constituent Assembly, he urged the members to have a common code which would replace the Hindu Law, scattered as it is then, regarding seven important matters, i.e.....".

- (i) The right of property of a deceased Hindu, who has died intestate without making a will, to both male and female;
- (ii) The order of succession among the different heirs to the property of a deceased dying intestate;
- (iii) The law of maintenance;
- (iv) Marriage;
- (v) Divorce;
- (vi) Adoption;
- (vii) Minority and Guardianship

In 1951, at the time of farming the Hindu law, the Aliyasanthanm law advocated monogamy as a rule of marital life. The same law existed in Madras, Bombay and Baroda. For instance, among the Natukoti Chettiers of South India, it was customary that the husband could not marry a second time unless he obtained the consent of his wife and allotted her some property. That is why Ambedkar did not think the passing of the law of monogamy as a radical task. He had concern for the emancipation and empowerment of women, not only of the Depressed Classes but women of all castes and creeds. The Hindu Code.

Bill that he tabled in the Constituent Assembly was for the emancipation and empowerment of all women for providing them rights of inheritance, marriage, divorce, maintenance, etc. This bill epitomizes the boldest and noblest endeavour of Dr. Ambedkar at the emancipation and empowerment of Indian women.

The Salient Features of the Hindu Code Bill:

1. It applied to all Hindus as well as Buddhists, Jains and Sikhs. Thus, the Bill makes for uniformity throughout country.
2. It distinguishes between two kinds of marriage, one sacramental and the other civil. The sanctified marriage must be monogamous. Since bigamy is not allowed, a specific provision has been made applying sections 494 and 495 of the I.P.C to Hindus who might be guilty of having committed bigamy. In the marriage the bridegroom must be 18 years and the bride 14 years. An idiot or a lunatic would not be competent to contract a valid marriage.
3. It deals with void and voidable marriages. Further, it deals with the restitution of conjugal rights and the grounds of judicial separation. With regard to adoption it solved the problems suffered by earlier law. She is now regarded as a competent and intelligent human being able to sell and dispose of her property. The daughter is also given an equal share in the property like son or the widow. In the new Hindu Code Bill the status of woman was recognized as equal to that of man.

Failure and Success of the Bill: - Due to wide scale opposition from orthodoxy, women and national leaders and a fear of backlash from higher caste Hindu, Jawaharlal Nehru, the then P.M. of India, was constrained to withdraw Hindu Code Bill. Hence, Dr.B.R. Ambedkar resigned as Union Minister of Law and performed his determination for emancipation of women. But the failed Hindu Code Bill and the enactment of subsequent piecemeal legislations arising out of Hindu Code Bill together had profound effect on empowerment of Indian women.

During the debate of four years, only four sections of the Bill were approved. Later, Central Government of India passed the following four laws from these four sections:

1. The Hindu Marriage Act, 1955.



2. The Hindu succession Act, 1956.
3. The Hindu Minority and Guardianship Act, 1956.
4. The Hindu Adoptions and Maintenance Act, 1956.

The enactment of these Acts was, indeed, a vindication of Dr.B.R. Ambedkar's Hindu Code Bill as a social legislation for the emancipation and empowerment of women in India.

Conclusion:

Like Rouscoe Pound, the eminent American Jurist, Dr. Ambedkar used his legal knowledge to create a just social order. There are numerous examples to substantiate this contention. But the best examples would be the provision for fundamental rights in the Constitution and the tabling of the Hindu Code Bill in the Constituent Assembly. They tried to solve the women's problem at the root level, following the legal system on the basis of a social reform approach. Having great sympathy towards women's problems in Indian society, he resigned from his ministership at the failure of passing the Hindu Code Bill in the assembly. They did not behave like some feminists who emphasize a discursive and copying of male styles. He recognized their identity and fought for gender equality as an authentic feminist in his own way. In his own words: "Those who want to conserve must be ready to repair, and all want is that if you want to maintain the Hindu system, the Hindu culture, the Hindu society, do not hesitate to repair where it is necessary. The bill asks for nothing more than repairing those parts of the Hindu society which have almost become. Dilapidated."

It would not be inappropriate to call Ambekar one of the saviours of the Indian women. The gist of his advocacy of the cause of women and exhortation to the Hindus to bring social change in modern times to establish modern India.

In the times of globalization, many acts were enacted preventing women from the various new crimes such as rape, porn videos, cyber crimes, etc. But the problems are not solved to the full extent. Hence, the social reform approach, followed by Dr.B.R. Ambedkar, should be followed by the Government, which changes individual attitude and society towards women. This becomes part of the good government and successful democracy.

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CHAPTER - 10

Dynamics of Backward Castes’ Women Representation in Panchayati Raj Institutions in Telangana: A Case Study of Karimnagar District (2014)

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Abstract

Panchayati Raj Institutions (PRIs) play a crucial role in fostering grassroots democracy and political inclusion in India. This study examines the Dynamics of Backward Castes (BC) women’s representation in PRIs in Telangana, focusing on the erstwhile Karimnagar District during the 2014 Panchayati elections. Using a descriptive-analytical approach based on secondary data from government reports and scholarly studies, the paper investigates both numerical representation and the substantive quality of participation. Findings indicate that reservation policies enabled significant entry of BC women, with nearly half of BC-reserved seats won by women. However, entrenched social hierarchies, patriarchal norms, and informal control by local elites often constrained their decision-making autonomy. Situating these findings in the context of the Mandal Movement, the study demonstrates how historical caste mobilization fostered political awareness and leadership aspirations among BC communities, which continue to shape contemporary Telangana politics. The study underscores that while reservation ensures inclusion, substantive empowerment requires institutional support, political training, and capacity-building measures to translate numerical representation into effective governance.

Keywords: Backward Castes, Women, Panchayati Raj Institutions, Telangana, Karimnagar, Reservation, Mandal Movement, Political Empowerment.

Introduction

The 73rd Constitutional Amendment (1992) institutionalized Panchayati Raj Institutions and mandated reservations for women and socially disadvantaged groups, creating pathways for inclusive governance. Telangana’s formation in 2014 marked a significant political transition, and its first Panchayati elections in the newly formed state were pivotal for marginalized groups.

The **erstwhile Karimnagar district**, with a significant BC population, presents an important context to study women’s political participation in local governance. This study focuses on the **2014 elections**, analyzing numerical presence and broader implications for empowerment. In contemporary Telangana, political discourse revolves heavily around **BC reservation**, highlighting the social and academic relevance of this study.

2. Review of Literature

Mandal Movement and Political Mobilization

The Mandal Movement (1970s–1990s) significantly transformed caste politics in India. Implementation of the Mandal Commission recommendations expanded reservations in public employment and education, fostering political awareness among BCs (Jaffrelot, 2003; Kumar, 2009). In Andhra Pradesh and Telangana, it catalyzed local caste-based political mobilization, laying the foundation for electoral participation in PRIs and higher levels of governance (Reddy & Reddy, 2017).



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Reservation and Local Governance

Reservation policies in PRIs increase numerical representation, but substantive empowerment depends on supportive institutional and social structures (Bhavnani, 2009; Chattopadhyay & Duflo, 2004; Harriss, 2006). In Telangana, caste hierarchies significantly influence the effectiveness of elected representatives.

Women's Political Participation and Caste

Gender and caste intersect to shape BC women's participation. Patriarchal norms and caste hierarchies often limit BC women's autonomy, even when elected (Manor, 2010; Pai, 2002). Reservation provides entry into political office, but translating it into decision-making power remains a challenge.

Regional Context and Contemporary Politics

Research indicates that while BC representation in rural Telangana has increased, meaningful empowerment is often constrained by local power dynamics (Reddy & Reddy, 2017). The current political emphasis on BC reservation reflects the historical legacy of the Mandal Movement and ongoing demands for social justice.

Connecting Mandal Politics to BC Women in PRIs

The Mandal Movement instilled political awareness and leadership aspirations in BC communities. Reservation for women in PRIs extends this legacy, providing formal avenues for participation while reflecting broader social and political demands. Current debates on BC quotas in Telangana underscore the enduring relevance of these historical mobilizations.

3. Objectives of the Study

1. Examine BC seat distribution patterns in the 2014 Panchayati elections in Karimnagar.
2. Assess BC women's representation in PRIs.
3. Analyze the extent to which reservation facilitated meaningful participation.
4. Link grassroots representation to broader political debates on BC reservation in Telangana.

4. Methodology

This study adopts a Descriptive and Analytical approach, relying on secondary sources including government election reports, academic literature, and policy documents. Geographically, the focus is the erstwhile Karimnagar District, and temporally, the 2014 Panchayati elections. Analysis combines quantitative patterns and qualitative interpretation of empowerment dynamics.

5. Socio-Political Context of Karimnagar

Karimnagar district is predominantly rural, with a notable BC population. Historical caste hierarchies, patriarchal norms, and agrarian structures influence political participation. These factors shape both opportunities and constraints for BC women in PRIs.

6. Numerical Patterns of BC Women Representation (2014 Elections)

In the 2014 Panchayati elections, BC candidates secured a substantial share of Gram Panchayati, Mandal Parishad, and Zilla Parishad seats. Among BC-reserved seats, nearly half were occupied by women, illustrating the impact of reservation policies. Many elected BC women were first-time political entrants, highlighting the role of reservations in opening political spaces.

Despite increased representation, effective participation and decision-making power were often limited by local social hierarchies, male influence, and access to institutional resources.



7. Conceptual Findings

1. Gap Between Representation and Empowerment: Election to office does not guarantee authority in decision-making.
2. Intersectionality of Gender and Caste: BC women face compounded disadvantages in political participation.
3. Reservation as an Entry Point: Informal control by male relatives or local elites can restrict autonomy.
4. Need for Capacity-Building: Political training and institutional support are essential for translating representation into substantive empowerment.

8. Significance of the Study

The study highlights BC women's political representation within the historical trajectory of BC empowerment initiated by the Mandal Movement. While reservation ensures inclusion, social and institutional barriers continue to limit substantive participation. These findings are

particularly relevant in contemporary Telangana, where BC reservation remains a central political issue.

9. Conclusion

The 2014 Panchayat elections in Karimnagar reflect a significant step toward inclusive governance. Reservation policies enabled increased representation of BC women, yet substantive empowerment remains constrained by entrenched social norms and institutional limitations. Situating this analysis in the context of the Mandal Movement demonstrates that grassroots representation forms part of a continuum of BC political mobilization, which continues to shape Telangana's political landscape.

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CHAPTER - 11

AI and Computing Technologies in Women's Development

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Abstract

Artificial Intelligence (AI) and computing technologies are revolutionizing multiple sectors, with significant potential to empower women socially, economically, and politically. This paper explores how AI and computing applications facilitate educational access, economic participation, health services, safety, and leadership opportunities for women worldwide. Through case studies and analyses of digital platforms, smart applications, and policy frameworks, we examine the opportunities, challenges, and ethical concerns shaping the integration of AI in women's empowerment. While the transformative effects are substantial, issues such as gender bias in AI systems, the digital divide, and unequal access to computing infrastructure remain critical barriers. The study concludes with recommendations to promote inclusive AI that supports equal opportunity, ethical design, and sustainable impact.

Keywords: Women's empowerment, artificial intelligence, computing technologies, digital inclusion, gender bias, economic participation.

1. Introduction

Women's empowerment refers to expanding women's capacity to make strategic life choices in contexts where this capacity was previously restricted [1]. Historically, empowerment has been shaped by access to education, financial resources, health care, and political rights. In recent decades, AI and computing technologies have emerged as powerful enablers of development. From mobile learning platforms to predictive analytics in healthcare, AI offers new tools that, if designed and deployed inclusively, significantly strengthen women's agency and opportunities.

This paper investigates the intersection of AI computing technologies and women's empowerment. The study identifies key domains where technology catalyses progress, highlights persistent challenges, and proposes strategies to ensure equitable and ethical technological adoption.

2. Conceptual Framework

2.1 Defining Empowerment in the Digital Era

Empowerment in the digital era is multidimensional:

- Economic empowerment: access to jobs, financial services, and entrepreneurship opportunities.
- Educational empowerment: digital literacy and e-learning access.
- Health empowerment: better health information and services through technology.



- Social and political empowerment: participation in civic processes and leadership roles empowered through digital platforms.

2.2 Role of AI and Computing Technologies

AI refers to computational systems capable of performing tasks that typically require human intelligence-such as pattern recognition, prediction, and decision-making [2]. Computing technologies encompass software, mobile devices, cloud platforms, and data analytics tools. Together, they shape digital ecosystems that influence how individuals learn, work, and interact.

3. Education and Digital Literacy

3.1 E-Learning Platforms and Access

AI-powered educational platforms provide personalized learning experiences that adjust content based on individual progress and learning pace [3]. Examples include adaptive courseware that supports girls in science, technology, engineering, and mathematics (STEM) subjects.

Mobile learning technologies have substantially boosted access in remote and rural areas, where traditional schools are limited. For instance, smartphone apps with AI-driven tutors help bridge instructional gaps for girls who may face school dropout risks due to social or economic pressures.

3.2 Digital Literacy as Foundation for Empowerment

Digital literacy empowers women to use computing devices, navigate online platforms, and engage with digital services safely and effectively. Initiatives like Women in Tech coding bootcamps and online cybersecurity courses directly address skill gaps and foster female participation in the computing workforce.

Impact: Studies have shown that digital literacy correlates with higher employment rates among women and greater confidence in navigating online economic opportunities [4].

4. Economic Empowerment Through AI and Computing

4.1 Digital Work and Remote Employment

AI-driven platforms such as freelancing marketplaces (e.g., Upwork, Fiverr) and remote job boards expand opportunities for women to engage in flexible work arrangements that accommodate caregiving responsibilities. Machine learning algorithms match freelancers with jobs based on skills, reducing search barriers and improving job fit.

4.2 AI in Accessing Financial Services

AI technologies power fintech solutions such as mobile banking, microcredit scoring, and digital wallets. These tools expand financial inclusion for women who are traditionally underserved by formal banking institutions. For example:

- AI credit scoring: evaluates loan applications using alternative data (mobile usage, purchase histories), enabling access to credit for women without formal income documentation.
- Mobile money platforms like M-Pesa in East Africa have increased women's control over finances and economic decision-making.

Case Study: In Kenya, mobile banking services have enabled female entrepreneurs to grow small businesses by providing savings mechanisms and digital transactions that are safe, low-cost, and accessible [5].

5. Health and Well-Being



5.1 AI in Maternal and Reproductive Health

AI applications in healthcare analytics support monitoring women's health indicators, predicting risk of complications in pregnancy, and personalizing health recommendations. Telehealth apps powered by AI provide remote consultations, particularly beneficial in regions with limited healthcare infrastructure.

5.2 Digital Platforms and Mental Health Support

Mobile applications using AI chatbots can provide mental health support, counselling, and crisis intervention resources for women experiencing anxiety, postpartum depression, or trauma. These tools increase accessibility to care that might otherwise be stigmatized or unavailable.

Impact: AI-enabled health technologies have shown improved outcomes in early disease detection and greater engagement in preventive health behaviours among women users.

6. Social Empowerment and Safety

6.1 Online Communities and Social Networks

AI algorithms facilitate the formation of digital communities where women can share knowledge, mentor each other, collaborate on projects, and advocate for rights. For instance, dedicated social platforms connect women entrepreneurs for networking and peer support.

6.2 Safety Technologies

Computing technologies also contribute to women's safety. Apps using GPS, AI-driven alert mechanisms, and smart wearables provide real-time safety features. Predictive analytics can identify high-risk areas for gender-based violence, empowering communities and policymakers to act.

Example:

Safety apps with AI risk assessment can recommend safer travel routes and send automated alerts to trusted contacts.

7. Leadership and Participation in Tech

7.1 Closing the Gender Gap in STEM

Despite advances, women remain underrepresented in AI and computing careers. Addressing gender bias in tech education and employment pipelines is essential. Mentorship programs, scholarships, and gender-inclusive hiring policies help increase female participation in technical roles that shape future technologies.

7.2 Women as AI Innovators

An increasing number of women lead AI startups focused on social impact—developing applications tailored to women's needs in agriculture, education, health, and civic engagement. Supporting women in research and innovation provides role models who inspire the next generation.

8. Ethical and Structural Challenges

8.1 Gender Bias in AI Systems

AI systems trained on biased data can perpetuate discrimination against women, particularly women of color or from marginalized communities. For example, facial recognition technologies may perform poorly on female faces if datasets lack diverse representations [6].

Mitigation Strategies:

- Inclusive datasets



- Gender-balanced development teams
- Algorithmic fairness auditing

8.2 Digital Divide and Access Inequality

Unequal access to reliable internet, affordable devices, and digital infrastructure disproportionately affects women in low-income and rural areas. Addressing this divide requires investment in connectivity, digital skills training, and contextualized content in local languages.

9. Policy and Institutional Frameworks

Government and institutional policies significantly influence how AI and computing technologies affect women’s empowerment. Key policy priorities include:

- Digital inclusion strategies that target women and girls.
- Regulation of AI ethics, privacy, and data protection.
- Support for women in tech education and entrepreneurship.
- Public-private partnerships that fund community digital hubs and training programs.

International organizations like UNESCO and UN Women advocate for gender-responsive digital policies that ensure women benefit equally from technological progress [7].

10. Recommendations

To maximize the empowering potential of AI and computing technologies for women, stakeholders should:

1. Promote inclusive AI design: Integrate diverse perspectives in data, development, and deployment.
2. Expand digital literacy programs: Prioritize digital skills for girls and women at all levels.
3. Invest in infrastructure: Build affordable and accessible digital networks in underserved regions.
4. Encourage women’s leadership in tech: Through funding, mentorship, and policy incentives.
5. Monitor and evaluate: Use gender-disaggregated data to track progress and adjust strategies.

11. Conclusion

AI and computing technologies offer unprecedented opportunities to empower women across domains including education, economic participation, health, safety, and leadership. However, these opportunities are not guaranteed; they require intentional design, equitable access, and ethical governance. Tackling digital bias, closing the digital divide, and empowering women as creators—not just consumers—of technology will determine whether AI can serve as a true catalyst for gender equality. With coordinated effort from governments, tech industries, educators, and civil society, inclusive AI can reshape opportunities for women and foster sustainable development.

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CHAPTER - 12

From Dropout to Re-Entry: The Role of Lifelong Learning in Women’s Education under NEP 2020 with reference to Telangana state

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Abstract

Women’s education plays a decisive role in social transformation, economic development, and gender equality. Despite improvements in female enrolment, educational dropout among women remains a persistent challenge. Socio-economic deprivation, patriarchal norms, early marriage, caregiving responsibilities, and institutional rigidities often interrupt women’s educational journeys. Lifelong learning reconceptualizes education as a continuous and flexible process and offers pathways for educational re-entry. This descriptive paper examines women’s educational dropout and analyzes the role of lifelong learning in facilitating re-entry. Using secondary sources such as policy documents, reports, and academic literature, the paper discusses formal, non-formal, and informal learning opportunities, government initiatives, and policy frameworks, with special reference to the National Education Policy (NEP) 2020. The study highlights NEP 2020 as a key framework supporting lifelong learning and educational re-entry for women.

KEYWORDS: Women’s education, educational dropout, lifelong learning, re-entry, empowerment.

INTRODUCTION

Education is a powerful instrument for social transformation, economic growth, and personal empowerment. Despite significant progress in increasing access to schooling, educational dropout among women remains a persistent challenge in India, particularly in rural and socio-economically disadvantaged regions.

Traditionally, education has been viewed as a linear and time-bound process, largely restricted to childhood and adolescence. Such a rigid perception fails to reflect the lived realities of many women, whose educational trajectories are often interrupted by marriage, motherhood, caregiving roles, and economic pressures. Once women drop out of formal education, re-entry becomes increasingly difficult due to age-related barriers, inflexible curricula, examination-oriented systems, and social stigma. Consequently, dropout is often treated as a permanent endpoint rather than a temporary interruption in the learning process. Factors such as early marriage, caregiving responsibilities, gender bias, and financial constraints often become contributing factors in limiting their opportunities for personal, social, and economic advancement.

Lifelong learning has emerged as a critical strategy to address these challenges. By recognizing learning as a continuous process, it enables women to re-enter education, acquire new skills, and enhance their employability and societal participation. For women who have experienced educational discontinuity, lifelong learning offers a crucial second chance to resume education, enhance employability, and improve overall quality of life.

The National Education Policy (NEP) 2020 provides a comprehensive framework to promote lifelong learning through flexible curricula, multiple entry-exit pathways, digital learning platforms such as SWAYAM and DIKSHA, and Recognition of Prior Learning (RPL) programs. These provisions aim to empower women by bridging the gaps caused by educational discontinuity and creating opportunities for inclusive development.

This paper explores the causes of educational dropout among women, the role of lifelong learning in re-entry and empowerment, and the policy measures under NEP 2020 that facilitate these processes with reference to Telangana state. It also examines challenges, strategies, and recommendations to strengthen women’s participation in lifelong learning.



The National Education Policy 2020 explicitly promotes lifelong learning, flexible curricula, digital and distance learning and multiple entry exit pathways, providing women with structured opportunities to resume education at various life stages.

In recent years, policy frameworks such as the National Education Policy (NEP) 2020 have emphasized lifelong learning, adult education, digital learning, and multiple entry and exit options as essential components of inclusive and equitable education systems. These provisions are particularly relevant for women, as they acknowledge diverse learning needs and varied life circumstances. Against this backdrop, the present paper adopts a descriptive approach to examine the issue of women’s educational dropout and to analyse the role of lifelong learning in facilitating educational re-entry and empowerment.

OBJECTIVES OF THE STUDY

The primary objectives of this study are:

- To analyze the causes of educational dropout among women, including socio-economic, cultural, and institutional factors, with reference to Telangana.
- To explore the concept and significance of lifelong learning in facilitating educational re-entry and skill acquisition for women.
- To examine the role of NEP 2020 in promoting lifelong learning, flexible learning pathways, digital education, and recognition of prior learning (RPL) for women’s empowerment.
- To review government initiatives and programs such as SWAYAM, DIKSHA, Skill India, Beti Bachao Beti Padhao, and Mahila Samakhya, which support women’s education and empowerment.
- To identify challenges and propose strategies and policy recommendations to enhance women’s participation in lifelong learning and educational re-entry under NEP 2020.

METHODOLOGY

The present study adopts a descriptive research design based on secondary sources of data. No primary data were collected for this study. The methodology is non-experimental and analytical in nature, focusing on systematic description and interpretation of existing information. Qualitative content analysis was used. The study also focuses on NEP 2020 documents, policy reports, and secondary literature to analyze lifelong learning strategies for women.

SCOPE OF THE STUDY

The scope of this study includes:

- Analyzing factors contributing to educational dropout among women, including socio-economic, cultural, and institutional barriers.
- Exploring the concept and significance of lifelong learning in enabling women to resume education and acquire skills.
- Examining the role of NEP 2020 in facilitating flexible education pathways, digital and distance learning, and recognition of prior learning.
- Reviewing government initiatives and targeted programs such as SWAYAM, DIKSHA, Skill India, Beti Bachao Beti Padhao, and Mahila Samakhya that support women’s education and empowerment.
- Assessing challenges, strategies, and policy recommendations for promoting lifelong learning among women.
- The study focuses on descriptive analysis using secondary data, policy documents, and statistical evidence to highlight the impact of lifelong learning and NEP 2020 initiatives on women’s empowerment.

LIMITATIONS OF THE STUDY

Despite its contributions, the study has certain limitations:



- It relies primarily on secondary sources, including government reports, policy documents, and published data, limiting the depth of primary insights.
- The geographic focus is largely on Telangana, which may limit the generalizability of findings to other regions of India.
- Limited availability of updated statistical data on women’s participation in NEP 2020 programs constrains detailed quantitative analysis.
- The study is descriptive in nature and does not include field-level evaluation or direct measurement of the outcomes of lifelong learning initiatives.
- Some socio-cultural and economic factors influencing women’s educational re-entry may vary locally, which cannot be fully captured in this study.

These limitations are acknowledged while interpreting the findings and policy recommendations, which are intended to provide insights for enhancing lifelong learning opportunities and women’s empowerment.

EDUCATIONAL DROPOUT AMONG WOMEN:

Understanding the causes of educational dropout is crucial, particularly in light of NEP 2020, which aims to reduce dropout rates and promote inclusive lifelong learning pathways

Educational dropout among women is not a singular event but a process shaped by structural and social factors. Poverty remains one of the most significant reasons for dropout, as families with limited resources often prioritize boys’ education. Girls are expected to assist with domestic chores or caregiving responsibilities, limiting their ability to continue schooling.

Cultural norms and patriarchal values further restrict women’s access to education. Early marriage and early motherhood are major contributors to dropout, particularly in rural and economically disadvantaged communities. Social attitudes that view women’s education as secondary to their domestic roles reinforce educational discontinuity. In addition, safety concerns, lack of transportation, and inadequate infrastructure discourage continued participation in education.

NEP 2020 emphasizes targeted interventions to mitigate these barriers and enable women to re-enter education at later stages.

Institutional factors also play a role in women’s dropout. Rigid academic structures, examination pressure, language barriers, and lack of counselling support make it difficult for women to balance education with life responsibilities. Together, these factors contribute to the persistent challenge of women’s educational dropout.

Higher Education Participation:

1. Gross Enrolment Ratio (GER) for women in Telangana increased from 34.1% in 2017–18 to 41.6% in 2021–22, surpassing male GER (38.5%).
2. Indicates improving gender inclusion in tertiary education.

Female Literacy:

1. Rural female literacy in Telangana was historically around 53.7%, below the national average.
2. Highlights ongoing challenges in basic education access for women.

School Dropout Patterns:

1. Reported dropout rates: boys 26%, girls 17.4%.
2. Many adolescents (both genders) not enrolled are engaged in work, reflecting socio-economic pressures.

Policy Relevance:

1. Rising GER demonstrates effectiveness of adult education, flexible learning, and digital initiatives in facilitating women’s educational participation.



2. Persistent literacy gaps and dropout trends emphasize the need for lifelong learning policies and community support programs.

Overall Insight:

Telangana shows positive trends in higher education for women but requires continued interventions in literacy, retention, and inclusive learning opportunities.

ROLE OF LIFELONG LEARNING IN WOMEN’S EMPOWERMENT:

The National Education Policy (NEP) 2020 emphasizes lifelong learning as a key tool for women’s empowerment. By providing flexible and continuous learning opportunities, it allows women to resume education at any stage of life, overcoming barriers such as age, socio-cultural norms, and economic challenges.

NEP 2020 introduces multiple entry-exit pathways and Recognition of Prior Learning (RPL), enabling women to gain formal acknowledgment for skills and knowledge acquired through work or informal learning. This enhances both employability and confidence, helping women reintegrate into education and the workforce.

Through digital platforms like SWAYAM and DIKSHA, and programs for adult education and vocational training, NEP 2020 ensures that learning is accessible to women in rural, remote, and underprivileged areas. These initiatives support literacy, skill development, and economic independence.

By combining flexible learning, skill training, financial support, and awareness initiatives, NEP 2020 addresses socio-cultural barriers and promotes gender equity. Lifelong learning under NEP 2020 thus empowers women to reclaim educational opportunities, enhance personal and professional growth, and actively contribute to society

Lifelong learning contributes significantly to women’s empowerment in various ways:

1. Enhances self-confidence and self-esteem by enabling women to resume education after dropout
2. Improves employability and income-generating capacity, leading to economic independence
3. Promotes awareness of health, nutrition, legal rights, and social welfare schemes
4. Encourages participation in household and community decision-making
5. Strengthens women’s social status and bargaining power
6. Helps break the intergenerational cycle of illiteracy

Digital and skill-based programs under NEP 2020 enable women to continue learning at flexible schedules and locations. Through these outcomes, lifelong learning supports women’s personal growth and social inclusion.

POLICY SUPPORT AND GOVERNMENT INITIATIVE

The National Education Policy (NEP) 2020 provides a comprehensive framework to promote lifelong learning, inclusive education, and women’s re-entry into formal and non-formal education. By emphasizing multiple entry-exit pathways, flexible curricula, digital and distance learning, and recognition of prior learning (RPL), NEP 2020 directly addresses barriers that have historically led to educational dropout among women.

Several government programs complement this policy framework:

- **Digital Learning Platforms:** Initiatives such as SWAYAM and DIKSHA provide free online courses, skill development programs, and educational resources that are accessible to women across India, including those in rural and remote areas.
- **Adult Education and Continuing Education Programs:** These initiatives aim to improve literacy, numeracy, and vocational skills, enabling women to resume education at any stage of life.
- **Recognition of Prior Learning (RPL):** RPL programs allow women to gain formal recognition for skills and knowledge acquired through work or informal learning, aligning with NEP 2020’s objective of flexible and inclusive education.



- Skill Development and Vocational Training: Programs under Skill India and Pradhan Mantri Kaushal Vikas Yojana (PMKVY) equip women with market-relevant skills, improving employability and economic independence.
- Targeted Women-Centric Initiatives: Schemes such as Beti Bachao Beti Padhao and Mahila Samakhya focus on enhancing educational access, reducing gender disparities, and empowering women through lifelong learning opportunities.

Statistical Evidence – Telangana:

- Female Gross Enrolment Ratio (GER) in higher education rose from 34.1% in 2017–18 to 41.6% in 2021–22, surpassing male GER (38.5%).
- Rural female literacy remains around 53.7%, highlighting persistent gaps in foundational education.
- School dropout rates: boys 26%, girls 17.4%, indicating socio-economic pressures affecting educational continuity. ([Times of India, 2025]; [Telangana Today, 2024])

These policies and programs, in alignment with NEP 2020, demonstrate the government’s commitment to creating flexible, inclusive, and empowering educational pathways for women. Continued strengthening and monitoring of these initiatives are essential to ensure meaningful participation and long-term impact.

CHALLENGES IN LIFELONG LEARNING

While lifelong learning presents significant opportunities for women to re-enter education and achieve empowerment, several challenges continue to impede effective participation. These challenges are multifaceted, encompassing social, economic, cultural, and technological dimensions. Recognizing these barriers is essential for designing inclusive programs and ensuring that the objectives of NEP 2020 are fully realized.

- **Socio-Cultural Barriers:** Persistent gender norms, early marriage, caregiving responsibilities, and societal attitudes often discourage women from pursuing education after interruption. Limited awareness about lifelong learning programs under NEP 2020 further restricts participation.
- **Economic Constraints:** Many women face financial difficulties that prevent them from continuing education, including the costs of tuition, learning materials, digital devices, and internet connectivity.
- **Digital Divide and Technological Barriers:** Despite the expansion of online learning platforms like SWAYAM and DIKSHA, lack of digital literacy, poor internet access, and limited technological resources in rural areas hinder effective participation.
- **Time Poverty:** Balancing domestic responsibilities, work, and childcare leaves women with limited time to engage in learning programs. Flexible learning schedules offered under NEP 2020 are helpful but require additional support systems.
- **Limited Institutional Support:** Insufficient counseling, mentoring, and guidance services, as well as inflexible curricula in some programs, restrict women’s ability to continue education seamlessly.
- **Safety and Mobility Concerns:** Physical safety and transportation challenges, especially in rural or underserved regions, remain significant obstacles to attending learning centers or formal programs.
- **Awareness and Accessibility:** Many women are unaware of government initiatives and NEP 2020 provisions for adult education, skill development, and flexible learning, which limits program reach and effectiveness.

Addressing these challenges is critical for operationalizing NEP 2020’s objectives. Overcoming these barriers will ensure that lifelong learning initiatives are inclusive, equitable, and capable of empowering women across different socio-economic and geographical contexts.

STRATEGIES AND POLICY RECOMMENDATIONS

Lifelong learning under the National Education Policy (NEP) 2020 provides a structured framework for women to re-enter education, acquire new skills, and achieve empowerment. However, effective implementation requires targeted strategies



and supportive policy interventions that address social, economic, cultural, and technological barriers. The following strategies are proposed to strengthen lifelong learning initiatives for women:

- **Strengthen Community-Based Learning Centres:** Establish local learning hubs that provide flexible, accessible educational programs for women in both rural and urban areas, in line with NEP 2020’s adult education initiatives.
- **Expand Digital Infrastructure and Access:** Improve digital connectivity, provide affordable devices, and enhance digital literacy programs to support participation in online learning platforms such as SWAYAM and DIKSHA.
- **Flexible Entry-Exit and Recognition of Prior Learning:** Implement multiple entry and exit options and recognize prior learning (RPL) to allow women to resume education at different stages of life, as envisioned in NEP 2020.
- **Financial Support and Incentives:** Provide scholarships, fee waivers, and stipends to women learners, especially from socio-economically disadvantaged backgrounds, to reduce economic barriers to lifelong learning.
- **Integration of Skill Development Programs:** Align learning programs with employability and vocational training opportunities to enhance women’s economic independence and professional growth.
- **Awareness and Sensitization Campaigns:** Conduct community awareness programs highlighting the benefits of lifelong learning and NEP 2020 initiatives, addressing socio-cultural barriers and stigma associated with re-entry into education.
- **Monitoring and Evaluation:** Establish robust mechanisms to monitor the effectiveness of lifelong learning programs, track participation rates, and measure outcomes, ensuring accountability and continuous improvement.
- **Inter-Sectoral Collaboration:** Promote collaboration among government agencies, NGOs, educational institutions, and community organizations to create a supportive ecosystem for women’s education and lifelong learning.

These strategies collectively aim to operationalize NEP 2020 objectives, making lifelong learning accessible, inclusive, and empowering for women across all regions of India.

Conclusion

Educational dropout among women should not be viewed as a permanent setback but as a temporary interruption in their learning journey. Lifelong learning, as emphasized in NEP 2020, provides a flexible and inclusive framework that enables women to re-enter education, acquire new skills, and enhance their socio-economic and personal development.

By integrating formal, non-formal, and digital learning opportunities, NEP 2020 ensures that women can overcome barriers related to age, social norms, economic constraints, and geographical limitations. The policy’s focus on multiple entry-exit points, recognition of prior learning, and digital platforms like SWAYAM and DIKSHA transforms educational discontinuity into opportunities for empowerment and social mobility.

In conclusion, lifelong learning under NEP 2020 is a transformative tool that bridges the gap caused by educational dropout, fosters gender equality, and contributes to inclusive national development. Strengthening these learning pathways is essential to ensure that every woman has the opportunity to pursue education at any stage of life, thereby achieving empowerment and sustainable societal progress.

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CHAPTER - 13

THE PERSISTENCE OF THE STEROTYPES IN THE 21st CENTURY – TIME TO BREAK THE SHACKLES

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Abstract

Arise! Awake! and stop not until the goal is reached, a slogan by Swami Vivekananda used prominently by our Indians from the late 19th century till today, is used to impel the accomplishment of goals and to taste the success. Unless we apply the same slogan to overcome the social stereotypical behaviours and erase them for a better Society to live in, and implement the true concept of the slogan, highlighting equality for both genders in all walks of life. The Indian society in this modern era, evolving and simplifying the lifestyles in everyday version needs to throw light on the progress of women under the clutches of prevailing stereotypical patriarchal thoughts. Presently, women are flying aircraft, exploring space missions, proving women’s progress, but unfortunately, society sabotages women and hardly encourages them to choose their own paths of choice.

Few career-oriented women are blessed with the comforts of family support to combat the stereotypical society, but the majority of women lack family support and coordination from the same gender to explore what they desire, for example, higher education. The myth of the male-child is deeply ingrained in our Indian minds, for the lineage progress takes India to the ancestral era, masking the present reservations for women and women's rights to overcome the social abnormalities. The Rigveda proves the commandable women and their decision making, the patriarchal egos convert the Indian society, though we have feminist movements and women organizations working for them to combat the stereotypical society.

Keywords: Stereotypical, Indian society, equality, progress, myth, patriarchal egos.

INTRODUCTION

Arise! Awake! and stop not until the goal is reached, as a slogan by Swami Vivekananda can be applied for a better society to live in, and implies the true concept of the slogan, highlighting equality for both genders in all walks of life.

GENDER EQUALITY

Gender equality, also known as egalitarianism, is the state of equal access to resources and opportunities regardless of gender, including economic participation and decision making with the attitude of valuing different behaviors, aspirations, and needs equality regardless of gender [1].

GENDER EQUALITY IN INDIA

The gender equality in India guaranteed by the constitution (Article 14, 15) means ensuring equal rights, opportunities, and responsibilities for women, men, and transgender individuals in social, economic, and political spheres. Despite constitutional rights and initiatives like BetibachavoBeti padavao, India ranks 131st in the 2025 Global gender gap (2). Constitutional and Legal framework – the Constitution of India provides provisions for women. Key laws include the Prohibition of Child Marriage Act (2006), the harassment of Women at Workplace Act (2013).

Unfortunately, India has the world’s largest number of child brides from the states of West Bengal, Bihar, and Tripura, forming 40%. Though a bill was introduced in the Indian parliament to legalise the marriage age of females to 21 years.

Women at workplace face bias and discrimination, like the police department and the IT Sector to raise the heights. The work-life balance must be adopted by women to face the present-day situations (3).

INDIAN SOCIETY IN THE MODERN ERA

We witness women in various fields working equally with men, like the Finance Minister Nirmala Sitaraman, who draws the financial circumstances of India. Sudhamurthy, a force behind Infosys, is proving women's empowerment, and Bano



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Mustaq, the Booker prize awardee. We see the political upliftment of women, Draupadi Murmu, our first person (president), envisaging all this, we come across inequalities that sabotage women at their homes, institutions, workplace, etc.

STEREOTYPICAL PATRIARCHAL THOUGHTS

Stereotypical patriarchal thoughts are continuing as they are deeply rooted in historical, social, and economic systems, passed down through generations. These norms function as power structures, men holding the dominant positions in areas like politics, economics, and family. Finally, at home, most men are the decision makers.

CAREER ORIENTED WOMEN: Career-oriented women juggle many responsibilities, leaving aside hobbies and interests. We come across media persons like Suma Kanakala, who is blessed with family support, whereas others are not blessed with the same. This is the root cause of gain or loss.

MYTHS IN INDIA: In this modern era, women are expected to have chastity as a social shield. Despite scientific advancements, menstruating conspired as impure. At the workplace, women are considered not as good negotiators as they are paid 34% less than men in India (4). When crimes occur, and women are the victims, it becomes the fault of women, their clothing in public places, as in the Delhi Nisha case. The most important myth of male child for which women undergo loads of stress to continue the family tree.

WOMEN IN THE VEDIC PERIOD: Women played a vital role in society during the Vedic period; they engaged in various socio-cultural activities and political activities. Women as Lopmudra, Saram, Roma, and Ghosa, represented the aspects of education and divine equality. Women were regarded as mother goddess (shakti), they played the role of Rishis or Rishikas as they contributed to hymns. They were given the opportunity on par with men in education and religious rituals.

CONCLUSION

The circle ends where it starts, as the Rigveda prompts the importance of educating women and their equal participation in religious rituals, which gave women the power to understand and estimate the society, but the insignificant trouble of men having the trouble shooting patriarchal significance makes Indian women dull and engulfed in the home. Let the genders unite and elevate women as multitaskers who can handle profession and home with equal importance. The change must start from home, so the women and men at home support the evolving and enthusiastic women to do wonders for the future generations, may it be scientists, doctors, entrepreneurs, actors, or social workers.

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CHAPTER - 14

ROADMAP FOR ENTREPRENEURSHIP TRAINING FOR WOMEN STUDENTS OF GOVERNMENT DEGREE COLLEGES IN TELANGANA

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Abstract

Entrepreneurship is an important aspect of education in the present times and the times to come. With more and more conventional jobs being taken away by AI, there is a need to rethink the employment and employability scenarios present before youth. In this context, the paper tries to place the prospects of women studying in Government Degree Colleges in Telangana in the entrepreneurial journey and come up with an effective roadmap for implementation. The paper looks at the challenges faced and the current options available to them. The paper also examines the possibility of integration of various schemes available for women and an effective way to direct women towards a practical entrepreneurial journey.

Keywords: Entrepreneurship, employability, AI

INTRODUCTION

Women's entrepreneurship is increasingly central to Telangana's goals of inclusive growth, job creation, and local innovation, yet a large and under-leveraged opportunity lies within the women student population of Government Degree Colleges (GDCs). For many of these students, often first-generation learners, entrepreneurship can be a practical pathway to economic independence and community problem-solving, provided they receive early exposure, mentoring, and ecosystem linkages that reduce real-world barriers. However, existing interventions tend to be fragmented and event-driven, with limited interdisciplinary problem discovery and weak continuity from ideas to market-ready micro-enterprises. This policy note proposes a structured, pipeline-based roadmap that positions entrepreneurship as a multidisciplinary approach to solving local social challenges and translates college-level learning into viable enterprise outcomes through staged institutional support.

Review of Literature

Shane and Venkataraman (2000) positioned entrepreneurship as a process of opportunity recognition and exploitation, emphasizing the role of individual agency within broader institutional contexts. Building on this, Sarasvathy's (2001) theory of effectuation shifted the focus from predictive planning to iterative learning, resourcefulness, and managing uncertainty—an approach particularly relevant for first-generation women entrepreneurs operating under constraints.

OECD (2017) and The World Bank (2018) document that women entrepreneurs face disproportionate barriers compared to men, including limited access to finance, weaker professional networks, mobility constraints, and socio-cultural norms that discourage risk-taking. These constraints are more pronounced among women from low-income and rural backgrounds, where entrepreneurship is often necessity-driven rather than opportunity-driven.

Kabeer (2012) underscores that women's economic empowerment cannot be achieved solely through skills training, but requires addressing confidence, agency, and decision-making power within households and communities. This finding



is echoed by NITI Aayog’s Women Entrepreneurship Platform (2019), which identifies mindset, mentorship, and market access as critical gaps in women-focused entrepreneurship initiatives.

Government policy frameworks such as Stand-Up India, PMEGP, and MUDRA Yojana demonstrate the state’s intent to promote women-led enterprises through credit facilitation and subsidies. However, empirical assessments reveal low awareness, procedural complexity, and weak “credit readiness” among potential women entrepreneurs, particularly students and first-time applicants. The disconnect between scheme availability and on-ground uptake suggests the need for stage-wise scheme literacy and institutional handholding.

Research on entrepreneurship education indicates that traditional, classroom-based approaches have limited impact on entrepreneurial outcomes. Experiential, problem-based, and interdisciplinary learning models show stronger effects on entrepreneurial intention and capability development. Studies emphasize the importance of early exposure, real-world problem engagement, and safe spaces for experimentation, especially for women who exhibit higher fear of failure (OECD, 2017).

Subroto Bagchi (2025) offers a critical perspective on grassroots skill and entrepreneurship programmes, cautioning against “good-looking systems” that lack outcome orientation. His work reinforces the need for governance frameworks that prioritize continuity, quality, and measurable enterprise outcomes over event-based interventions.

Research Gap

Despite the growing body of literature on women’s entrepreneurship and entrepreneurship education, limited attention has been paid to Government Degree Colleges as strategic entry points into the entrepreneurship pipeline. Existing studies largely focus on elite institutions, incubators, or post-education interventions, leaving a gap in understanding how early-stage, publicly funded higher education institutions can systematically nurture women entrepreneurs.

This paper addresses this gap by proposing a structured, pipeline-based roadmap that integrates entrepreneurship education, ecosystem linkages, and policy instruments within Government Degree Colleges, with a specific focus on women students in Telangana.

Objective of the Paper:

The objective of this paper is to propose a practical, policy-ready roadmap for building entrepreneurship capabilities among women students in Government Degree Colleges (GDCs) in Telangana, moving beyond one-off awareness programmes to a sustained ‘mindset-to-market’ pipeline. It aims to strengthen college-level foundations (mindset, scheme literacy, and contextual role models) and social-problem-driven ideation. It also proposes structured ecosystem linkages through expert sessions, a state-led one-week course, and idea-to-startup workshops. This should help move students from ideas to pilots and early ventures with measurable outcomes.

Problem Statement:

Government Degree Colleges (GDCs) in Telangana educate a large share of young women from socially and economically constrained backgrounds. These students often aspire to financial independence, yet their path into entrepreneurship is frequently blocked by constraints outside the classroom. A practical roadmap must start by acknowledging these barriers: low family income and limited access to resources; pressure to prioritise household responsibilities; early marriage; and lack of financial support for skill enhancement.

Equally important are the *non-financial barriers*: low self-confidence, fear of failure, limited risk-taking ability, a “dependence mindset,” and limited exposure to role models that can impair motivation. Women also face gender-specific constraints, social norms discouraging business ownership, safety and mobility concerns, gender bias in finance and markets, and limited family/community support. If these constraints are not designed into the solution, entrepreneurship training becomes a good-looking initiative rather than a credible pathway to enterprise creation.



Current State-of-Affairs:

At present, exposure to entrepreneurship in GDCs is uneven. Students in commerce/business programmes encounter entrepreneurship concepts to some extent through the curriculum, while students from other streams rely mainly on co-curricular exposure through the Entrepreneurship Development Cell (EDC) activities. In addition, colleges are periodically approached by CSR initiatives and third-party partners for employability/upskilling interventions.

Subroto Bagchi, in his latest book ‘The Day the Chariot Moved: How India Grows at the Grassroots’ (2025), was vocal about the kind of good-looking system at the periphery, but at the core, it does not ensure the quality of skill development initiatives. Having a Programme Implementation Agency (PIA) does not ensure the desired outcomes.

These are valuable, but gaps remain:

- **Fragmentation:** one-off sessions without a sustained pipeline from idea → prototype → market.
- **Low interdisciplinary integration:** entrepreneurship is often treated as a commerce topic, not a problem-solving method relevant to sciences, arts, and social sciences.
- **Weak linkage to the state’s startup ecosystem:** Telangana has mature ecosystem institutions (e.g., T-Hub and WE Hub), yet most GDC women students do not systematically access their programmes, mentors, or networks.
- **Limited scheme literacy and credit readiness:** students often don’t know which schemes match their stage (ideation vs. seed vs. scale) or how to prepare basic documents, unit economics, and compliance needed to access finance (e.g., MUDRA/PMEGP/Stand-Up India).

Recommended roadmap: A three-layer pipeline (College → Ecosystem → Startup)

❖ What can be institutionalised at the college level (foundation layer)

- ✓ **Developing the entrepreneurial mindset (credit + practice)**
 - Create a structured, semester-long, credit-bearing module (or certificate) focused on entrepreneurship as problem-solving. The emphasis should be:
 - “Observe a local problem, map stakeholders, test assumptions, iterate.”
 - Build comfort with ambiguity, teamwork, and learning-by-doing (not only business plans).
 - Integrate “failure-safe” micro-experiments (₹0–₹500 pilots) so fear of failure reduces.
- ✓ **Social-problem discovery labs (multidisciplinary by design)**
 - Institutionalise “campus-to-community” problem studios where women students work on local social challenges - waste, water, nutrition, women’s safety, last-mile services, learning outcomes, climate resilience, and elder care. This is where the future of entrepreneurship lies: enterprises built around unmet needs. Mixed teams across commerce, life sciences, statistics, and humanities create stronger solutions because future problems are inherently cross-sectoral.
- ✓ **Case studies and success stories (contextual role models)**
 - Curate a Telangana-focused case bank (women-led enterprises across urban and rural contexts). Use WE Hub’s mission and programming as a reference point for women’s entrepreneurship journeys and barriers. This should be taught not as “inspiration,” but as analysis: customer, unit economics, distribution, constraints, and pivots.
- ✓ **Awareness of government schemes (stage-wise scheme literacy)**
 - Move beyond “scheme listing” to a stage-wise map: ideation → prototype → seed → early revenue. Use credible portals and official scheme references (e.g., Stand-Up India for women entrepreneurs; PMEGP for subsidy-linked enterprise support; and national women entrepreneurship resources). Include practical training on documentation, eligibility, and bank readiness.
- ✓ **Implementation inside colleges:** strengthen EDCs as the delivery engine, with faculty coordinators, monthly activities, and student enterprise clubs, so entrepreneurship is not event-based.

❖ External expert sessions (capability layer)



- ✓ Organise curated masterclasses (4–6 per semester) with external speakers on the topics you identified:
 - Technology for enterprises: digital tools, AI basics for micro-businesses, e-commerce enablement, cybersecurity hygiene. (T-Hub’s positioning as a connector of startups/corporates/academia can be leveraged.)
 - Funding pathways: MUDRA/PMEGP/Stand-Up India literacy, pitch basics, and early-stage funding options in Telangana (including ecosystem routes).
 - CSR partnerships: how CSR can support pilots, market access, skilling, and procurement linkages; and how colleges can host CSR-backed problem challenges.
 - Marketing strategies: customer discovery, local distribution, WhatsApp commerce, branding, and pricing for affordability markets.
- ✓ **State-led one-week entrepreneurship course for select GDC women (acceleration layer)**
 - A high-impact move would be for the State Government startup ecosystem to facilitate a one-week residential/non-residential bootcamp each quarter for selected women students from GDCs. This can be anchored through WE Hub (women-focused enabling support) and T-Hub (startup ecosystem access).
 - **Design features:**
 - 📌 Cohort selection from districts; travel/safety support; blended language delivery.
 - 📌 Mentors from WE Hub network; exposure visits; founder panels.
 - 📌 A clear output: validated problem statement + prototype plan + 90-day execution roadmap.
- ✓ **Idea-to-startup workshops (conversion layer)**
 - Run “Idea → Startup” workshops as a structured journey (6–10 weeks), not a one-day hackathon. The workshop should include:
 - 📌 Problem definition and stakeholder mapping (especially social sector problems).
 - 📌 Lean validation: interviews, pilot, iteration.
 - 📌 Basic business model and unit economics.
 - 📌 Compliance basics (Udyam, FSSAI where relevant), and digital payments.
 - 📌 Demo Day with district-level juries and small “proof-of-concept grants” + bank/SHG linkage options (where appropriate).
- ✓ To address women-specific constraints, bundle confidence-building, negotiation skills, mobility/safety planning, and family sensitisation touchpoints into the programme design, as these are not “soft extras”; they are binding constraints for women’s enterprise participation.
- ✓ **Governance and metrics for policymakers**
 - To make this policy operational:
 - 📌 Create a GDC Women Entrepreneurship Mission with an annual calendar, shared curriculum, and district targets.
 - 📌 Link colleges to WE Hub/T-Hub mentorship pools and ecosystem programmes.
 - 📌 Track outcomes beyond attendance: number of validated ideas, pilots completed, prototypes built, registrations, credit applications, and early revenue stories.
 - 📌 Reward high-performing EDCs and faculty coordinators with recognition and ecosystem access.

Closing proposition:

If Telangana’s education policy treats entrepreneurship not as a commerce add-on but as a multidisciplinary method to solve social problems, GDC women students can move from aspiration to agency. The roadmap above intentionally builds a pipeline, from mindset formation inside colleges, to capability building through experts, to acceleration via WE Hub/T-Hub ecosystem exposure, and finally to idea-to-startup conversion, so that entrepreneurship becomes a realistic, supported, and scalable pathway for women’s empowerment in the state.



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CHAPTER - 15

Reproductive Autonomy and Women Empowerment: Expanding the Right to Termination of Pregnancy in India

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Abstract

Reproductive autonomy is a fundamental aspect of women's empowerment, directly linked to dignity, bodily integrity, equality, and personal liberty. The right to make informed decisions regarding reproduction, including the decision to terminate a pregnancy, plays a critical role in shaping women's social, economic, and personal lives. In India, abortion is regulated under the Medical Termination of Pregnancy Act, 1971, amended in 2021, which seeks to balance women's reproductive rights with state interests in protecting fetal life. Despite progressive developments, the law continues to impose gestational limits, procedural barriers, and provider-centric controls that restrict women's decisional autonomy. This paper examines the concept of reproductive autonomy, traces the evolution of abortion law in India, analyzes judicial interpretation through landmark case laws, and highlights the intersection between reproductive rights and women's empowerment. It argues that a rights-based approach grounded in constitutional values is essential for expanding access to safe and legal abortion in India. The study concludes by offering policy recommendations aimed at decriminalization, accessibility, and the realization of substantive equality.

Keywords: Reproductive Autonomy, Women Empowerment, Abortion Law, MTP Act, Article 21, Judicial Activism.

1. Introduction

Reproductive autonomy lies at the heart of women's empowerment and gender justice. It encompasses the right of individuals, particularly women, to make free and informed decisions regarding their reproductive lives without coercion, discrimination, or violence. Among these decisions, the right to terminate an unwanted pregnancy occupies a central position, as it directly affects women's bodily integrity, health, education, employment, and socio-economic participation.

In India, abortion is not treated as an unfettered right but as a conditional medical exception to criminal liability. The Medical Termination of Pregnancy Act, 1971 (hereinafter "MTP Act") was enacted to reduce maternal mortality arising from unsafe abortions. However, its framework remains largely medicalized and paternalistic, prioritizing professional judgment over women's autonomy. This paper argues that such an approach is inconsistent with constitutional guarantees of dignity, privacy, and equality under Articles 14, 15, and 21 of the Constitution of India.

2. Reproductive Autonomy: Concept and Constitutional Basis

2.1 Meaning and Scope of Reproductive Autonomy

Reproductive autonomy refers to the right to decide freely and responsibly the number, spacing, and timing of children and to have access to information and means to exercise such decisions. Feminist legal scholars argue that reproductive control is essential to dismantling patriarchal structures that historically subordinate women by linking their identity to motherhood.

2.2 Reproductive Rights as Human Rights

International human rights law recognizes reproductive autonomy as integral to women's rights. Article 16 of the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) obligates states to ensure equal



rights in deciding the number and spacing of children. The International Conference on Population and Development (ICPD), 1994, further affirmed that reproductive rights are grounded in basic human rights and personal liberty.

3. Evolution of Abortion Law in India

3.1 Pre-1971 Legal Framework

Prior to 1971, abortion was criminalized under Sections 312–316 of the Indian Penal Code, 1860, except where termination was necessary to save the life of the pregnant woman. This regime resulted in widespread unsafe abortions, disproportionately affecting poor and rural women.

3.2 The Medical Termination of Pregnancy Act, 1971

The MTP Act permitted abortion up to 20 weeks of gestation under specified conditions, subject to medical opinion. While progressive for its time, the Act conceptualized abortion as a public health exception rather than a woman’s right, reinforcing medical authority over reproductive choice.

3.3 The Medical Termination of Pregnancy (Amendment) Act, 2021

The 2021 amendment extended the gestational limit to 24 weeks for specific categories of women, replaced the term “husband” with “partner,” and enhanced confidentiality protections. Despite these reforms, the requirement of medical board approvals and gestational ceilings continues to limit women’s decisional autonomy.

4. Judicial Interpretation of Reproductive Autonomy

4.1 Reproductive Choice as Personal Liberty

In *Suchita Srivastava v. Chandigarh Administration*, the Supreme Court recognized that a woman’s right to make reproductive choices is a dimension of personal liberty under Article 21. The Court affirmed that reproductive autonomy includes both the right to procreate and the right to abstain from procreation.

4.2 Right to Privacy and Bodily Integrity

The landmark judgment in *Justice K.S. Puttaswamy v. Union of India* established privacy as a fundamental right and explicitly included decisional autonomy in matters of reproduction. The Court emphasized that bodily integrity and decisional freedom are essential components of dignity.

4.3 Expanding Access Beyond Marital Status

In *X v. Principal Secretary, Health and Family Welfare Department*, the Supreme Court held that unmarried women are equally entitled to abortion services under the MTP Act. The judgment rejected marital status as a basis for denying reproductive choice and reinforced the principle of substantive equality.

5. Reproductive Autonomy and Women’s Empowerment

Reproductive autonomy is inextricably linked to women’s empowerment. Denial of abortion access restricts women’s educational and employment opportunities, reinforces economic dependency, and perpetuates gender inequality. Studies indicate that restrictive abortion laws disproportionately burden marginalized women, thereby deepening structural inequalities.

Empowerment, in its true sense, requires enabling women to exercise control over their bodies and life trajectories, free from coercive state or societal interference.

6. Limitations of the Existing Legal Framework

Despite progressive judicial interpretation, several challenges persist:

- Arbitrary gestational limits that fail to account for late detection of pregnancy or foetal abnormalities



- Provider-centric decision-making that undermines informed consent
- Continued criminalization under the IPC, contributing to stigma and fear
- Inequitable access to healthcare facilities across socio-economic groups

7. Towards a Rights-Based Approach

A rights-based approach to abortion law requires recognition of abortion as an integral part of the right to life and personal liberty under Article 21. Such an approach must emphasize substantive equality under Article 14 and align domestic law with international human rights obligations.

8. Policy Recommendations

- Decriminalize abortion by removing IPC provisions relating to consensual termination.
- Shift from provider-centric to woman-centric decision-making.
- Strengthen public healthcare infrastructure for reproductive services.
- Incorporate comprehensive sexual and reproductive health education.
- Recognize reproductive justice as a constitutional commitment.

9. Conclusion

Reproductive autonomy constitutes the foundation upon which women’s empowerment, dignity, and substantive equality are built. The ability to decide whether, when, and under what circumstances to carry a pregnancy to term is not merely a medical choice but a deeply personal and constitutional one, implicating bodily integrity, mental well-being, and individual agency. In the Indian context, the right to termination of pregnancy must be understood as an intrinsic component of the right to life and personal liberty guaranteed under Article 21 of the Constitution, as well as a necessary condition for the realization of equality under Articles 14 and 15.

Although the Medical Termination of Pregnancy Act, 1971, as amended in 2021, represents a significant step toward recognizing women’s reproductive needs, it continues to reflect a paternalistic and medicalized approach that places decision-making authority in the hands of healthcare providers and state institutions rather than women themselves. Gestational limits, mandatory approvals, and medical board requirements, particularly in cases of late-term abortions, undermine the principle of decisional autonomy and often result in unequal access to reproductive healthcare. These constraints disproportionately impact marginalized women—such as those from rural areas, lower socio-economic backgrounds, adolescents, survivors of sexual violence, and unmarried women—thereby reinforcing existing social and structural inequalities.

In conclusion, expanding the right to termination of pregnancy in India is not solely a question of legal reform but a broader commitment to constitutional morality, human dignity, and substantive equality. A legal regime that truly respects reproductive autonomy affirms women as autonomous rights-bearing citizens rather than passive subjects of state control. Ensuring unrestricted, safe, and equitable access to abortion services is therefore indispensable to women’s empowerment and to the realization of the constitutional vision of liberty and justice for all.

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CHAPTER - 16

Gender Justice and Constitutional Reform: A Critical Analysis of the Women's Reservation Act, 2023

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Abstract

The Women's Reservation Act, 2023, marks a historic constitutional reform in India by reserving 33% of seats for women in the Lok Sabha and State Legislative Assemblies. This legislation aims to address the persistent under-representation of women in political decision-making and to strengthen gender equality within India's democratic framework. Drawing on legal analysis, policy review, and socio-political theory, this paper critically examines the Act's objectives, constitutional validity, implementation challenges, and potential impact on gender justice. The analysis explores whether numerical representation can translate into substantive empowerment, considering sociocultural barriers, political party dynamics, and federal implementation mechanisms. This study finds that while the Act is a transformative step toward inclusive democracy, its effectiveness depends on political will, institutional reforms, and supportive gender-sensitive policies. The paper concludes with recommendations to enhance the Act's implementation and to ensure that increased representation leads to genuine gender justice in the Indian polity.

Keywords: Women's Reservation Act 2023, gender justice, political representation, constitutional reform, Indian democracy, reservation policy, women's empowerment.

1. Introduction

India's democratic framework has long grappled with the persistent under-representation of women in elected institutions. Despite women constituting nearly 49% of the national population, their participation in legislative bodies such as the Lok Sabha and State Legislative Assemblies has historically remained disproportionately low, reflecting a structural democratic deficit (Author, Year). This gap is not merely statistical but symbolic of deeper systemic inequalities embedded within political institutions, party structures, and socio-cultural norms. Political participation in India has traditionally been shaped by patriarchal power relations, limiting women's access to leadership positions and decision-making spaces.

The exclusion of women from political power has significant implications for governance and public policy. Research indicates that women's representation influences policy priorities, particularly in areas such as health, education, welfare, social justice, and child development (Author, Year). The absence of women's voices in legislative processes therefore, undermines the inclusivity and responsiveness of democratic governance. Representation is not only a matter of presence but also of perspective, as women bring lived experiences and social insights that reshape policy discourse.

To address this democratic imbalance, the Indian Parliament enacted the Women's Reservation Act, 2023, mandating the reservation of one-third of seats for women in both Houses of Parliament and State Legislative Assemblies. This constitutional reform represents a transformative moment in India's political history, signaling a shift from symbolic inclusion to institutionalized representation. The Act seeks to embed gender equality within the constitutional structure of governance rather than treating it as a policy objective alone.

However, the introduction of reservation raises critical theoretical and practical questions. Can constitutional mandates translate numerical representation into substantive political power? Will increased representation lead to genuine participation in decision-making processes, or merely symbolic presence? These questions situate the Women's Reservation Act not only as a legal reform but as a socio-political experiment in democratic transformation. This study critically analyzes



the Act’s constitutional, political, and social implications in the broader context of gender justice and democratic reform in India.

2. Background and Context

The demand for women’s political reservation in India has deep historical roots in the women’s movement, constitutional debates, and democratic reform discourses. Since independence, women’s organizations, civil society groups, and feminist scholars have consistently highlighted the marginalization of women in formal political structures. Early constitutional framers acknowledged gender equality as a foundational principle, yet practical political inclusion remained limited (Author, Year).

The introduction of the Women’s Reservation Bill in 1996 marked a significant milestone in institutionalizing gender representation. However, the Bill faced repeated political resistance due to concerns over electoral competitiveness, caste-based representation, and party power structures. Debates surrounding “quota within quota” demands, particularly for OBC and minority women, further complicated the legislative process. These contestations reveal that women’s reservation has never been merely a gender issue but a deeply political and structural question tied to power distribution in Indian democracy (Author, Year).

Despite legislative stagnation at the national level, the introduction of 33% reservation for women in Panchayati Raj Institutions and Urban Local Bodies through the 73rd and 74th Constitutional Amendments created a precedent for gender-based political inclusion. Empirical studies on local governance have shown that women’s reservation improved grassroots participation, leadership visibility, and governance accountability (Author, Year). These local-level successes provided normative and empirical justification for extending reservation to higher legislative bodies.

The enactment of the Women’s Reservation Act, 2023 represents the culmination of nearly three decades of political negotiation, advocacy, and reform discourse. It reflects a broader constitutional shift towards inclusive governance and participatory democracy. More importantly, it symbolizes the institutional recognition that gender equality in politics cannot be achieved through voluntary party reforms alone but requires constitutional enforcement mechanisms. The Act thus emerges not only as a legal reform but as a structural intervention in India’s democratic architecture.

3. Literature Review

Scholarly engagement with women’s political reservation spans multiple disciplines, including political science, sociology, law, and gender studies. The literature broadly conceptualizes women’s reservation through theoretical, empirical, and critical lenses.

Political Representation Theory emphasizes that democratic legitimacy is incomplete without the equitable inclusion of marginalized groups in decision-making institutions. Scholars argue that descriptive representation (presence of women) is a prerequisite for substantive representation (policy influence and agenda-setting power) (Author, Year). This perspective views reservation as a corrective mechanism for historical exclusion and structural inequality.

Reservation Policy Impact Studies focus on empirical assessments of women’s political participation, particularly at the local governance level. Research on panchayats and municipalities demonstrates that women leaders often prioritize social welfare, education, healthcare, and community development issues, thereby reshaping governance priorities (Author, Year). These studies suggest that institutional inclusion can transform governance cultures and administrative practices.

However, a critical body of literature problematizes the assumption that numerical representation automatically leads to empowerment. Critiques of Numerical Quotas argue that without structural reforms, reservations risk producing symbolic inclusion without substantive authority (Author, Year). Issues such as proxy representation, patriarchal control, political tokenism, and limited access to party leadership positions weaken the transformative potential of quotas.

Recent scholarship also emphasizes the importance of intersectionality, arguing that gender cannot be treated as a homogeneous category. Women’s political experiences are shaped by caste, class, religion, region, and education, which



influence access to power differently (Author, Year). This perspective challenges uniform policy frameworks and calls for context-sensitive implementation strategies.

By synthesizing these theoretical and empirical strands, this paper situates the Women’s Reservation Act, 2023 within a broader academic debate on representation, power, and democratic justice. The literature indicates that while reservation is a necessary condition for gender equality in politics, it is not a sufficient condition. Its success depends on institutional support, political culture, and structural transformation beyond constitutional mandates.

4. Theoretical Framework

This study is grounded in gender justice theory and representative democracy theory, which together provide a comprehensive analytical lens to examine the Women’s Reservation Act, 2023. These frameworks enable an understanding of both the normative justification for women’s political inclusion and the democratic significance of institutional representation.

Gender justice theory emphasizes the structural nature of inequality and the need for institutional mechanisms to correct historical and systemic exclusion (Author, Year). It moves beyond formal equality to focus on substantive equality, arguing that equal rights on paper are insufficient without equal access to power, resources, and decision-making spaces. From this perspective, political representation is not merely symbolic but a necessary condition for dismantling gendered hierarchies embedded in social, economic, and political institutions. Women’s exclusion from legislative spaces is thus understood as a form of structural injustice that requires corrective intervention through constitutional and legal reforms.

Within this framework, reservation is conceptualized as a form of transformative justice, aimed at restructuring power relations rather than merely ensuring participation. The Women’s Reservation Act is therefore interpreted as a mechanism of redistributive justice that reallocates political power in favor of historically marginalized groups. Gender justice theory also recognizes the importance of intersectionality, acknowledging that women’s experiences of political exclusion are shaped by caste, class, religion, region, and education, thereby requiring a nuanced understanding of representation (Author, Year).

Representative democracy theory complements this approach by emphasizing that democratic legitimacy is derived from the inclusivity and diversity of political institutions (Author, Year). A democracy that fails to reflect the social composition of its population risks becoming structurally exclusionary, undermining both legitimacy and accountability. This theory posits that representative institutions should mirror the demographic diversity of society to ensure that multiple perspectives and interests are integrated into governance processes.

In this context, women’s under-representation is not merely a social problem but a democratic deficit. The Women’s Reservation Act is therefore situated as a democratic reform aimed at enhancing the representational quality of Indian democracy. By institutionalizing women’s presence in legislatures, the Act seeks to strengthen participatory governance, political accountability, and policy responsiveness. Together, gender justice theory and representative democracy theory provide a robust conceptual foundation for evaluating the normative legitimacy and democratic significance of the Act.

5. Research Methodology

This study adopts a qualitative research methodology, grounded in doctrinal legal analysis and interpretive policy research. The qualitative approach is appropriate for examining constitutional reforms, legislative intent, and socio-political implications, as it allows for in-depth conceptual analysis rather than purely statistical measurement.

The research relies on secondary data sources, including constitutional provisions, parliamentary debates, government notifications, policy documents, judicial interpretations, academic literature, and scholarly articles. Official documents related to the enactment of the Women’s Reservation Act, 2023 were examined to understand its legal structure, objectives, and constitutional positioning. Parliamentary debates were analyzed to capture political discourses, ideological positions, and contestations surrounding the legislation.



In addition, academic literature on gender representation, reservation policies, and democratic reforms was systematically reviewed to situate the Act within broader theoretical and empirical debates. Media reports and expert commentaries were also used to contextualize public discourse and societal responses to the reform.

The study follows a thematic analytical framework, focusing on key themes such as representation, empowerment, equality, institutional reform, and democratic legitimacy. This methodology enables a holistic understanding of the Act as both a constitutional reform and a socio-political intervention, allowing for a critical assessment of its transformative potential and structural limitations.

6. Constitutional Dimensions of the Women’s Reservation Act

The Women’s Reservation Act, 2023 introduces a new dimension to India’s constitutional architecture by extending the principle of reservation beyond caste-based categories to gender-based representation. This marks a significant shift in the conceptualization of affirmative action within the constitutional framework.

Traditionally, Articles 330 and 332 of the Indian Constitution provided for reservation of seats for Scheduled Castes and Scheduled Tribes in the Lok Sabha and State Legislative Assemblies. These provisions were justified on the grounds of historical discrimination, social exclusion, and structural marginalization. The extension of reservation to women introduces a new constitutional logic, where gender is recognized as a structural axis of inequality requiring affirmative intervention (Author, Year).

This development raises important jurisprudential questions regarding the interpretation of Article 14 (Right to Equality) and Article 15(3), which permits special provisions for women. While Article 14 emphasizes formal equality, Article 15(3) enables substantive equality through affirmative action. The Women’s Reservation Act thus reflects a constitutional shift from formal equality to substantive equality, recognizing that identical treatment does not ensure equal outcomes in structurally unequal societies.

The Act also introduces complex issues of federal implementation. India’s federal structure allows states significant autonomy in political processes, electoral cultures, and party systems. Differences in political traditions, social structures, and regional power dynamics may influence the effectiveness and uniformity of implementation across states (Author, Year). This creates the possibility of uneven outcomes, where reservation may produce varied impacts in different socio-political contexts.

Moreover, the constitutional embedding of women’s reservation transforms gender inclusion from a policy objective into a constitutional mandate, thereby strengthening its legal legitimacy and enforceability. This constitutionalization of gender justice represents a paradigmatic shift in Indian constitutionalism, where gender equality is no longer treated as a welfare concern but as a foundational democratic principle.

7. Analysis and Key Findings

7.1 Enhanced Representation

The most immediate and measurable impact of the Women’s Reservation Act is the guaranteed minimum of 33% representation for women in Parliament and State Assemblies. This represents a significant structural transformation in India’s legislative composition, particularly when compared to previous levels of women’s representation, which rarely exceeded 15% in the Lok Sabha. The Act institutionalizes women’s presence in political spaces that were historically dominated by male elites, thereby altering the gender composition of power structures.

This enhanced representation has symbolic as well as political significance. Symbolically, it challenges patriarchal norms that associate political leadership with masculinity. Politically, it creates new opportunities for women’s participation in legislative debates, policymaking, and governance processes. The normalization of women’s presence in legislative institutions may gradually reshape political culture and public perceptions of leadership.



7.2 Structural Limitations

Despite its transformative potential, the Act faces significant structural challenges. One major concern is political party candidate selection strategies. Parties may strategically nominate women candidates in less competitive or politically marginal constituencies, thereby fulfilling formal requirements without enabling substantive power shifts (Author, Year). Such practices risk reducing reservation to a procedural formality rather than a mechanism of empowerment.

Another critical limitation is the persistence of socio-cultural barriers. Patriarchal norms, gender stereotypes, and traditional power hierarchies continue to restrict women's political agency, particularly in rural areas and marginalized communities (Author, Year). Social expectations regarding domestic roles, mobility restrictions, and lack of political networks further constrain women's ability to exercise independent political leadership.

Additionally, the phenomenon of proxy representation, where women representatives function under the influence of male family members or political patrons, poses a serious challenge to genuine empowerment. Without institutional safeguards and capacity-building mechanisms, reservation risks reproducing existing power structures under the appearance of inclusion.

7.3 Substantive Representation

A central finding of this study is that numerical representation alone does not guarantee substantive political empowerment. True representation requires meaningful participation in decision-making processes, leadership positions within legislatures, and influence over policy formulation (Author, Year). Without access to committee leaderships, ministerial positions, and party decision-making bodies, women legislators may remain politically marginalized despite increased numbers.

Substantive representation also depends on institutional cultures, political training, and governance structures that enable women to exercise authority effectively. Capacity-building programs, leadership training, and gender-sensitive institutional reforms are therefore essential for translating numerical presence into political power.

The study concludes that the Women's Reservation Act creates the structural conditions for gender inclusion, but its success in achieving gender justice depends on complementary reforms in political institutions, party systems, and social structures. Reservation is thus a necessary but not sufficient condition for democratic transformation.

8. Discussion

The enactment of the Women's Reservation Act, 2023 represents a landmark in India's constitutional and democratic history. By constitutionally guaranteeing 33% of seats for women in both the Lok Sabha and State Legislative Assemblies, the Act addresses a long-standing structural imbalance in political representation. It reflects a normative commitment to gender justice and underscores the principle that political institutions must reflect the demographic composition of the population. Beyond legislative reform, the Act serves as a symbolic affirmation of women's agency in governance and decision-making processes (Author, Year).

However, the transformational potential of the Act extends beyond mere numerical inclusion. Institutional support structures are critical for translating reserved seats into substantive empowerment. Capacity-building programs for women legislators, for example, can equip them with the skills, knowledge, and networks necessary to participate effectively in legislative debates, policymaking, and committee work. Without such training, women may face challenges in navigating complex parliamentary procedures, thereby limiting their policy influence despite formal representation (Author, Year).

Similarly, gender-sensitive reforms in political parties are necessary to ensure that women candidates are nominated in winnable constituencies and are provided access to leadership positions within party hierarchies. Historical evidence suggests that parties often nominate women in symbolic or marginal constituencies, which risks converting constitutional mandates into performative compliance rather than genuine empowerment. Therefore, reforming internal party democracy and ensuring equitable candidate selection processes are essential for maximizing the Act's impact (Author, Year).



The role of media and public discourse is equally significant. Positive narratives that highlight women leaders' contributions, amplify their voices, and challenge entrenched patriarchal stereotypes can foster public support for gender-inclusive governance. Conversely, biased reporting, tokenism, or societal skepticism may undermine women's authority and limit the perceived legitimacy of their leadership. Thus, the Act's effectiveness is interlinked with socio-cultural transformation, public attitudes, and normative shifts regarding gender roles in politics (Author, Year).

Additionally, the Act must be examined in light of intersectional realities. Women from marginalized castes, economically disadvantaged backgrounds, or underrepresented regions may face compounded barriers despite constitutional reservation. Without targeted measures to support these groups, the Act risks benefiting only a socially privileged segment of women, thereby limiting the breadth of gender justice it seeks to achieve. The discussion, therefore, points to the necessity of complementary reforms—legal, institutional, and social—to ensure that the Act fulfills both its symbolic and substantive objectives.

9. Conclusion

The Women's Reservation Act, 2023 constitutes a historic constitutional intervention aimed at enhancing gender justice and democratic inclusivity in India. By reserving 33% of legislative seats for women, the Act addresses a long-standing under-representation of women in decision-making institutions, challenging entrenched patriarchal structures and fostering a more inclusive political culture. It represents a significant step toward aligning India's democratic framework with the normative ideals of equality, fairness, and participatory governance (Author, Year).

Yet, the realization of substantive empowerment depends on more than constitutional mandates. Effective implementation, political commitment, and socio-cultural transformation are critical for translating numerical representation into actual political influence. Reserved seats alone cannot dismantle patriarchal norms, structural inequalities, or political gatekeeping that may continue to marginalize women in governance. Policies and programs that facilitate leadership training, mentorship, and support networks for women legislators are essential to ensure that the Act achieves its transformative potential.

Furthermore, the Act opens avenues for future research and policy evaluation. Scholars and policymakers need to assess its impact on electoral outcomes, legislative behavior, policy priorities, and social perceptions of women in politics. Comparative studies examining the effectiveness of similar gender quota systems in other democracies could provide valuable lessons for India, particularly in ensuring substantive representation beyond symbolic inclusion.

In conclusion, the Women's Reservation Act, 2023 is a milestone in the pursuit of gender equality in India's democracy. While it lays the constitutional and legal foundation for inclusive governance, the realization of its goals requires coordinated efforts across political, institutional, and social spheres. When implemented effectively, it has the potential to reshape political culture, empower women leaders, and strengthen the democratic legitimacy of Indian legislative institutions.

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CHAPTER - 17

GENDER, GROWTH, AND GOVERNANCE: WOMEN'S ECONOMIC PARTICIPATION IN TELANGANA (2014–2025)

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Abstract

One essential component of gender equality and inclusive development is women's economic participation. In order to increase women's participation in the labor and entrepreneurship ecosystems, the state of Telangana has put in place institutional initiatives and strategic policies since its creation in 2014. This study looks at the trends, patterns, and results of women's entrepreneurship and labor force participation in Telangana from 2014 to 2023. It draws attention to the significant increase in female labor force participation, the diversification of sectoral activity, and the expansion of micro, small, and medium-sized businesses run by women, especially thanks to WE Hub and WE Enable. The report also looks at the governance processes, financial inclusion initiatives, skill-building initiatives, and policy frameworks that have made this achievement possible. Despite encouraging developments, obstacles such as restricted market access, structural limitations, and the preponderance of microbusinesses still exist. In order to further improve women's economic empowerment and assist Telangana's inclusive growth and wider development objectives, the report finds that ongoing institutional support, ecosystem development, and sociocultural transformation are crucial.

Keywords: Women Entrepreneurship, Labour Force Participation, Telangana, Policy and Governance, WE Hub, Economic Empowerment.

Introduction

This article highlights the interaction of gender, growth, and governance in forming inclusive development pathways by analyzing the trends, policy initiatives, results, and ongoing issues pertaining to women's economic participation and entrepreneurship in Telangana between 2014 and 2023.

Since it has a direct impact on income distribution, poverty alleviation, and long-term economic growth, women's economic involvement is widely acknowledged as a fundamental component of gender equality and inclusive development. It includes women's access to productive resources, respectable employment options, entrepreneurship, and economic decision-making power in addition to employment figures. Societies gain from increased production, better human development results, and more inclusive growth patterns when women actively engage in the economy.

Due to institutional, social, and cultural barriers, women's employment participation has historically remained low in India. In light of this, the creation of Telangana as a distinct state in 2014 signified a dramatic shift in development strategy, with a renewed emphasis on gender-responsive governance and inclusive growth. Telangana policymakers have come to understand that women's economic empowerment is not just a welfare goal but also a strategic requirement for maintaining development and social change.

Through focused interventions in education, skill development, self-employment, and enterprise promotion, the state has prioritized integrating women into the labor market and entrepreneurial environment since 2014. Strengthening Self-Help Groups (SHGs), expanding financing availability, encouraging women-led micro and small businesses, and creating institutional support systems like skill and incubation platforms for women have all received particular attention.



With a focus on women living in rural and semi-urban regions, these programs seek to turn Telangana's population potential into productive economic involvement.

Simultaneously, legislative innovations and governance reforms have addressed barriers to market access, financial inclusion, mobility, and safety in an effort to foster an environment that supports women's employment. As a result, during the past ten years, the state has seen discernible increases in women's participation in the labor and entrepreneurial activity. However, issues including informality, small business scale, and enduring gender norms still influence results.

Women’s Labour Force Participation in Telangana:

The steady increase in female labor force participation rates (FLFPR) has been one of the biggest changes to Telangana's economic landscape since its creation. Because it represents access to employment opportunities, income generation, and broader economic agency, women's involvement in the workforce is a critical measure of inclusive growth. Improvements in FLFPR in Telangana indicate changes in the type and scope of women's economic participation in addition to a numeric increase in employment.

Table: Progress in Female Labour Force Participation Rate (FLFPR) in Telangana

Year	Female Labour Force Participation Rate (FLFPR %)	Source	Observation
2017–18	22.0	Labour Force Surveys / Media Reports	Low base reflecting limited women’s workforce participation
2019–20	26.0	State Estimates (Indicative)	Gradual increase due to policy support and SHG activities
2021–22	33.0	PLFS / State Reports	Recovery and expansion despite post-pandemic challenges
2023–24	40.3	<i>The Times of India</i>	Significant rise indicating broader workforce inclusion
2025*	52.7	<i>The New Indian Express</i>	Higher than national average (45.2%), showing strong state performance

Note: 2025 figures are based on official reports cited by national newspapers.

Interpretation:

Over the previous ten years, women's labor force participation in Telangana has consistently and significantly increased, according to the tabulated data. The rise from over 22% in 2017–18 to over 40% by 2023–2024 and then to 52.7% by 2025 is indicative of significant structural shifts in women's employment and economic opportunities. Telangana's performance above the national average demonstrates the beneficial effects of women-centric economic policies, skill development programs, and governance changes.



Table: Sectoral Inclusion of Women in Telangana’s Workforce:

Sector	Female Workforce Share	Male Workforce Share	Observation
Manufacturing (Select Industries)	Higher than male share	Lower than female share	Some industrial sectors show gender parity or women predominance
Textiles & Garments	Predominantly female	Lower male participation	Traditional women-intensive sector
Electronics & Assembly Units	Growing female presence	Comparable	Skill-based employment increasing among women
Agro-Processing	High female participation	Moderate	Linked to SHGs and rural enterprise initiatives
Services (Education, Health)	High	Moderate	Stable women-dominated sectors

Interpretation:

According to the data, Telangana has achieved significant strides in encouraging women's participation in a variety of fields. Women are increasingly entering manufacturing, electronics, and agro-processing industries, representing broader economic empowerment, even while traditional sectors like textiles and education still have high female presence. These patterns demonstrate the effects of specific laws, skill-building initiatives, and institutional support networks that promote gender-inclusive employment.

Policy and Governance Framework in Telangana: Promoting Women’s Economic Participation:

Telangana's strategy for promoting women's economic inclusion combines institutional support, systemic governance mechanisms, and deliberate policy planning to create an environment that encourages women to enter the workforce and pursue entrepreneurship.

Since the state's founding in 2014, decision-makers have realized that encouraging women's economic involvement is essential for inclusive development and sustained economic growth in addition to being an issue of social equality. In addition to promoting macroeconomic growth, Telangana has worked to guarantee that women have access to education, skill development, financial resources, and entrepreneurial possibilities by including gender issues into the larger development agenda.

Strategic Vision:

The state administration has embraced a strategic vision that places women at the forefront of programs aimed at promoting economic growth. This vision places a strong emphasis on creating avenues for women to enter formal employment, supporting self-employment and microenterprise development, and developing skill-building programs to equip women for growing sectors. Initiatives for digital literacy, vocational training, and educational interventions have been developed to improve women's employability and guarantee them access to opportunities in both urban and rural areas. Additionally, the approach seeks to overcome structural obstacles such as unequal access to financial and technical resources, limited mobility, and gender-based occupational segregation.

Institutional Platforms:

The creation of institutional platforms that offer women entrepreneurs all-encompassing support is a key component of Telangana’s governance architecture. The most prominent of them is WE Hub, the first state-run incubator in India



devoted solely to female-led businesses and entrepreneurs. As an ecosystem builder, WE Hub provides market connections, financial access, networking opportunities, business development advice, and mentorship. WE Hub guarantees that women from a variety of socioeconomic backgrounds can engage in entrepreneurial endeavors, from small-scale businesses to growth-oriented companies, by concentrating on both urban and semi-urban locations.

Telangana actively participates in national initiatives such as the Women Entrepreneurship Platform (WEP) under NITI Aayog, which increases women's access to funding, technical assistance, mentoring, and capacity-building programs, in addition to WE Hub. A organized ecosystem where women entrepreneurs may acquire the knowledge, self-assurance, and funding needed to start and grow businesses is made possible by the convergence of state and federal efforts. By tackling supply-side barriers and facilitating systemic assistance to boost women's involvement in the workforce and entrepreneurial landscape, these institutional and governance mechanisms collectively show Telangana's dedication to establishing a gender-inclusive economic environment.

Women’s Entrepreneurship: Growth and Patterns:

In Telangana, women's entrepreneurship has become a major force behind economic emancipation, serving as a link between employment and more general economic leadership. Women-owned businesses have steadily increased since 2014, especially in the micro, small, and medium-sized sectors. These businesses represent both established and developing economic sectors, such as information technology, agriculture, health, education, and handicrafts. Women have been able to start and grow businesses thanks in large part to programs like WE Hub and WE Enable, which offer mentorship, access to capital, market connections, and skill development. Despite these encouraging advancements, the majority of women-owned businesses are still small in size and are frequently focused in the micro and nano segments, which restricts their ability to create large-scale jobs. However, the rise in women's entrepreneurship represents a significant change in economic engagement, improving income prospects, decision-making authority, and social recognition for women in Telangana's rural and urban areas. The trends also show a progressive diversification of industries, a rise in digital adoption, and an increase in the formalization of businesses, indicating that women entrepreneurs are increasingly positioning themselves as important contributors to the state's agenda for inclusive growth and economic development.

Table 1: Enterprise Registration and Density of Women Entrepreneurs in Telangana (2024)

Indicator	Value	Source / Note
Total women entrepreneurs registered on Udyam portal	58,644	<i>The Times of India</i>
Women entrepreneurs per 1,000 women	3.1	Reflects density of women-owned MSMEs
National ranking (women-owned MSME share)	Top 3 states	Indicates Telangana’s strong performance



Table 2: Structure of Women-Led Enterprises

Enterprise Category	Percentage of Women-Owned Enterprises	Observation
Nano enterprises	60%	Very small, single-person or micro ventures
Micro enterprises	33%	Small-scale, low workforce size
Small & Medium enterprises	7%	Limited but growing share
Total in Nano + Micro segments	93%	Majority of women-owned businesses are small

Table 3: Sectoral Distribution of Women Entrepreneurs in Telangana

Sector	Percentage of Women Entrepreneurs	Observation
IT & Digital Services	35%	Strong representation, technology adoption
Agri-Business Ventures	25%	Reflects rural engagement and SHG linkages
Health & Wellness	15%	Growing sector, mostly urban
Education & Services	10%	Moderate participation, knowledge-based services
Handicrafts & Other Enterprises	15%	Traditional and cottage industries

Interpretation:

According to the data, Telangana boasts a growing number of female entrepreneurs, most of whom work in nano and micro businesses and are well-represented in the IT, agricultural, and services sectors. Manufacturing and larger-scale businesses are still underrepresented, despite strong female engagement in technology and agriculture. This underscores the need for future support and legislative initiatives in these sectors.

Enablers of Women’s Economic Participation:

In Telangana, intentional policy interventions, institutional support, and ecosystem-building measures have contributed to the notable increase in women's economic involvement. While platforms like WE Hub offer mentorship, finance access, and market connections, state-led initiatives have concentrated on entrepreneurship promotion, financial inclusion, and skill development. Women may now comfortably enter, maintain, and scale economic activities because to supporting governance, focused SHG programs, and alignment with national frameworks like the Women Entrepreneurship Platform (WEP). Together, these facilitators lower systemic obstacles, improve employability, and provide possibilities for women in a variety of fields, promoting an economy that is more inclusive and sensitive to gender.



Table: Impact of WE Hub in Telangana (2018–2025)

Indicator	Value / Achievement	Remarks / Notes
Women entrepreneurs engaged	7,800+	Direct beneficiaries of programs and initiatives
Startups and SMEs incubated	6,300+	Includes micro, small, and growth-oriented enterprises
Funding mobilized	₹177 crore	Financial support for business development and scaling
Survival rate of incubated ventures	75%	Percentage of ventures still operational beyond two years

Interpretation:

The table demonstrates the significant impact WE Hub has had on Telangana's female entrepreneurs. WE Hub is a key component of the state's gender-inclusive economic policy because it has improved the capacity, sustainability, and growth prospects of women-led startups and SMEs by combining investment, incubation, and mentorship.

Skill Building and Early Engagement:

Understanding that early engagement is essential for long-term economic participation, Telangana has placed a particular emphasis on helping young women develop skills and entrepreneurial mindsets. Students and prospective company owners are the target audience for initiatives like WE Enable, which offer instruction in enterprise management, leadership, digital literacy, and business planning. Significant progress was made in these areas by the initial cohort of 600 female participants, indicating that they were prepared to move from school to profitable economic pursuits (The Hans India). These programs create the groundwork for long-term entrepreneurial success by providing young women with technical and management skills as well as confidence, networks, and exposure to real-world business difficulties. Telangana is guaranteeing a pipeline of competent female leaders who can successfully contribute to regional and worldwide economic growth by fostering talent at an early age.

Future Ecosystem Development:

In order to assist women-led businesses, Telangana intends to create MSME parks specifically for women in each assembly constituency. These parks will offer specialized infrastructure, business services, and market access. In order to help women entrepreneurs, expand their businesses, these parks seek to increase productivity, improve efficiency, and establish cluster-based support networks. These programs are anticipated to lessen operational difficulties and promote sustainable growth by providing a combination of market connections, technical support, and physical infrastructure. The state's dedication to institutionalizing support for women entrepreneurs is demonstrated by this forward-thinking ecosystem development, which guarantees that economic participation is not restricted to urban centers but rather extends to rural and semi-urban areas, creating inclusive and equitable opportunities for women throughout Telangana.

Outcomes: Growth, Inclusion, and Opportunity:

Workforce Expansion:

Telangana's historically high rates of female economic participation are a result of both the success of policy initiatives and a slow change in social norms about gender roles. Increased access to formal and informal employment possibilities in both rural and urban areas is indicated by the growing number of women in the labor force. This growth indicates a favorable shift in the state's economic and social environment by showing that women are no longer restricted to conventional jobs and are increasingly adopting a variety of industries like IT, manufacturing, services, and agribusiness.



Enterprise Growth:

Although currently mostly focused on micro and nano businesses, women's entrepreneurship in Telangana is growing steadily. The diversity of economic activity is highlighted by the unique qualities that women-owned enterprises are bringing to the fields of digital innovation, agri-value chains, health and wellness, and services. Women have strengthened their economic agency by starting and maintaining businesses thanks to institutional assistance through programs like WE Hub and WE Enable, as well as access to funding and mentorship. The expansion of women-owned businesses also points to a growing acknowledgement of women's contributions to regional economic growth and creativity.

Broader Socio-Economic Impacts:

Significant socioeconomic effects have resulted from the rise in women's employment and entrepreneurship. Growing earnings from work and business ventures support home welfare, including better family health and school outcomes. Women's decision-making authority and social visibility are improved by greater mobility and financial independence, and greater involvement in the formal sector fosters greater economic inclusion. When taken as a whole, these results help Telangana achieve its sustainable growth objectives by showing how gender-inclusive laws and business opportunities may promote long-term development and social empowerment.

Challenges and Barriers to Women's Economic Participation in Telangana:

1. Scaling Beyond Micro Units

- Most women-owned enterprises remain very small or nano-sized, which limits their capacity to generate larger-scale employment or expand operations.
- This structural limitation restricts economic impact despite a growing number of enterprises.

Source: The Times of India

2. Access to Markets and Capital

- Many women entrepreneurs face difficulty in accessing larger markets for their products and services.
- Limited availability of funding and challenges in securing loans, equity, or investment restrict their ability to scale businesses.

3. Structural and Socio-Cultural Constraints

- Traditional gender roles, family responsibilities, and caregiving duties affect women's mobility and time availability, limiting full participation in the workforce or entrepreneurship.
- Social norms and workplace biases can further constrain growth opportunities.

4. Policy and Infrastructure Gaps

- While initiatives exist, the implementation of policies and availability of supportive infrastructure may not reach all regions, especially rural areas.
- Coordination between financial, technical, and mentorship support remains incomplete in some segments.

5. Skill and Knowledge Gaps:

- Limited access to advanced skills, technology, and business management knowledge can hinder enterprise growth and competitiveness in dynamic markets.

Addressing these challenges requires a holistic approach combining finance, skills training, infrastructure development, and social support systems to enable sustainable growth of women-led enterprises and broader economic participation.

Conclusion:

Telangana has achieved great strides in encouraging women's economic engagement and entrepreneurship between 2014 and 2023, which is indicative of the state's deliberate efforts to incorporate gender-inclusive policies into its development plan. The increasing number of women-led micro, small, and medium-sized businesses and the increase in female labor force participation show that focused initiatives can give women in both urban and rural locations meaningful opportunities. Women have been able to move from education to active economic activity because to institutional platforms



like WE Hub and WE Enable, which offer market connections, financial access, skill development, and mentorship. Women can now enter, maintain, and grow their economic activities because to these efforts, supportive governance frameworks, and alignment with national initiatives like the Women Entrepreneurship Platform (WEP).

Notwithstanding these successes, problems still exist, including restricted market access, structural and sociocultural limitations, and the dominance of microbusinesses. It will take ongoing investments in infrastructure, finance, social support networks, and skills to address these problems. All things considered, Telangana's economic and social landscape has undergone a radical change, as evidenced by the rising trends in workforce participation and entrepreneurial engagement. These trends show how strong policies, institutional support, and cultural change can empower women, encourage inclusive growth, and support the state's overall development trajectory.

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CHAPTER - 18

Social and Cultural Empowerment of Women in India

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Abstract

Social and cultural empowerment of women refers to creating an environment where women are respected, valued, and given equal opportunities to participate in social and cultural life. In India, women have always contributed significantly to families and society, yet many continue to face discrimination due to deep-rooted social norms, traditions, and gender stereotypes. Practices such as unequal access to education, restrictions on mobility, early marriage, and societal pressure often limit women's freedom, confidence, and decision-making power. These cultural barriers not only affect women individually but also slow down overall social progress.

This paper aims to highlight the importance of social and cultural empowerment of women in achieving true gender equality. It focuses on how education, awareness, and positive social values play a crucial role in transforming traditional mindsets. Education helps women become confident and aware of their rights, while awareness programs encourage society to question discriminatory practices. Family support, community involvement, and inclusive cultural spaces further help women express their identity and voice without fear.

The study also discusses the role of media, legal frameworks, and social reform movements in promoting women's dignity and participation. The media has the power to shape opinions and challenge stereotypes, while laws protect women's rights and encourage equality. However, real empowerment is possible only when social attitudes change along with legal measures.

The paper concludes that social and cultural empowerment is the foundation of all forms of women's empowerment. When women are respected culturally and accepted socially as equal individuals, they can contribute more effectively to family, society, and national development. Changing mindsets, encouraging education, and promoting equality are essential steps toward building a just and inclusive society.

Keywords: Women's Empowerment, Social Equality, Cultural Change, Gender Awareness.

Introduction

Social and cultural empowerment is a crucial aspect of India's overall development. Empowerment refers to the process of enabling individuals and communities to gain control over their lives, make informed decisions, and participate actively in social, economic, cultural, and political spheres. In the Indian context, social and cultural empowerment has special significance because of the country's vast diversity, historical inequalities, and deeply rooted social structures such as caste, gender roles, religion, and regional identities.

India is a pluralistic society with multiple cultures, languages, traditions, and belief systems. While this diversity is one of the country's greatest strengths, it has also been a source of social exclusion and discrimination. Historically, certain groups such as women, Scheduled Castes (SCs), Scheduled Tribes (STs), Other Backward Classes (OBCs), minorities, persons with disabilities, and economically weaker sections have faced social and cultural marginalization. Social and cultural empowerment aims to address these inequalities by ensuring dignity, equality, freedom of expression, and equal opportunities for all citizens.



After independence, India adopted a constitutional framework that emphasized social justice, equality, and secularism. The Constitution of India guarantees fundamental rights such as equality before law, prohibition of discrimination, freedom of speech and expression, and the right to life with dignity. These provisions laid the foundation for social and cultural empowerment.

Over the decades, various policies, legislations, and social movements have further strengthened empowerment efforts.

In recent years, social and cultural empowerment has gained renewed attention due to globalization, technological advancement, urbanization, and increased awareness through media and education. Cultural empowerment involves preserving cultural identity, promoting indigenous traditions, and encouraging participation in cultural life, while also challenging regressive practices. Social empowerment focuses on reducing discrimination, promoting inclusion, and ensuring social mobility.

Objectives

1. To understand the concept and meaning of social and cultural empowerment in the Indian context.
2. To examine the historical background and constitutional basis of social and cultural empowerment in India.
3. To analyse the role of government policies, laws, and institutions in promoting empowerment.
4. To study the contribution of education, media, civil society, and social movements in social and cultural empowerment.
5. To identify the challenges faced in achieving social and cultural empowerment.
6. To suggest measures for strengthening social and cultural empowerment for inclusive development

Methodology

The methodology adopted for this paper is descriptive and analytical in nature. The study is based on secondary data collected from various sources such as textbooks, academic journals, government reports, policy documents, census data, and reputed online resources. Existing literature on social justice, cultural studies, gender studies, and development studies has been reviewed to gain a comprehensive understanding of the topic.

The paper uses qualitative analysis to interpret social and cultural trends, government initiatives, and institutional frameworks. Case studies and examples from different regions and communities of India are referred to in order to explain practical aspects of empowerment. Comparative analysis is also used to understand changes over time and assess the effectiveness of empowerment measures.

Since the study is based on secondary data, it does not involve field surveys or primary data collection. However, efforts have been made to ensure reliability and relevance of data by referring to authentic and updated sources. The methodology helps in presenting a holistic view of social and cultural empowerment in India.

Discussion

Concept of Social and Cultural Empowerment Social empowerment refers to the process of improving the social status of individuals and groups by removing barriers such as discrimination, exclusion, and inequality. It enables people to participate fully in society, access resources, and enjoy equal rights. Cultural empowerment, on the other hand, focuses on recognizing, preserving, and promoting cultural identities, traditions, languages, and expressions, while also challenging oppressive cultural norms.

In India, social and cultural empowerment are closely linked. Social empowerment cannot be achieved without cultural recognition, and cultural empowerment is incomplete without social equality. Together, they contribute to human dignity, social cohesion, and national integration.

Constitutional and Legal Framework



The Constitution of India provides a strong foundation for social and cultural empowerment. The Preamble emphasizes justice (social, economic, and political), liberty, equality, and fraternity. Fundamental Rights such as Articles 14 to 18 ensure equality and prohibit discrimination on grounds of religion, race, caste, sex, or place of birth.

Article 15 allows the state to make special provisions for women and socially and educationally backward classes. Article 17 abolishes untouchability, while Article 21 guarantees the right to life and personal liberty, which has been interpreted to include the right to live with dignity. Cultural and educational rights under Articles 29 and 30 protect the interests of minorities.

Several legislations such as the Protection of Civil Rights Act, Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) Act, Dowry Prohibition Act, Domestic Violence Act, and Right to Education Act have strengthened social empowerment. These laws aim to eliminate discrimination and promote inclusion.

Role of Education in Empowerment

Education is one of the most powerful tools for social and cultural empowerment. It creates awareness, develops critical thinking, and enables individuals to challenge social inequalities. In India, initiatives such as universalization of primary education, mid-day meal schemes, scholarships for marginalized communities, and reservation policies have improved access to education.

Education also plays a vital role in cultural empowerment by promoting respect for diversity, preserving languages, and encouraging creative expression. Higher education and research institutions contribute to the documentation and promotion of indigenous knowledge systems, arts, and heritage.

Despite progress, challenges such as dropout rates, gender gaps, digital divide, and quality of education continue to affect empowerment outcomes, especially in rural and backward regions.

Empowerment of Marginalized Communities

Scheduled Castes, Scheduled Tribes, minorities, and other marginalized groups have historically been excluded from mainstream society. Social empowerment efforts include reservation in education and employment, welfare schemes, and legal protection against discrimination.

Cultural empowerment of these communities involves recognition of their unique identities, traditions, and languages. Promotion of tribal art, folk traditions, minority languages, and cultural festivals helps in preserving cultural diversity and fostering pride among communities.

Nevertheless, social exclusion, poverty, lack of access to resources, and cultural stereotyping remain significant challenges. Inclusive policies and community participation are essential for meaningful empowerment.

Role of Media, Technology, and Civil Society

Media and technology have emerged as powerful agents of social and cultural empowerment.

Social media platforms provide space for marginalized voices, awareness campaigns, and cultural expression. Digital initiatives have improved access to information and services.

Civil society organizations, non-governmental organizations, and community-based groups play a crucial role in advocacy, awareness, and grassroots empowerment. They work closely with communities to address social issues and promote cultural heritage.

However, misuse of media, misinformation, and digital exclusion can also create new forms of inequality. Responsible use and digital literacy are necessary to maximize benefits.

Challenges to Social and Cultural Empowerment



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Despite various initiatives, several challenges persist in achieving full social and cultural empowerment in India. One major challenge is deep-rooted social hierarchies based on caste, gender, class, and religion. These traditional structures continue to influence social relations and restrict equal opportunities for many groups.

Economic inequality is another serious barrier. Poverty, unemployment, and lack of access to quality education and healthcare reduce people's ability to exercise their rights. Without economic stability, social empowerment remains limited.

Gender inequality continues to affect empowerment efforts. Patriarchal norms, unpaid domestic work, gender-based violence, and limited decision-making power restrict women's freedom and participation. Cultural expectations often discourage women from asserting their rights.

Regional and rural-urban disparities further widen inequality. Many rural and tribal areas lack infrastructure, institutions, and digital connectivity. The digital divide has become a new form of exclusion in the modern era.

There is also a gap between policies and implementation. Weak enforcement, lack of awareness, administrative inefficiency, and corruption reduce the effectiveness of empowerment programs. Cultural empowerment faces threats from globalization, which sometimes leads to erosion of indigenous cultures and traditions.

Analysis

Social Empowerment

Education:

- Girls' enrollment rose from 76% in 2020 to 78.5% in 2025.
- NEP 2020 emphasized gender inclusion, scholarships, and digital learning.
- Dropout rates reduced but remain higher in rural areas

Healthcare:

- Maternal mortality declined due to schemes like Janani Suraksha Yojana.
- Awareness of reproductive rights increased, though access remains uneven.

Legal Rights:

- Strengthened laws against domestic violence and workplace harassment.
- Child marriage rates declined, though pockets of resistance remain.

Political Participation:

- Women's reservation in Panchayat Raj institutions ensured grassroots representation.
- Women leaders increasingly visible in state assemblies and Parliament.

Cultural Empowerment

Representation in Media & Arts:

- Women achievers celebrated in cinema, literature, and sports.
- Media narratives shifting from stereotypes to empowerment stories.

Breaking Stereotypes:

- Women entering defence, STEM, and entrepreneurship.
- Cultural acceptance of women in leadership roles growing



Recognition of Achievements:

- Awards and honours highlight women's contributions nationally and globally.
- Indian women athletes and artists gaining international recognition.

Family & Social Norms:

- Greater acceptance of women's autonomy in marriage and career choices.
- Urban families increasingly supportive of dual-career households.

Conclusion

Social and cultural empowerment is an essential foundation for inclusive and sustainable development in India. It enables individuals and communities to live with dignity, exercise their rights, and participate actively in social, economic, cultural, and political life. India's Constitution, along with various laws and policies, has provided a strong framework for promoting equality, social justice, and cultural diversity.

Over the years, education, legal reforms, government welfare schemes, social movements, media, and civil society organizations have contributed significantly to empowering women, marginalized communities, and minorities. Cultural empowerment has helped preserve India's rich heritage, traditions, languages, and indigenous identities while encouraging unity in diversity.

However, challenges such as caste discrimination, gender inequality, poverty, regional disparities, and gaps in policy implementation continue to hinder full empowerment. Therefore, empowerment should not be limited to laws and schemes alone; it must also involve a change in social attitudes, cultural practices, and collective mind-set.

A holistic and inclusive approach is required to strengthen social and cultural empowerment in India. By promoting education, economic opportunities, gender equality, social awareness, and respect for cultural diversity, India can move towards a more just, equal, and empowered society. Social and cultural empowerment is not only a means to development but also an end that ensures dignity, freedom, and equal opportunities for all citizens.

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CHAPTER - 19

Integrating Gender Perspectives into India's Public Finances through Gender Responsive Budgeting in India: A Review

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Abstract

Gender budgeting is a strategic approach designed to advance gender equality and empower women by incorporating a gender perspective into the planning, execution, and assessment of public policies and budgets. The primary objective is to guarantee that public resources are distributed and utilised in a manner that addresses the distinct needs and priorities of both women and men, as well as girls and boys. This paper seeks to offer a comprehensive overview of gender budgeting practices in India. Why, because 75 years of the Constitutional Republic of India ranks 131st out of 148 countries in the Global Gender Gap Index 2025, with a gender parity score of 64.1%. 64.4%, marking a decline from 129th in 2024. This position places it among the lowest in South Asia, behind Bangladesh (24th), Bhutan (119th), Nepal (125th), and Sri Lanka (130th), but ahead of the Maldives (138th) and Pakistan (148th). Gender-responsive budgeting (GRB) is a fiscal innovation-based policy. Innovation is defined as a way of transforming a new concept into tangible processes, resources, and institutional mechanisms in which a benefit meets identified problems. Gender budgeting is also recognized as Gender Budgets, Women's Budgets, Gender Sensitive Budgets, and Gender Responsive Budgets. It provides a base to policymakers and governments to solve all socio-economic problems of women by allocating separate allocations for women. As per the recommendation of the Gender Budget Charter (2007), the Ministry of Finance is presenting budgetary allocation in the name of gender budgeting in every budget document. Currently, both the centre and the state governments are preparing gender-based budgets. Gender Budgets highlights the budgetary allocations to women-specific programmes under various departments/heads, and the budgetary data are clearly highlighted. Gender Budgeting is one of the important parameters of analyzing the impact of government programmes and their budgetary allocations on the overall socio-economic status of women in the country. Gender Budget allocation, percent of increase in total budget from 5.46% in 2014-15 to 8.86% in 2025-26; outlay increase of 4.5x from ₹0.98 lakh crore in 2014-15 to ₹4.49 lakh crore in 2025-26. The Gender Budget framework includes a three-part structure: Part A (100% women specific schemes), Part B (schemes with 30-99% allocation for women), and Part C (schemes with below 30% allocation towards women). Ten ministries allocate 30%+ budgets to gender initiatives, led by the Ministry of Women and Child Development, 81.79%, Dept. of Rural Development, 65.76%, Dept. Food & Public Distribution 50.92%. Gender Budgeting Knowledge Hub portal, launched in June 2025 by the Ministry of Women and Child Development, centralizes coordination across government entities.

Key Words: Gender Budgeting, Union Government, State Governments, Women and Child Development, GDP Share, Gender Rights SDGs, Knowledge hub portal.

Introduction

A gender-responsive budget is a budget that acknowledges the gender patterns in society and allocates money to implement policies and programmes that will change these patterns in a way that moves towards a more gender-equal society. And also it is not an accounting exercise but an ongoing process to ensure that benefits of development reach women as much as



men. Gender Budgeting entails maintaining a gender perspective at various stages like programme and policy formulations, assessment of the needs of target groups, review of the existing policies and guidelines, allocation of resources, implementation of the programs, impact assessment, reprioritization of resources, etc.

Conceptual Understanding of Gender Budgeting

Gender budgeting aims at bringing in gender equality in the allocation of public funds through recognition and identification of its implications for women's empowerment. This process does not strive to create separate or special budgets nor requires more money for women. Here, the aim is to ensure a fair, just, and efficient distribution of public resources for the all-round development of gender budgeting, which is now considered a technique for empowering women. The term gender budgeting has been defined differently in various documents on the subject. One of the important definitions is “Gender budgets and Women’s budgets’ is a dissection of the government budget to establish its gender-differential impacts and to translate gender commitments into budgetary commitments” (Sharp, Rhonda: 1999). Gender budget initiatives analyze how Governments raise and spend public money to secure gender equality in decision-making about public resource allocation and gender equality in the distribution of the impact of Government budgets, both in their benefits and in their burdens. The impact of Government budgets on the most disadvantaged groups of women is a focus of special attention.” (IDRC, 2001).

Gender Budgeting is understood by the following features:

- It is an outcome-oriented expenditure.
- It is a tax-based incentive for women and girls.
- It is a dissection of the government budgets to establish gender differential impacts.
- It ensures that gender commitments are translated into to budgetary commitments through monitorable targets.
- It is not a separate budget for women and not about spending the same on men and women.
- Addressing the gap between policy commitments and allocations for women through adequate resource allocation and gender-sensitive programme formulation and Implementation;
- Mainstreaming gender concerns in public expenditure and policy; and gender audit of public expenditure, programme Implementation and policies.

Gender Budgeting Approaches

There are no standardised tools for the implementation of gender budgeting. This is mainly due to the extremely different national and local conditions governing budgetary and resource-related decisions. Therefore, translation of the given experiences into other contexts is limited. The different base lines and questions of gender budgeting initiatives require a customised adaptation and harmonisation of tools to the relevant needs. Inq the context of various gender budgeting initiatives, a whole range of approaches have been developed that Budlender, among others, compiled in a set of seven tools. These tools are not to be directly integrated into the work of an administrative authority; however, they do offer important guidance.

- i. Gender-equality-oriented evaluation of political / economic strategies (by gender equality players).
- ii. Gender-sensitive check and analysis of individual financial priorities both approaches ensure the inclusion of the gender perspective in budget-relevant processes at the level of players.
- iii. Gender-oriented breakdown of the use of public funds (expenses).
- iv. Gender-oriented breakdown of public revenues.
- v. Gender-oriented breakdown of the impact of public funds on time management.
- vi. Gender-equality focus in medium-term financial planning.
- vii. These four approaches (3 to 6) enable a comprehensive analysis of the implications of budgetary processes on social gender relations. These four approaches help to make gender-specific consequences of allegedly neutral budgetary activities visible.
- viii. Gender-equality-oriented explanation of budgets



The gender-equality-oriented explanation of budgets includes accountancy and is therefore already a form of controlling.

Tools and steps for action that are based on these gender budgeting approaches have to be tailored to national and regional conditions and to the individual fields of action, subjects and specialised departments in administrative authorities.

Objectives of the study: The present study is based on the following objectives:

- To study the conceptual understanding and development of gender budgeting
- To study the gender budgeting evolution in India
- To examine the trends of budgetary provisions of central government of India for gender budgeting.
- To highlight the government allocations for gender budgeting in current union budget.
- The purpose of Gender Budgeting is to track spending and services to make sure women's needs are included and to improve their access to public resources.

Research Methodology:

According to Menon and Seeta Prabhu (2001), who conducted an analysis of the Union Budget for the fiscal year 2001-2002, the impact of spending in public goods and services on men and women was different. Banerjee and Roy (2004) provide a list of the various women-oriented programs that have been implemented in West Bengal. Sharma and Garg (2014) offered an overview of gender budgeting initiatives in India, which may be found in their paper. Singh (2016) examined the status and budget allocations for women, as well as the ways in which gender budgeting benefits women, in order to have a better understanding of the government's position on the advancement of women. An investigation on the gender-oriented perspective in development was conducted by Singh in 2010. Chakraborty (2014) also advocated for the elimination of disparities experienced by women, the establishment of women empowerment, and the exposure of the actual spirit of gender budgeting. In studies conducted by Goyal (2010), Mishra and Jhamb (2015), and Soni (2018), the impact of Gender Budgeting in promoting women empowerment was assessed. The secondary data used in this study came from the Government of India's gender budgeting statements and the Ministry of Women and Child Development annual publications. The data were analyzed using various tools for arriving at broad findings of this study.

Review of Literature:

Goyal Anjali (2005) in her paper “Womens Empowerment through mode Budgeting-A Review in the Indian Context”, asserts the importance of gender budgeting for gender equality and empowerment. The author pens down the various initiatives taken by the Government of India in. Yamin Mishment Bhumika Jhamb (2009) have analyzed UPA budgets through gender fons over the course of Three year and bring to the fore that decline in allocations for women in 2008-09 to the time of 42% since the previous budget is questionable. According to the authors this is a serious concern which call for a detailed road map on gender budgeting

Lekha Chakraborty Professor – National Institute of Public Finance and Policy (NIPFP), Ministry of Finance, Government of India. In her “Embedding gender equality in India's fiscal framework: The role of gender budgeting”, Lekha Chakraborty views gender-responsive budgeting (GRB) as a fiscal innovation that applies a “gender lens” to budgets, translating gender commitments into fiscal commitments for equity and efficiency. She pioneered GRB research in India through NIPFP studies since 2000, linking public spending on education and health to improved Gender Development Index (GDI). Chakraborty critiques Women Component Plans (WCP) for failing to ensure funds reach women, advocating ex-ante and ex-post analyses over mere earmarking. Her analytical matrices classify expenditures as specifically targeted to women, pro-women allocations, and mainstream spending with gender-differential impacts. She emphasizes institutional mechanisms like Gender Budgeting Cells in ministries, established post-2005 Union Budget following Lahiri Committee recommendations. Chakraborty highlights challenges in fiscal decentralization, urging gender criteria in Finance Commission transfers, such as child sex ratios. Empirical work shows GRB reduces gender inequality more effectively than growth alone, with public health/education spending boosting outcomes in Asia-Pacific. She calls for legal mandates for GRB in India, rare in Asia-Pacific except Korea and Philippines, to support Viksit Bharat@2047 goals. Chakraborty stresses benefit incidence analysis (BIA) and sex-disaggregated data to track impacts, noting deviations between budget estimates



and actuals. Overall, her literature positions GRB as essential for accountability, care economy integration, and sustainable gender equity in India's fiscal framework.

Statement of the paper

The proper condition of women in a society indicates the overall development or development with equality and justice. In India the status of women depends upon different variables that include Geographical Location (Urban/Rural), Educational Status and Social Status (Caste and class). Although the status of women and girl child have improved but still in some areas and cases women are still facing many problems like- restricted mobility, complete access to education, proper access to health facilities & nutrition, poorer decision-making power with higher rates of violence. Census 2011 shows decline of girl population (as a percentage to total population) under the age of seven, with activists estimating that eight million female fetuses may have been aborted in the past decade. Women constitute 48% of India's population, but they lag behind men in many socio-economic indicators. High drop-out rates of girls especially after class X, maternal mortality rates (MMR), Sex Ratio are still persisting.

Origin and Evolution of Gender budget in the world

The concept of a gender budget at the international level has evolved over the years to promote gender equality and women's empowerment. The concept of gender budgeting was highly emphasised in a series of conferences held by the United Nations throughout the 1970s, 1980s, and 1990s, where issues related to gender equality and women's rights were addressed (Hines, 1995). In addition to the above one, the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), adopted by the UN in 1979, is a landmark international treaty, often called the "bill of rights for women," obligating member states to end sex-based discrimination in all areas (political, economic, social, cultural, civil) by enacting laws, establishing institutions, and implementing policies to ensure equality and women's full development. It requires countries to report on progress and includes an Optional Protocol for individual complaints, making it a comprehensive legal framework for gender equality. India signed on the convention in 1993. After emphasising the importance of gender equality, specific expenditures and programmes become highly crucial. As a result, many countries around the world have adopted separate budgeting statements based on gender (Duflo, 2012). The historical context of gender budgeting in various countries is as follows.

Australia: Australia has been a **pioneer** in developing a gender-sensitive budget and implementing gender audits. The Women's Budget, introduced in 1984, was indeed a significant step towards addressing gender disparities in government policies and budget allocations. The Women's Budget aimed to assess how government spending impacted women and girls, beyond just direct funding, and it highlighted the need for a more comprehensive understanding of gender impacts in budgeting. **Canada:** Canada began implementing gender budgeting in the late 1990s. The Canadian government created the Women's Program, which aimed to integrate gender analysis into federal policies and budgets. **South Africa:** South Africa adopted gender-responsive budgeting in the late 1990s. The South African government created the Women's Budget Initiative to analyse the impact of budget allocations on gender equality. **UK:** The UK began incorporating gender analysis into budgeting in the early 2000s. The Gender Equality Duty, implemented in 2007, required public authorities to actively promote gender equality, including in budgetary processes. At present, there are around 100 above countries worldwide that have undertaken gender budgeting.

Objectives of the Gender Responsive Budgeting

- **To ensure gender equality:** The basic objective of gender budgeting is to bring gender equality in the allocation of public funds and to enhance women's participation in the decision-making processes that shape their living. Gender equality requires that women and men have equal conditions for realizing their full human rights and potential to contribute to national, political, economic, social, and cultural development to benefit from the results.
- **Accountability:** Gender budgeting is a tool to monitor whether the government's commitments to gender equality are effectively translated into budgetary commitments. It facilitates the establishment of gender mainstreaming within government policies by assigning authorities clear responsibilities and by making it easier to know if they are meeting



their gender equality objectives. Civil society and the media can therefore play an important role in monitoring and holding the government liable for their budgets.

- **Transparency and participation:** Gender budgeting helps increase participation in the budget process through public consultation, participation in budget preparation, or the monitoring of the outcomes which will thereby increase transparency.
- **To ensure social and economic empowerment of women:** Gender budgeting as a tool and technique for women empowerment ensures social and economic empowerment of women for creating an enabling environment through various development policies and programmes so as to enable them to realize their full potentials and making women economically independent and self-reliant.
- **To reach More Efficiency:** Gender-responsive budgets can improve information on different situations and needs of women and men as well as on potential distributional effects of budget measures. This allows governments to take better-informed and more evidence-based decisions in a more efficient decision-making framework
- **To ensure gender justice:** Gender justice through gender budgeting aims to eliminate all forms of gender-discrimination and allow women to enjoy their rights and fundamental freedom on par with men in all spheres of Development.
- **To ensure effective role of women in day to day affairs beyond kitchen:** Through gender budgeting, women can play an effective role in day to day affairs beyond kitchen because on the basis of comparative advantage women can contribute in a better way than kitchen. Providing them professional training can do this. This will improve their efficiency to work outside and they will be able to play their role in an effective manner.
- **To discharge the duties and responsibilities of women in most effective manner:** Gender budgeting helps to improve the level of education and hence capacity to work outs so that women can focus on their duties and responsibilities in an effective manner.
- **To improve human relations in all kinds of relationship between man and woman:** Gender budgeting can help to improve human relation between man and woman by giving them an equal status in society. If a woman is educated, employed and hence empowered, she know her rights and will be treated at par with man, this will help to develop better man/women relationship.
- **To ensure proper allocation of resources in various developmental activities:** Proper allocation of resources plays a vital role in achieving the objective of women empowerment. It directly promotes women's development in various developmental activities and reduction opportunities for the empowerment of women through budgetary cuts. Proper allocation of resources in various developmental activities have increased women's unpaid work burden i.e.increasing subsidies for women's empowerment in the economy.
- **To ensure optimal distribution of resources for gender relations:** Gender budgets are an important tool for women empowerment, ensures optimal distribution of resources to improve gender relations through the reduction of gender gaps in the development process. It helps to reduce economic inequalities between men and women as well as between the rich and the poor.
- **To bring efficiency and equity in economic system:** Gender sensitive budget with its dual dimension of equity and efficiency would act as catalyst in empowering women. It requires complete control on utilization of resources to bring efficiency and equity in the allocation of public funds by identifying its implications for women empowerment. It doesn't require more money for women. Hence, the aim is to ensure a fair, just and efficient utilization of resources for the all-round development of women.
- **To reach Good governance with Gender features:** Since gender inequalities are considered harmful to social cohesion, economic efficiency, and human development, gender budgeting can help to strengthen good governance in general. Due to the fact it can be considered as a tool promoting equal citizenship and fair distribution by reducing inequalities and poverty.

The objectives of gender budgeting will be fulfilled only when it reaches the needy and deprived women. When a woman is empowered, it does not mean that another individual becomes powerless or less powerful. On the contrary, if a woman is empowered her competence towards decision-making will surely influence her family's behaviour. The presence of these effects will thus create a social multiplier where aggregate power will be greater than individual power and the social rate



of return on investment in women which is higher than men gives the rationale for gender budgeting a most important justification for women empowerment.

Measurement of Gender budget in India

The analytical framework for gender budgeting in India, highlights various tools recommended by Elson (2002) Fiscal policy is emphasised as a key instrument for integrating gender into policy discussions. The enumerated tools include:

- Gender Aware Policy Appraisal:** This tool analyses how policies and programmes, along with their resource allocations, may impact gender equality.
- Beneficiary Assessments:** These surveys gather feedback from actual or potential beneficiaries on the usefulness and necessity of public expenditure for specific services, using methods like opinion polls, attitude surveys, group discussions, or personal interviews.
- Gender-disaggregated Public Expenditure Incidence Analysis:** This tool combines supply and demand elements, providing insights into government resource allocation for social services. It identifies how well public services target different population groups based on gender, social groups, income quantiles, and geographical units.
- Gender-disaggregated analysis of the impact of the budget on time use:** This analysis examines the association between budget allocation and its impact on how household members, particularly women, spend their time on unpaid care activities using household surveys.
- "Gender-aware Medium-Term Economic Policy Framework:** This involves incorporating gender variables into models used for medium-term public expenditure planning.
- Gender-responsive Budget Statement:** This statement, in a quantitative format, shows the portion of the total budget expenditures targeted exclusively to women. These tools aim to assess and enhance gender considerations in fiscal policies and resource allocations.

Gender Budgeting and India Initiation

The term 'Gender Budgeting' is not new to India as the discussion on gender budgeting was taking place in the early 19th and 20th century, and in 2001 development towards gender sensitive budget get started. Gender budgeting was systematically introduced in the budget 2005-06. In the year 2001, special reference was given by the Finance Minister in his budget speech, and in August 2001, the National Institute of Public Finance and Policy analyzed the Union Budget 2001-02 from a gender perspective for the first time. Expenditure on women was elicited from the Union Budgets in the subsequent years 2002-03, 2003-04, and 2004-05.

In January 2003, it was recommended by the Cabinet Secretary Govt of India, that all Ministries/Departments should have a chapter on Gender issues in their Annual Reports. After this, in the year 2004, the expert group of the Ministry of Finance suggested Gender Budgeting and Economic Classification.

Since 2005-06, the Expenditure Division of the Ministry of Finance has been issuing a note on Gender Budgeting as a part of the Budget Circular every year. This is incorporated and compiled in the form of Statement 20, as a part of the Expenditure Budget Document. The Gender Budget Statement includes two parts- Part A and Part B.

Part A reflects Women Specific Schemes (100% allocation for women)

Part B reflects Pro Women Schemes (at least 30% of the allocation for women). After this classification, other important initiatives have also been taken by the Government of India and states in the years of 2007, 2011, 2012, and 2013. As per the Union Budget Document 2020-21, there are more than 70 ministries/departments that draw grants from the government, and out of these 70 ministries, only 57 of them have gender budget cells, out of which only 34 ministries/departments have received allocations in the GBS 2020-21.



Table: 1: Part –A, Part – B, and Part - C

Part A: It reports expenditures in schemes with 100% allocation for women.

S.No.	Ministries & Department
1	Department of Agricultural Research and Education
2	Law and Justice
3	Ministry of Micro, Small and Medium Enterprises
4	Ministry of Railways
5	Ministry of Road Transport and Highways
6	Department of Science and Technology

Part B: It reports programmes with allocations of 30-99% provisioning for women.

S.No.	Ministries & Department
1	Department of Agriculture, Cooperation and Farmers' Welfare
2	Atomic Energy
3	Ministry of Culture
4	Ministry of Earth Sciences
5	Ministry of Electronics and Information Technology
6	Department of Fisheries
7	Department of Animal Husbandry and Dairying
8	Department of Health and Family Welfare
9	Ministry of Housing and Urban Affairs
10	Ministry of Labour and Employment
11	Ministry of New and Renewable Energy
12	Department of Social Justice and Empowerment
13	Department of Empowerment of Persons with Disabilities
14	Ministry of Textiles
15	Ministry of Tribal Affairs
16	Ministry of Youth Affairs and Sports

Part – C: It reports pro-women schemes with less than 30% provisioning for women

S.No.	Ministries & Department
1	Ministry of AYUSH
2	Ministry of Development of North Eastern Region
3	Ministry of External Affairs
4	Department of Health Research
5	Police
6	Department of School Education and Literacy
7	Department of Higher Education
8	Ministry of Minority Affairs
9	Ministry of Petroleum and Natural Gas
10	Department of Rural Development
11	Ministry of Skill Development and Entrepreneurship
12	Ministry of Women and Child Development

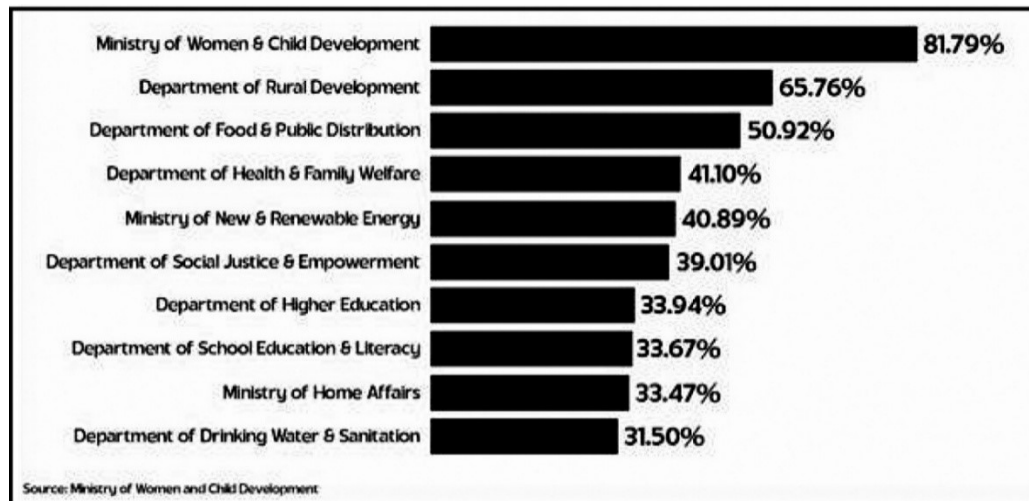


Source: Expenditure Profile 2020-2021, Union Budget 2020-21

Table 2: Overview of Gender Budget Statements in India over the last 20 Years

Sl.No.	Year	No. of Ministries/ Departments (No. of Demands)	Gender Budget (BE) as part of Total Budget (in crores of Rupees)
1	2005-06	9 (10)	14,378.68 (2.79%)
2	2006-07	18 (24)	28,736.53 (5.09%)
3	2007-08	27 (33)	31,177.96 (4.5%)
4	2008-09	27 (33)	27,661.67 (3.68%)
5	2009-10	28 (33)	56,857.61 (5.57%)
6	2010-11	28 (33)	67,749.80(6.11%)
7	2011-12	29 (34)	78,251.02 (6.22%)
8	2012-13	29 (34)	88,142.80 (5.91%)
9	2013-14	30 (35)	97,133.70 (5.83%)
10	2014-15	36(39)	98,029.84 (5.46) %)
11	2015-16	35(35)	79,257.87 (4.46%)
12	2016-17	27(27)	90,624.76 (4.58%)
13	2017-18	32(27)	1,13,326.65 (5.27%)
14	2018-19	33 (28)	1,21,961.32 (4.99%)
15	2019-20	48(58)	136934.10 (4.91%)
16	2020-21	45(58)	143461.72 (4.72%)
17	2021-22	47(60)	153326.28 (4.40%)
18	2022-23	45 (57)	171006.47 (4.33%)
19	2023-24	49(60)	223219.75 (4.9%)
20	2024-25	47(60)	327158.44 (6.7%)

Table – 3 : Top 10 Ministries / Departments allocations in 2024-25 Budget



In 1974, after the ‘Towards Equality’ Report brought out by the Committee on the Status of Women in India (the then Ministry of Education and Social Welfare), the Government of India introduced several measures to advance women’s socio-economic status. This coincided with the 1st UN Conference on Women held in 1975 followed by three other UN



Conferences on Women held in 1980, 1985 and 1995 where national governments made commitments to introduce mechanisms for women’s development and gender equality. Over time, the Government of India have introduced several initiatives to promote women’s status in society.

In India, Gender Budgeting as a tool to address the problem of gender inequality and also as a method to tackle gender related issues has been gaining importance for the last two decades. Though gender sensitivity in allocation of resources acquired a definite shape in the Seventh Five Year Plan (1985-90) when the Plan introduced the concept of monitoring of various beneficiary-oriented schemes for women, formal earmarking of funds for women began with the introduction of the ‘Women’s Component Plan’ in 1997-98 under the Ninth Five Year Plan (1997-2002). The Tenth Plan (2002-2007) further reinforced the commitment of the Government of India to gender-budgeting by continuing the ‘process of dissecting the Government budget to establish its gender-differential impact and translate gender commitments into budgetary commitments’. As a step forward, the Finance Minister in his budget for 2004-05, mandated the setting up of Gender Budgeting Cells (GBCs) in all the Ministries of the Government and highlighted the need for budget data to be presented in a manner that brought out the gender sensitivity of budgetary allocations.

The Eleventh Five Year Plan (2007-2012) reiterated the commitment to Gender Budgeting and clearly stated that ‘gender equity requires adequate provisions to be made in policies and schemes across Ministries and Departments’. The Twelfth Five Year Plan (2012-2017) also emphasizes further strengthening of the process of Gender Budgeting with its reach extended to all Ministries, Departments and State Governments.

Gender Budgeting in India’s Planning Process

Seventh Plan (1985-1990): Identical 27 major women-specific schemes for monitoring to assess quantum of funds/benefits flowing to women.

Eighth Plan (1992-1997): Highlighted the need to ensure a definite flow of funds from general developmental sectors to women-specific programmes.

Ninth Plan (1997-2002): Worked out Women’s Component Plan (WCP) – 30% of funds were sought to be earmarked in all women related sectors. Official allocating of reserves for females arose with “Women’s Component Plans” in 1997-98, though; gender sensitivity in resource earmarking began with the Seventh Plan. The documents of planning have previously revealed the changing developments in gender matters

Tenth Plan (2002-2007): Aimed at tying up concepts of WCP and Gender Budgeting.

Eleventh Plan (2007-2012): Emphasised gender equity to find due place in policies and schemes across Ministries and Departments.

Twelfth Plan (2012-2017): Further strengthening the process of Gender Budgeting and extending its reach to all Ministries, Departments and State Governments.

TOWARDS EFFECTIVE GENDER BUDGETING

Gender budget aims at allocation of resources in an inclusive manner and having gender-specific impacts. It can be made effective through:

- Assessing outcomes of budgetary allocations and determining inputs.
- Capacity building
- Accountability mechanisms
- Clear cut frameworks of new approaches to budgeting.



In India, the **Finance Commission (FC)** has the highly important task of working out devolution formulas for vertical and horizontal transfers of the divisible pool of financial government resources according to Article 280 of the Constitution. Gender principles are not a criterion for such transfers but there are three areas where gender can be one. They are

-Vertical Segregation: The vertical transfers can be based on gender equality by earmarking minimum resources from the divisible pool although it may not represent the principle of gender budgeting. In any case, it will promote gender responsiveness among budgetary allocations.

-Horizontal Perspective: The FC can include indicators of gender inequality to motivate states for better performance. It can do so on similar grounds as the Fourteenth FC did with making climate change as criteria. Gender criteria can be included as low female labour force participation in India is has ill-effects on economic growth.

-Specific Purpose Transfers: It can make special purpose transfers also to encourage gender equality across the States.

The **World Economic Forum (WEF)**, has also laid down six specific ways of achieving gender budgeting:

1. **Legal requirements:** Gender budgeting must be provided legal status to ensure its continuity.
2. **Finance Ministry's leadership:** This is needed to ensure sustainability of gender budgeting.
3. **Key players:** The key players are to be civil society, other ministries, Parliament. And the academia to get main resolutions passed.
4. **Alignment of goals:** The national gender equity plans must be aligned with sustainable development goals.
5. **Taxes:** Revenue policy must be gender neutral.
6. **Participation by all levels of government:** There must be participation of all levels of government by involving citizens to discuss spending priorities and hold governments accountable.

Gender budgeting being a contemporary approach to budgeting is to be given an impetus for implementation. Political will and leadership, bureaucratic commitment, capacity building, collaboration is some of the key factors required for ensuring its effectiveness.

Implementing gaps and other issues

- a. **Over/under reporting:** 100% reporting of Pradhan Mantri Awas Yojana (PMAY) Under Part A instead of part B.
- b. Beginning last year, the entire allocation of PMAY has been reported under part A, whereas only a part of PMAY was reported under Part A earlier. Such reporting of PMAY may not be entirely accurate as not all beneficiaries are Women.
- c. **Misallocation** – It deflates the amount spent by programmes on women's needs. This year for the first time the entire allocation to the National Rural Livelihoods Mission (NRLM) is reflected in part A of the GBS which is technically correct. Scheme's total outlay used to be reflected in part B of in 2023-24BE, only 50% of the GBS.
- d. **Missed allocation** – Pro-women allocations in the schemes for women entrepreneurs such as PM Vishwakarma, SVANidhi, and Stand-Up India are missed out.
- e. **Ineffective implementation of schemes** – MGNREGS, which has the third highest allocation among schemes for women in the GBS, is currently reported under part B.
- f. **Women constituted** 59.3% of all person days under MGNREGA as of December 2023, and should have received commensurate wages yet only 33.6% gets reflected in the GBS.

Governments Level Evidences from Policy to Practice

1. India has institutionalized gender-responsive budgeting (GRB) at both national and state levels, with Gender Budget Cells established across ministries and departments.
2. The mandatory inclusion of Gender Budget Statements (GBS) in the Union Budget ensures regular tracking of allocations for women and girls.
3. Capacity-building initiatives, such as manuals, handbooks, and training by the Ministry of Women and Child Development, have strengthened technical expertise in gender budgeting.



4. Several states have adopted GRB, promoting decentralized and region-specific gender interventions.
5. There is an increasing emphasis on collecting sex-disaggregated data and monitoring outcomes, moving beyond input-based accounting to impact assessment.
6. Gender budget allocations have steadily increased over the years, reflecting a growing financial commitment to gender equality.
7. GRB has influenced the design of new women-centric schemes, enhancing women's economic and social empowerment across sectors.
8. GB seeks to view the Government Budget from a gender perspective in order to assess how it will address the different needs of women.

Gender Budgeting Success leads to Good Governance and Sustainable Development Products:

- **Gender Equality** – Gender responsive budgeting is a powerful tool to close the gender gaps in an economy.
- **Equal Resource Allocation** – It is a means of ensuring that public resources are allocated in an equitable way to meet the needs of specific gender groups are satisfied.
- **Gender Mainstreaming** – It uses the Budget as an entry point to apply a gender lens to the entire policy process.
- **Continuous Process** – It must be applied to all levels and stages of the policy process.
- It facilitates a gender sensitive analysis in the formulation, implementation, and monitoring of policies, programmes and budgets (expenditure and revenue).
- **Monetary Need** It recognizes the monetary requirement needed to get desired outcomes from gender sensitive legislations, programmes and schemes.
- **Monitoring the achievement of policy goals.** Gender Budgeting is a tool to monitor the achievement of the goals of the National Policy for Empowerment of Women 2001 and other policy goals in a gender-aware manner.
- **Improves efficiency** -Investing more on women improves social status and makes the process of development more efficient and result-oriented.

Gender Budgeting Practice in States

The Governance in India at three levels. The Outcome of Gender budgeting depends mainly on the Union and States Governments. The capacity of rural and urban governments are limited by resources and practices. However, certain gaps in terms of capacity building still persist.

This is evident from the fact that many officials are not aware about GB statement in their respective States. Barring the initiatives of the Ministry of Women and Child Development, not many States have undertaken capacity building or research activities to drive outcome-based results. More than sixty percent of the States do not have the requisite manuals or frameworks to undertake planning activities. These gaps bring us to the revelation that concentrated efforts are required as far as the implementation of GRB is concerned.

Many state governments have been presenting gender budgets, along with their state budgets. However, **Kerala, Odisha, Bihar, and Karnataka** have been performing better than other states. For example, the state government of Odisha is allocating an average of 36% of its total annual budgetary allocations to gender budget, while Kerala is reported 18.4% of its budgetary allocations for gender budgeting. However, the share of the gender budget in the total annual budget of the Government of India has still been reported at less than 5%.

A target-driven approach is required to design specific budget interventions for gender equality and gender empowerment. Achieving these four aspects is extremely essential. Firstly, there is a greater need of involvement of planning officials and State Finance Departments in capacity building activities. Secondly, States should consider a bottom-up planning approach by designing need-based budgets. For this, close coordination is expected with Urban and Village level bodies, small and medium enterprises, educational institutes etc. Thirdly, every State requires a monitoring framework, just like a planning framework so that outcome-based budgeting can be achieved. Lastly, for GRB to move beyond a customary exercise, a



microscopic lens is required amongst the planners. This includes some key aspects like benefit incidence analysis and gender disaggregated data.

The performance of States on GRB indicators can be measured on various parameters like the current practices, awareness, and perceptions of officials involved, degree of utilization and implementation, monitoring and feedback mechanism, etc. Each of these parameters can be studied in detail to give meaningful insights into the States' performance. Such studies will be pivotal in designing targeted interventions and capacity-building programmes to deal with GRB planning and implementation issues.

SUGGESTED RECOMMENDATIONS

- Challenges and Lessons Learned: It is relatively easy to identify specifically targeted programs for women based on the budgets. However, these form less than one percent of the total budget. Therefore, the real challenge of the gender budgeting exercise lies in the analysis of the remaining 99 percent of the budget through a gender lens.
- Gender disaggregated benefit incidence analysis can be a useful tool for analyzing the distributional impacts of public expenditure across gender.
- Another area of policy concern is the use of time budgets and integrating the unpaid care economy into fiscal policies. Chakraborty (2008a and 2008b) analyzed the implications of time-use statistics for fiscal policy making, especially investment in public infrastructure, for example, the water sector.
- Equally important is integrating gender into monetary policy-making. Domestic financial deregulation policies could have gender differential effects; however, hardly any study captures these effects, especially in the credit market.
- Despite the growing recognition of fiscal decentralization in gender development, and its gaining prevalence in public policy making, there have been relatively few attempts to implement fiscally decentralized policies for development in the area of gender.
- Decentralized gender budgeting is important especially, when almost all states' major components of their social sector allocations are at the subnational level.
- The analysis of the revenue side of gender-responsive budgeting is at the embryonic stage due to the lack of gender disaggregated tax data, namely direct tax, and indirect tax user charges.

Key Required Gender Practices in Budgeting

The major recommendations for the sustainable process of gender budgeting are as follows:

- Institutional anchoring is essential for Gender responsive budgeting.
- Accountability and Outcome monitoring strengthened the Gender Budgeting effectiveness.
- Local and State Governments Capacity-building supports the efficient implementation of Gender Budgeting
- Political commitment driven effectiveness is most essential.
- Sectoral initiatives on gender budgeting need to be given emphasis.
- The gender differential impacts of direct and indirect taxes need to be analyzed.
- Capacity building supports implementation.
- The attempts to frame policies to integrate the unpaid care sector in GRB need to be given priority.
- The institutional mechanisms for GRB need to be strengthened,
- Open a new head in the budget classification dedicated to “gender development.”
- Integrate gender budgets into outcome budgets.
- Build gender disaggregated data at local, state and national government levels.

Conclusion.

Gender budgeting refers to the use of fiscal policies and public financial management to promote gender equality. Gender budgeting applies to both the expenditure and revenue sides of the budget. On the expenditure side, gender budgeting relates to a wide variety of policies and programs in key areas of the budget designed to promote gender equality. Areas where



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gender budgeting is relevant include education, health, employment and labor policies, infrastructure development, social safety nets, and administration of government, among others. Increasing employment opportunities for women in the public and private sectors—especially in jobs requiring a high level of skills—is an important component. On the revenue side, gender budgeting relates to tax policies and practices and the use of fees for services, designed to promote gender equality. Explicit bias is more typically found in personal income tax policies, though many countries have reformed their income tax to remove explicit bias. Implicit bias can be found in the application of any tax or fee, but it depends on value judgments and is typically more difficult to assess.

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CHAPTER - 20

Empowering Girls and Women in India: Central Government Schemes and Initiatives

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Abstract

This article provides an overview of major central government schemes implemented for the welfare and empowerment of girls and women in India. These initiatives focus on key areas such as education, health, nutrition, financial inclusion, skill development, safety, and social security. By addressing challenges including gender inequality, poverty, and limited access to opportunities, the Government of India aims to promote holistic development and enhance the socio-economic status of girls and women. The article highlights the objectives, scope, and significance of these schemes and emphasizes their role in fostering an inclusive and equitable society.

Keywords: Central Government Schemes, Girls and Women Empowerment, Education, Health, Social Welfare, Subsidy.



Introduction

Girls and women are integral to the progress and development of any society. In India, where nearly half the population comprises females, ensuring equal opportunities and support for girls and women is essential for sustainable growth. Over the years, the Government of India has launched several schemes aimed at addressing the challenges faced by girls and women, including gender inequality, limited access to education, health vulnerabilities, economic dependency, and social discrimination. These schemes play a vital role in ensuring that girls and women can lead fulfilling lives, contribute productively to the economy, and participate equally in all spheres of life.

Government schemes focused on welfare and empowerment reflect India's commitment to gender equity and inclusive growth. These initiatives have been designed to address specific needs, enabling girls and women to pursue education, gain financial independence, receive healthcare support, and participate in decision-making processes at various levels. This article explores the importance of these schemes, highlights major central government initiatives for education and empowerment, discusses related efforts, and concludes with the overall impact of these programs on society.



Importance of Schemes for Girls and Women

India's diverse social landscape includes communities where traditional norms and economic barriers have limited opportunities for girls and women. The importance of government schemes in this context cannot be understated:

1. Bridging Gender Gaps in Education

Education is a powerful tool for empowerment. Despite progress, girls still face barriers such as early marriage, cultural expectations, and financial constraints. Government schemes help reduce these barriers and foster an environment where girls can pursue education without discrimination.

2. Promoting Health and Wellbeing

Women's health issues particularly maternal health, nutrition, and reproductive health—require targeted interventions. Government schemes provide accessible healthcare services, nutritional support, and awareness initiatives which are essential for the wellbeing of girls and women throughout their lifespan.

3. Economic Empowerment

Financial independence gives women the ability to make choices and contribute meaningfully to their families and communities. Several schemes provide skill training, microcredit opportunities, and support for entrepreneurship, enabling women to enter the workforce and succeed in self-employment.

4. Ensuring Safety and Security

Women face various forms of violence, exploitation, and discrimination. Government schemes focusing on safety, legal protection, and support services create safer environments and help women exercise their rights without fear.

5. Social Inclusion and Equal Opportunities

Schemes targeting girls and women also address issues of social marginalization. By offering scholarships, reservations, and affirmative action in different sectors, these programs foster inclusion and equal opportunities.

Different Schemes Introduced by Central Government for Education and Empowerment

The Government of India has launched a range of schemes that directly benefit girls and women. Below are some of the key programs aimed at education and empowerment:

1. Beti Bachao Beti Padhao (BBBP)

Launched in 2015, Beti Bachao Beti Padhao aims to address declining child sex ratio and promote the education and welfare of girls. The scheme focuses on creating awareness, improving enforcement of laws, and ensuring girls are enrolled and retained in schools. It is implemented across districts with low gender ratios, encouraging community participation and advocacy.

2. Sukanya Samriddhi Yojana (SSY)

As part of the “Beti Bachao Beti Padhao” initiative, the Sukanya Samriddhi Yojana encourages parents to save for their girl child's future. It offers high-interest savings accounts for girls up to the age of 21, providing financial security for education and marriage. Contributions made to the account are eligible for tax benefits, making it an attractive long-term investment option.

3. National Scheme of Incentive to Girls for Secondary Education (NSIGSE)

Implemented by the Ministry of Women and Child Development, this scheme aims to provide financial incentives to girls who enroll and continue education through secondary level (Class IX and above). The primary goal is to reduce dropout rates and improve literacy among girls.

4. Scholarship Schemes for Girls

The central government offers several scholarships to support education among girls:

- Post-Matric Scholarship for Girls: Provides financial assistance to girls from economically weaker backgrounds for studies beyond Class X.
- Pre-Matric Scholarship for Girls: Targets girls in classes IX and X from minority communities to prevent dropout and encourage continuing education.



5. Women’s Empowerment Programs

Several initiatives focus on skill development, financial literacy, entrepreneurship, and employment:

- Mahila E-Haat: An online marketing platform that supports women entrepreneurs by providing them with visibility and sales opportunities.
- Support to Training and Employment Programme for Women (STEP): Offers training and skill development to women to improve their employability and help them secure economic independence.
- Pradhan Mantri Mudra Yojana (PMMY): While not exclusively for women, a significant portion of Mudra loans are availed by women for business and self-employment ventures, helping them start and expand small enterprises.

6. Health and Nutrition Schemes

Women’s health is prioritized through:

- Janani Suraksha Yojana (JSY): A cash incentive scheme aimed at promoting institutional deliveries among pregnant women to reduce maternal and infant mortality.
- Pradhan Mantri Matru Vandana Yojana (PMMVY): Provides financial support to pregnant and lactating women for improved health and nutrition.
- Bicycle Distribution Scheme for Adolescent Girls (Sabla / Rashtriya Balika Samridhhi Yojana): Enhances mobility for adolescent girls to attend school regularly.

7. Safety and Legal Support Initiatives

Women-oriented policies and support mechanisms include:

- One Stop Centres (OSCs): Offer integrated support services to women affected by violence, including medical, legal, and counseling assistance.
- Nirbhaya Fund: Dedicated to supporting initiatives ensuring women’s safety, including CCTV installation, emergency response systems, and public awareness campaigns.

8. Reservation and Representation Enhancements

- Government efforts have also focused on increasing women’s participation in local governance through reserved seats in Panchayati Raj Institutions and encouraging political participation at various levels.

Other Related Information

In addition to these schemes, the central government collaborates with state governments, NGOs, and international organizations to expand the impact of women-centric programs. Public awareness drives and advocacy campaigns play a crucial role in encouraging families and communities to take advantage of the benefits offered.

Monitoring and evaluation mechanisms are also key components of the government’s strategy to ensure that schemes reach the intended beneficiaries and achieve measurable results. Technological tools such as online portals, mobile apps, and digital payments have improved transparency and accessibility.

Moreover, corporate social responsibility (CSR) efforts in the private sector further support girls and women through initiatives in education, health, skill development, and gender rights advocacy.

Conclusion

Central government schemes for girls and women have had a significant impact on promoting gender equality and empowerment in India. By addressing barriers to education, health services, economic participation, and safety, these initiatives contribute to building a more inclusive society where girls and women can thrive. While challenges persist, continuous improvements and enhanced implementation of these programs are helping more beneficiaries access essential resources and opportunities.

Through awareness, collaboration, and targeted policy action, India continues to strengthen its commitment to empowering girls and women, ensuring that they are not just participants but leaders in the nation’s development journey.



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CHAPTER - 21

Issues and Challenges of Women's Empowerment in Viksit Bharat@2047

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Abstract

The concept, "Viksit Bharat@2047", a vision of Government of India, announced by Our Prime Minister Narendra Modi. The word "Viksit Bharat@2047" means, Developed India by 2047. The path to "Viksit Bharat@2047" – the vision to make India a fully developed nation by its 100th year of Independence. Women empowerment in India is a complex journey, marked by significant legal steps and constitutional guarantees, yet it continues to face deep-rooted structural and social hurdles. Despite being one of the fastest growing economies in the World, India ranked 131st out of 148 countries in the 2025 Global Gender Gap Report. It highlights, the persistent Disparity between Policy and Parity.

Women Constituted the nearly half of the Indian population. The critical issues and challenges facing women's empowerment in India today are; Social-Cultural barriers like, Patriarchal mindsets, Social evils like Child marriages and Dowry system and Economic challenges like low Female Labour Force Participation Rate (FLFPR), Over 80% of Women working in Informal sector, which lacks Social security, Legal protection, Digital divide (Mobile Gender Gap), Safety and Health issues like Gender-based violence and health and nutrition and political and legal hurdles like under representation (in parliament women representation is 13.8% in 2025) and Implementation Gap in Strong Women Laws like PWDVA and POSH Acts, are key issues and challenges in women empowerment in India. To achieve the vision of Viksit Bharat@2047, the Government of India has transitioned from, "Women's Development" to "Women -led Development". Women (Nari Shakthi) represent one of the four key pillars' (GYAN: Garib, Yuva, Anna data and Nari Shakti) essential for this transformation. Government of India has launched several programmes under three umbrella mission; they are Mission Shakthi (Social & Safety Empowerment) it further divided Sambal (Safety and Security) under this One Stop Centres (Sakhi), Women Help Line (181), Beti Bachao and Beti Padavo(BBBP) and Nari Adalats, in Second sub-scheme is Samarthya (Empowerment), Pradhan Mantri Matru Vandana Yojana(PMMVY), Shakti Nivas and Palna Programmes; for Economic and Financial Empowerment, Lakpati Didi Scheme, Namo Drone Didi, Mahila Samman Savings Certificate, Stand-up India and Mudra Yojana programmes are Initiated. Under Health and Education, Sukanya Samridhi Yojana (SSY), PM Ujjwala Yojana and Mission Poshan 2.0 and Women Leadership, Programmes like KIRAN and WOS (Women Scientist Schemes) are initiated for Women Empowerment in India.

To achieve the vision of Viksit Bharat@2047, India's transformation into a developed nation relies heavily on the pillar of "Nari Shakti" (Women Power). While significant strides have been made in female labor force participation (rising to 42% in 2023-24) and education, deep-seated structural and societal hurdles remain.

Below are some important Issues and Challenges facing Women's Empowerment on the road to 2047:

Economic Barriers & Workforce Participation:

1. The Female Workforce Participation Rate: The Government has set an ambitious target of 70% female workforce participation by 2047, but several factors hinder this target.
2. The Gender Pay Gap: Women in India still earn significantly less than men for similar work, often driven by occupational segregation and hiring biases;
3. Unpaid Care Work: Indian women spend a disproportionate amount of time on domestic chores and caregiving compared to men, which acts as a "double burden" and limits their ability to take up full-time formal employment;



4. The "Leaking Pipeline": Many women drop out of the workforce at mid-management levels due to a lack of flexible work policies, childcare support, or societal pressure after marriage and childbirth;
5. Informal Sector Vulnerability: A vast majority of working women are in the unorganized sector, characterized by low wages, lack of job security, and zero social security benefits.

Societal & Cultural Challenges:

1. Deep-Rooted Patriarchal Norms: Traditional beliefs often prioritize male education and career advancement, restricting women's autonomy in decision-making regarding marriage, fertility, and mobility;
2. Safety and Security: Persistent gender-based violence and workplace harassment remain major deterrents. Fear for safety often limits women's choices regarding late-shift jobs or long-distance commuting;
3. Digital and Financial Literacy: While digital inclusion is rising, a significant "digital divide" exists in rural areas. Furthermore, only about 20% of women own land or property, limiting their access to credit and collateral-based loans.

Educational & Health Challenges:

1. STEM Representation: Although more women are enrolling in higher education, their representation in high-growth STEM (Science, Technology, Engineering, and Math) careers—crucial for a 2047 economy—needs to be more robust;
2. Health Indicators: High rates of anemia (nearly 53% among women aged 15-49) and maternal health issues in rural pockets continue to affect the long-term productivity and well-being of the female population.

Political and Leadership Gaps:

1. Decision-Making Roles: Despite the passage of the Nari Shakti Vandana Adhiniyam (Women's Reservation Bill), women currently hold only about 14-15% of seats in Parliament;
2. Glass Ceilings: In the corporate sector, women are still underrepresented in boardrooms and C-suite positions, limiting the diversity of thought necessary for national innovation.

Comparison of Key Indicators:

Table-1: Comparison of Key Indicators-Current Status and Target for Viksit Bharat@ 2047

Sl.No.	Indicator	Current Status (Approx.)	Target for Viksit Bharat@ 2047
1.	Female Literacy Rate	70-77%	100%
2.	Workforce Participation (FLFPR)	37%	(Global Standard)
3.	Women in Parliament	14-15%	33% (Minimum)
4.	Gender Pay Gap	20-25%	0%

The Way Forward:

To overcome these challenges, the strategy for Viksit Bharat focuses on moving from "women's development" to "women-led development." This includes strengthening the "Lakhpati Didi" initiative for rural entrepreneurs, enforcing stricter workplace safety laws, and normalizing the sharing of domestic responsibilities through public awareness.



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Conclusion:

Women's empowerment in India is a complex journey, marked by significant legal steps and constitutional guarantees, yet it continues to face deep-rooted structural and social hurdles. Despite being one of the fastest-growing economies in the World, India ranked 131st out of 148 countries in the 2025 Global Gender Gap Report. It highlights the persistent Disparity between Policy and Parity. To achieve the vision of Viksit Bharat@2047, the Government of India has transitioned from “Women’s Development” to “Women -led Development”. Women (Nari Shakthi) represent one of the four key pillars (GYAN: Garib, Yuva, Anna data, and Nari Shakthi) essential for this transformation. Government of India has launched several programmes under three umbrella mission; they are Mission Shakthi (Social & Safety Empowerment) it further divided Sambal (Safety and Security) under this One Stop Centres (Sakhi), Women Help Line (181), Beti Bachao and Beti Padavo(BBBP) and Nari Adalats, in Second sub-scheme is Samarthya (Empowerment), Pradhan Mantri Matru Vandana Yojana(PMMVY), Shakti Nivas and Palna Programmes; for Economic and Financial Empowerment, Lakpati Didi Scheme, Namo Drone Didi, Mahila Samman Savings Certificate, Stand-up India and Mudra Yojana programmes are Initiated. Under Health and Education, Sukanya Samridhi Yojana (SSY), PM Ujjwala Yojana, and Mission Poshan 2.0, and Women Leadership, Programmes like KIRAN and WOS (Women Scientist Schemes) are initiated for Women Empowerment in India.

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CHAPTER - 22

INDIA'S INCLUSIVE DEVELOPMENT AND PUBLIC POLICY: TOWARDS VIKSIT BHARAT @2047

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Abstract

The vision of Viksit Bharat @2047 framework envisions India's transformation into a developed and economically self-sustaining nation by the centenary of independence. Within this long-term policy architecture, digital finance emerged as a significant mechanism for restructuring welfare governance and institutional accountability in India. The integration of banking service, biometric identification, and mobile connectivity under the scheme of Jan Dhan-Aadhaar-Mobile (JAM) trinity, introduced in 2014, established a unified and technology-driven system for the delivery of public benefit disbursement. The primacy of digital inclusion in public subsidy delivery has reoriented traditional welfare distribution models toward digitally enabled direct transfer systems. It signifies a systematic effort to modernise institutional processes and rationalise fiscal expenditure. In the wake of this systemic shift, the PM Jan Dhan Yojana (PMJDY) serves as a pivotal instrument for facilitating financial inclusion while simultaneously enhancing administrative efficiency and strengthening the direct interface between the government and its beneficiaries. Consequently, financial inclusion operates as a foundational component in achieving the developmental objectives toward the embedded of Viksit Bharat @2047 (Goel, A.2020).

In continuation of these reforms in welfare delivery, the Viksit Bharat @2047 mission seeks a comprehensive developmental strategy aimed at fostering inclusive growth through targeted support for socio-economically disadvantaged populations. As part of this institutional reform trajectory, PMJDY and allied digital interventions occupy a central place within the evolving policy landscape, expanding formal financial access and reinforcing institutionalised accountability in governance (Shinde,2025).

Keywords: Public Policy, Digital governance, Inclusive development, Viksit Bharat 2047.

Introduction

The idea of Viksit Bharat @2047, India's aspiration to become a developed nation and an influential participant in the global economy by the time it is one hundred years independent. This strategic plan promotes multidimensional progress in various areas, like integrating economic expansion with social justice, technological transformation, and institutional resilience within a unified developmental paradigm, and also making sure people are treated fairly and have access to new technology and good institutions. The main goal of Viksit Bharat @2047 is to achieve demographic empowerment, poverty alleviation, social redistribution, gender parity, and sustainability across diverse spheres of societal development.

The centenary development mission conceptualises four principal pillars: youth, economically disadvantaged people, women, and farmers, recognised as key actors in promoting inclusive development. The broader aspiration is to cultivate a prosperous nation, resilient society by digitally advanced infrastructure and ecological sustainability, while ensuring equitable opportunity across rural and urban regions.



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Scholarly research in the field of inclusive development highlights the significance of building an accessible and inclusive financial system that expands service delivery, strengthens digital efficiency, and promotes transparency to enable people to join the formal financial systems by using technology. This is particularly more relevant for those people who do not have opportunities and are not getting the services they need. If we look at what the research has found, we can understand how well the PM Jan Dhan Yojana plan works as a way to make changes through digital banking account policy. Although it is working as an institutional mechanism for those populations, they continue to face significant barriers in accessing essential financial services (Gupta,2023).

Conceptual Framework: Inclusive Development and Public Policy

Inclusive development is a model of making sure everyone has a chance to get equitable access to economic opportunities, institutional resources, and social protection from the government’s mechanisms. It focuses on distributive justice, alleviation of socio-economic disparities, and empowerment of disadvantaged sections of society. Under the Viksit Bharat @2047 vision, inclusive development is operationalised through digital public infrastructure, financial inclusion programmes, governance reforms, and new ways of doing things to make development a reality to strengthen citizen-state interaction. This approach further promotes making sure everyone has access to digital banking and other formal financial services and streamlined mechanisms for beneficiaries.

Historical Evolution of Banking in India

The evolutionary progression of the Indian banking system, it has followed a wider pathway in India’s economic governance and public policy. From its origins in colonial era financial institutions to the phase of post-independence nationalisation and structural reforms introduced post liberalisation 1991, banking reforms have consistently adapted to evolving, aligned with national developmental priorities. Broadly, this process can be classified into three major phases: colonial foundations (1786–1969), nationalisation and social banking (1969–1991), and liberalisation with digital transformation (1991 onwards).

Phase I (1786-1969): Colonial Foundation and Emerging Formal Institution

The emergence of modern banking in India can be traced to the late eighteenth century, marking the inception of formal financial institutions in the Indian subcontinent. The earliest bank that is the General Bank of India (1786) and the Bank of Hindustan (1770), both of which eventually ceased and discontinued their operations.

The establishment of the Presidency Banks during this phase

Bank of Bengal (1806),

Bank of Bombay (1840)

Bank of Madras (1843). These banks were established by charter of the British East India Company. They were mainly used for colonial trade activities and administrative requirements. In 1921, the three banks were merged to form the Imperial Bank of India.

The Reserve Bank of India was established in 1935. This was the start of the government controlling money in India. After India became independent, the Reserve Bank of India was controlled by the government from 1 January 1949. The Imperial Bank of India was controlled by the government in 1955. Its name was changed to the State Bank of India. This was the start of the government being involved in banking. Although not many people had access to banks during this time, the basic structure for banking was set up.

The establishment of the Reserve Bank of India (RBI) in 1935 under the RBI Act, 1934, marked an institutional shift toward structured monetary governance regulation in India. After India became independent, the Reserve Bank of India was nationalised on 1 January 1949, thereby placing monetary authority under sovereign control. In 1955, the Imperial Bank of India was nationalised and renamed the State Bank of India (SBI), signifying the beginning of state intervention in



commercial banking. Financial outreach during this phase remained limited and largely urban-centric (Goel & Ahluwalia,2018).

Phase II (1969-1991): Nationalisation and Social Banking Reform

In the year 1969, A major structural transformation occurred when the Government of India, under Prime Minister Indira Gandhi, nationalised fourteen major commercial banks. And in 1980, six additional commercial banks were brought under state ownership and nationalised.

The core principle of bank nationalisation included:

- Extension of the regional banking Infrastructure of local branch networks
- Direct lending to priority sectors
- Credit support for agriculture and small-scale industries
- Inclusive financial access of the weaker sections

This period institutionalised the concept of social banking, transforming banks into instruments of state-led development. The banking sector became structurally embedded within public policy frameworks oriented toward poverty alleviation and rural development.

Phase III (1991 onwards): Liberalisation, Structural Liberation, and Digital Transformation

In 1991, the banking sector entered a phase of structural reform characterised by liberalisation and technological integration. This was the time when banking was liberalised, and banks started using technology. The government of India implemented structural reforms in the banking sector, as per the recommendations by the Narasimham Committee. These reforms aimed to make banking freer, more transparent, and more competitive by allowing private and foreign banks to enter the market. After these changes, the banking system became more stable and clearer. Banks began using technology like core banking systems and electronic payments, making it easier for people to access banking services.

The integration of technology into the banking sector fundamentally transformed the mechanisms of financial service delivery. Today, banking reforms are closely linked with initiatives. Schemes such as Direct Benefit Transfer (DBT) and Aadhaar-enabled systems show how banking has become a tool for governance driven by technology. This change is in line with the objectives of Viksit Bharat @2047, where having access to services being transparent and being digitally connected are key to promoting inclusivity (Goel & Ahluwalia,2018).

Rationale Study of PM- Jan Dhan Yojana

The implementation of the Pradhan Mantri Jan Dhan Yojana (PMJDY) has significantly enhanced the reach of formal banking services across diverse geographical regions, including rural, semi-urban, and metropolitan areas. In the era of the global economic landscape, inclusive growth is essential to achieving the integration of all socio-economic groups into the formal financial framework. The scheme functions as a flagship and represents a nationwide initiative designed to integrate households into the organised financial system by providing access to basic banking facilities and institutional financial support.

Despite notable achievements in expanding account ownership, the durability of the programme depends upon effective governance mechanisms and institutional efficiency. Although widespread account opening represents measurable progress, the conversion of inactive accounts into operational instruments remains a policy imperative. Strengthening financial literacy and awareness is therefore critical to ensuring meaningful utilisation of banking services. The success of the scheme must therefore be evaluated not solely in terms of expansion, but in terms of sustained financial integration and systemic transformation in digital governance. The motto “Mera Khata-Bhagya Vidhata”, symbolically reinforces its normative vision of empowering citizens through financial inclusion. while the initiative has made measurable progress in mitigating financial exclusion and reducing structural disparities in banking institutions.



Objectives of the Study

- Examine the evolution of the Indian banking system in relation to developmental governance.
- Analyse the impact of banking reforms on financial inclusion and equitable access.
- Evaluate the effectiveness of PMJDY in integrating households into the formal financial system.
- Assess the challenges of dormant accounts and financial literacy.
- Analyse the connection between digital banking and inclusive development within the framework of Viksit Bharat 2047.

Methodology

This study adopts a qualitative research design with a policy-oriented perspective to examine the role of digital banking reforms in promoting inclusive development within the framework of Viksit Bharat @2047. The research relies on secondary data sources, such as official government publications, financial sector reports, expert committee findings, and scholarly literature on digital governance and financial inclusion. The analysis is based on a systematic policy review of documents and related institutional records.

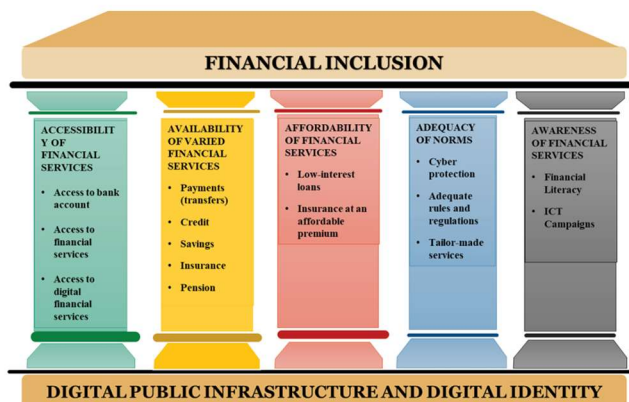
Policy Framework and Governance Reforms

The policy vision of Viksit Bharat @2047 frames governance reform as a central element of India's long-term developmental trajectory. It highlights demographic strength, digital advancement, middle-class consolidation, and sustainable economic governance as interrelated drivers of national progress. Achieving these goals necessitates administrative systems that are transparent, rule-based, and capable of delivering public services efficiently and with accountability.

Within this wider reform agenda, the PM Jan Dhan Yojana (PMJDY), introduced in 2014, was structured to extend basic banking facilities to previously unbanked households, offering saving accounts, debit instruments, insurance coverage, pension Linkages, and limited credit access. The scheme also provides zero-balance savings accounts, RuPay debit cards linking Jan Dhan accounts, Aadhar-based identification, and mobile connectivity. And reducing intermediary leakages, enhancing efficiency and transparency in welfare administration.

India's Digital Financial Inclusion Journey

India's digital financial inclusion trajectory has progressed through a structured sequence of policy reforms and institutional consolidation. recognising access to formal banking as essential for inclusive development and poverty reduction, PM Jan Dhan Yojana (PMJDY) marked a critical institutional step in progress, enabling large-scale enrolment of previously unbanked into the formal financial system under Viksit Bharat @2047.





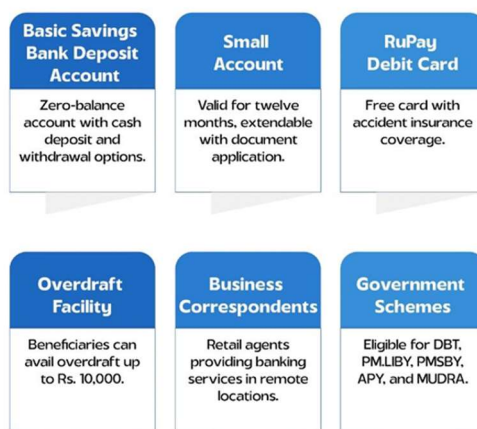
Sources: Financial Inclusion in India - Progress, Issues, and Policy Options

Initial Features of the P M Jan Dhan Yojana (PMJDY)

The scheme was introduced based on the following six pillars:

- ✚ Universal financial service availability- Expansion of banking infrastructure to improve institutional reach.
- ✚ Basic deposit accounts with limited overdraft facilities- Provision of zero balance accounts along with regulated overdraft support up to ₹10,000/- to every eligible adult
- ✚ Financial literacy initiatives- Promoting of savings habits, ATM usage, getting ready for credit, availing insurance and pension schemes, and the use of mobile- based banking services.
- ✚ Credit risk mitigation mechanism –Establishment of a Credit Guarantee framework to support institutional lending.
- ✚ Integrated insurance provision - Accident insurance coverage (initially ₹1 lakh, later revised to ₹2 lakh for subsequent accounts) and life protection benefits.
- ✚ Social security for the unorganised - Linkage with pension initiatives targeting workers in the informal economy.

VALUE ADDITIONS OF PMJDY



Sources: Pradhan Mantri Jan Dhan Yojana (PMJDY)

Table 1: Growth of PM Jan Dhan Yojana Accounts (2014–2025)

Year	Total Account	Rural Accounts(%)	Female Account Holders (%)	Balance in Accounts (₹ crore)
2014	12.6	67%	48%	8,000
2017	28.0	61%	53%	42,000
2020	38.2	56%	56%	144,000
2023	50.3	55%	57%	186,000
2023(Est.)	56.0	53%	59%	215,000

Sources: (Raghuwanshi, 2025)

Over 56.16 crore bank accounts have been opened under the PMJDY, with deposits exceeding 2.67 lakh crore as of August 2025. Women constitute 56% of Jan Dhan accounts, indicating significant progress in expanding financial access among female beneficiaries.

Table 2: PM Jan-Dhan Yojana (all figures in Crore)

Beneficiaries as on 11/02/2026						
Bank Name/ Type	Number of Beneficiaries	Number of Beneficiaries at urban metro	No of Rural-Urban Female	Number of Total Beneficiaries	Deposits in Accounts (In crore)	Number of RuPay Debit Cards issued to beneficiaries



	at rural/s emi-urban centre bank branch es	centre bank branches	Benefici aries			
Public Sector Banks	34.66	9.94	24.59	44.60	231215.46	34.36
Regional Rural Banks	9.38	1.49	6.33	10.86	53981.27	3.99
Private Sector Banks	0.85	1.14	1.11	1.99	8676.17	1.59
Rural Cooperative Banks	0.19	0.00	0.10	0.19	0.01	0.00
Grand Total	45.07	12.57	32.12	57.67	293873.36	39.93

Sources: Ministry of Finance, PMJDY Dashboard (2026), PMJDY Dashboard.

Viksit Bharat @2047 and Contemporary Challenges

PM Jan Dhan Yojana holds substantive relevance within the developmental framework of Viksit Bharat @2047, as it has integrated financial connectivity into the structural foundations of the digital governance apparatus. It provides the financial and institutional foundation for inclusive growth and digital governance in India. Within this reform-oriented trajectory, financial inclusion as a centred public policy contributes to distributive equity, strengthens economic stability, and reinforces long-term developmental planning. The continued expansion and institutionalisation of PMJDY demonstrate that inclusive development in India is increasingly being pursued through platform-based governance rather than fragmented welfare interventions.

Despite these achievements, the PMJDY scheme still has some problems, such as account dormancy, uneven digital literacy, infrastructural gaps, and concerns related to data privacy and exclusion. Addressing these challenges requires continuous institutional support, financial literacy initiatives, and regulatory safeguards.

Conclusion

Viksit Bharat @2047 delineates a long-term developmental strategy, which is directed toward transforming India into a digital advanced and economically resilient nation by its centenary of independence. As India is going to complete 11 years of the PM Jan Dhan Yojana (PMJDY), the initiative has significantly transformed the country's financial ecosystem. This scheme was launched in 2014. Since its inception, the initiative has not only delivered on its promise of bringing the people who did not have a bank account into the banking system. Beyond facilitating banking account ownership, it has also established an institutional framework for inclusive economic development. PMJDY has opened over sixty-five crore accounts, around three hundred million of these are for women beneficiaries. Alongside substantial deposits and extensive distribution of RuPay debit cards, the scheme has reached even the most remote regions, uplifting millions, particularly those from underprivileged backgrounds.

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CHAPTER - 23

Breaking the Barriers: Rise of Indian Women towards Excellence in Sports

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Abstract

The participation of Indian women in sports has undergone a remarkable transformation, evolving from being constrained by deep-rooted social and cultural barriers to achieving national and international recognition. Indian female athletes have increasingly played a pivotal role in reshaping the country's sporting landscape, symbolizing resilience, empowerment, and excellence. This paper examines key milestones in the development of women's sports in India, with a focus on policy interventions, institutional frameworks, and shifting societal perceptions that have influenced women's participation. Through an analysis of government initiatives, scholarship programs, and financial support mechanisms, the study highlights their role in enhancing access to sports, promoting economic empowerment, and reducing gender inequality. Despite these advancements, several persistent challenges continue to hinder women's progress, including economic constraints, inadequate sporting infrastructure, limited career opportunities, knowledge gaps, and socio-cultural obstacles. These factors collectively contribute to gender discrimination in the sports sector and restrict women from achieving their full potential. The paper argues that addressing these barriers through targeted and inclusive policies is essential for bridging the gender gap in sports. Creating an enabling and equitable environment will not only support Indian women in rising towards sporting excellence but also strengthen the broader agenda of women empowerment in India.

Keywords: Women's Sports, Gender Inequality, Policy Interventions, Socio-Cultural Barriers.

Introduction:

Although men have historically dominated Indian sports, more favorable conditions for women have evolved in recent decades. The government has put in place a number of programs and policies, including the National Sports Policy, Khelo India, and Target Olympic Podium Scheme (TOPS). The goal of these programs is to encourage female athletes. But there are still a lot of challenges for female athletes. The problem is made worse by the fact that women's sports like football, hockey, and cricket do not receive the same level of support as their male counterparts. Another significant problem is the absence of media representation. Compared to male sportsmen, female athletes obtain very few international contracts and sponsorships. In addition, sociocultural obstacles like safety concerns, gender prejudice, and a lack of support for women in athletics continue to impede their advancement.

National Initiatives and Policies:

1. National Sports Policy (1984, 2001, and 2017): Indian sports established significant standards for advancement. The 1984 policy's primary goals were to support the younger generation and build the sports infrastructure. Gender equality, unique chances for female athletes, and the growth of sports in rural regions were among the topics covered by the 2001 policy revision. The most recent strategy from 2017 is more extensive and offers women additional assistance and incentives through the Target Olympic Podium Scheme (TOPS) and the Khelo India Scheme. Women have received increased assistance at the highly professional level in sports including boxing, badminton, wrestling, and athletics.
2. The Government of India announced the **Khelo India Scheme (2016)**, a significant sports project that seeks to find and develop youthful talent throughout the nation. The program's primary goals are to foster a culture of athletics in schools and colleges, offer scholarships to young athletes, and use training and state-of-the-art facilities to get them ready for



international contests. This program has directly benefited female athletes, who were previously underrepresented. Women are now more likely to participate in sports, including hockey, badminton, athletics, and wrestling. A new generation of female athletes now has more options to pursue a career in athletics.

3. The Target Olympic Podium Scheme (TOPS) is a significant sports program that was introduced in 2014 and offers female athletes unique incentives to help them compete at the highest level on a global scale. Athletes who have competed in the Olympic and Paralympic Games and are getting ready for future events are given preference under TOPS. Women athletes like Sakshi Malik, Mirabai Chanu, Mary Kom, and P.V. Sindhu have benefited greatly from this program. This program's primary goal is to aid Indian athletes in winning Olympic medals by providing them with top-notch coaching, training abroad, cutting-edge technology, and financial support. This program is a significant step toward giving female athletes the same support and chances as male competitors.
4. Beti Bachao, Beti Padhao & Sports Promotion: This program's goal is to guarantee both education and mental and physical growth. Its main goals are to increase training and support for young females, create equitable opportunities for all, and provide sporting facilities at the village and school levels. Young girls now have more opportunities to participate in sports because of the integration of this program with the Khelo India program.
5. Sports Reservations Quota: Several government positions and educational establishments provide female athletes with a sports quota.
6. **Milestones in Women's Sports in India**

P.T. Usha (1980s)-One of India's first female track stars, inspiring generations of athletes.

Karnam Malleswari (2000)- Became the first Indian woman to win an Olympic medal (bronze in weightlifting).

Sania Mirza(2000)- Revolutionized Indian women's tennis with her international success.

Saina Nehwal (2012)- Global badminton champion with Olympic and World Championship medals.

Mary Kom (Boxing, 2012): In boxing, a sport that is thought to be dominated by men, Mary Kom, a six-time world champion and Olympic bronze medallist, has built a solid foundation. Her accomplishments demonstrate the tenacity and determination of female athletes.

P.V. Sindhu (Badminton, 2016): The first female athlete from India to win a silver and bronze medal at the Olympics is P.V. Sindhu. By capturing two Olympic medals for India, she made history. Sindhu's diligence and commitment have made India proud on a global scale.

Harmanpreet Kaur (Cricket, 2017): Harmanpreet Kaur raised the bar for Indian women's cricket. Her 171-run innings during the 2017 World Cup significantly contributed to the rise in popularity of Indian women's cricket. "

Dipa Karmakar (Gymnastics, 2016): By making it to the Olympic finals, Dipa Karmakar made gymnastics history for India. She is regarded as one of the very few athletes who have executed a challenging move like the "Produnova vault."

Sakshi Malik (Wrestler, 2016): The first female wrestler from India to earn a bronze medal at the Olympics is Sakshi Malik. She proved through her performances that women can make India proud at the global level, even in a sport like wrestling.

Comparison of Men's and Women's Medals in the Olympics for India (2000 - 2024):

Olympic Year & Place	Total Medals won by Indian Men & Women	Medals won by Indian Women	Medals won by Indian Men
2000, Sydney	Bronze Medal (1)	Karnam Malleshwari (Weightlifting)	Nil



2004, Athens	Silver Medal (1)	Nil	Rajavardhan Singh Rathore (Shooting)
2008, Beijing	Gold Medal (1) Bronze Medal (2)	Nil	1) Abhinav Bindra (Shooting-Gold) 2) Vijender Singh (Wrestling - Bronze) 3) Susheel Kumar (Wrestling -Bronze)
2012, London	Silver Medal (2) Bronze Medal (4)	1) Saina Nehwal (Badminton-Bronze) 2) Mary Com (Boxing -Bronze)	1) Susheel Kumar (Wrestling - Silver) 2) Vijay Kumar (Shooting - Silver) 3) Yogeshwar Dutt (Wrestling - Bronze) 4) Gagan Narang (Shooting -Bronze)
2016, Rio	Silver Medal (1) Bronze (1)	1) P.V. Sindhu (Badminton - Silver) 2) Sakshi Malik (Wrestling - Bronze)	Nil
2020, Tokyo	Gold Medal (1) Silver Medal (2) Bronze Medal (4)	1) Meera Bai Chanu (Weightlifting-Silver) 2) P.V. Sindhu (Badminton-Bronze) 3) Lovlina Borgohain (Boxing-Bronze)	1) Neeraj Chopra (Javelin throw - Gold) 2) Ravi Kumar Dahiya (Wrestling - Silver) 3) Bajrang Puniya (Wrestling - Bronze) 4) Men's Hockey Team (Bronze)
2024, Paris	Silver (1) Bronze (6)	1) Manu Bhaskar (Air Pistol Shooting-Bronze) 2) Manu Bhaskar (Mixed Team 10 M (Air Pistol Shooting-Bronze)	1) Neeraj Chopra (Javelin throw - Silver) 2) Aman Sehrawat (Wrestling - Bronze) 3) Swapnil Kusale (Shooting - Bronze) 4) Sarabjot Singh Pistol Shooting (Bronze) 5) Men's Hockey Team (Bronze)

The table shows that men have bagged 17 medals while women have won 10 medals since 2000 indicating 59% of achievement when compared to men’s performance.

Conclusion:

Indian women’s journey in sports stands as a powerful testament to resilience, determination, and the courage to challenge deeply entrenched barriers. While notable strides have been made in enhancing visibility, performance, and institutional support, the pursuit of true gender parity in sports remains an ongoing endeavor. Sustained investment, progressive policy frameworks, and transformative societal attitudes are imperative to dismantle persistent structural and cultural constraints. By fostering an inclusive and equitable sporting ecosystem, India can not only empower its women athletes but also ensure their continued excellence and representation on national and international platforms.

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CHAPTER - 24

An Analysis on POSH Act and Its Effectiveness

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"However salutary this enactment may be, it will never succeed in providing dignity and respect that women deserve at the workplace unless and until there is strict adherence to the enforcement regime and a proactive approach by all the State and non-State actors."

- The Supreme Court

Abstract

The Indian population is around 1,45 million. It is very difficult to control the crime rate, especially sexual Harassment. The Parliament has made an effort by making Rape laws in the Indian Penal Code, 1860, under sections 375 and 376, now different sections in BNS. So many amendments were made to these sections in 2013. The Nirbhaya Act has been made by increasing the punishments, including the death sentence. A victim compensation scheme has also been introduced. But the rape cases are on alarming rate. In order to deter and prevent sexual harassment, the parliament has enacted the POSH ACT (Sexual Harassment of women at Workplace (Prevention, Prohibition and Redressal) - A detailed analysis of POSH Act.), 2013. This article deals with sexual harassment at work place and how the POSH Act will have an impact on the prevention of such offences. Further it includes the internal complaints committees, their duties, the duties of the employer.

The Indian Penal Code 1860, under sections 375 and 376 provides for the definition and punishments for Rape committed under different circumstances. Tukaram and Another v. State of Maharashtra, famously called the "Mathura Rape Case," is the Landmark case, where the importance of Consent by women in a rape case was emphasized. The Supreme Court held that it is not rape, where there are not sufficient evidence as to the resistance by the women, and the Police who were accused in these cases were found not guilty.

Due to severe criticisms of the above Judgment, in 1983, amendments were made to the IPC by inserting in-camera proceedings, shifting the burden of proof to the accused to prove their innocence. Further, provisions were made to protect the privacy of women.

In 2013, in Mukesh & Anr vs State For Nct Of Delhi & Ors (Nirbhaya case), 2013, where a woman was gang raped brutally, the Apex court executed the survivors of the accused except the minor. This led to public outcry because the minors' act was more heinous. Therefore, in 2013, several amendments were made in the rape law, including a reduction of the age of a minor male person from 18 to 16 years. A separate offence, "Sexual Harassment," was introduced with severe punishments.

The Supreme Court offered guidelines in another Landmark case, Vishaka & Others vs. State of Rajasthan, to prevent Sexual Harassment at work place. In this case, Bhanwari Devi has been gangraped for stopping child marriage in the remote area of Rajasthan. An NGO by the name Vishaka filed a case in the trial court and appealed in the High Court, but could not get justice. Finally appealed to the Supreme Court. In this case, the Supreme Court gave guidelines with reference to sexual harassment called as the Vishaka guidelines, for the protection of women at work place against Sexual Harassment. The court held that safety and dignity are fundamental rights. The SC laid down a procedure to deal with such cases.

These guidelines are the basis for the enactment of the POSH (Prevention of Sexual Harassment) (prevention, prohibition and redressal) Act, 2013. This Act contains definitions, the Constitution of Internal Complaints committees, implementation of recommendations of such committees by the employers or organizations in all sectors of the States.



The Committees are as follows:

LCC (Local Complaints Committee) headed by the district officer to deal with complaints on sexual harassment at local level, if the number of employees in an organization are less than 10.

ICC: Internal complaints committee: to deal with such cases at the companies / organizations, if the number of employees in an organization are more than ten

In *Aureliano Fernandes V State of Goa* certain students filed a petition against a professor for sexual harassment. The trial court convicted him. He appealed in High court, which confirmed the trial court's judgment. He appealed to Supreme court, where the court observed that the lower courts did not give an opportunity to the appellant, while he has proper evidence in his favor. The court held that in decided the cases, especially of sensitive cases, there must be strict and fair compliance with Principles of natural Justice i.e.

- NEMO JUDEX IN CAUSA SUA meaning "No one should be made a judge in their own cause"
- AUDI ALTERAM PARTUM meaning "Both the the parties to the litigation must be heard."
- The process of filing a complaint:
 1. Complaint must be filed by woman within 3 months. The ICC will submit its findings and recommendations as to the action to be taken or not.
 2. It is the duty of the employer/organizer to follow the recommendations of the committee. If there is any difficulty in filing the complaint, the ICC will assist her.
 3. The ICC will inquire into the facts and circumstances and calls upon both the parties, i.e. the accused and the victim/ complainant and also the witnesses. Further, it verifies all relevant documents.
 4. The organization/employers must follow the recommendations of the committee. Action should be taken within 60 days from the date of receipt of the report by ICC.

All the Ministers and organizations were given directions by the Government to register mandatorily, the Internal Complaint Committee (ICC). The training must be given to the members of ICC to effectively deal with relevant cases. The ICC must maintain proper records.

The Judicial perspective

The Delhi HC said further that the fact that a woman has an alternate source of protection holds no significance in deciding whether the IC should investigate the matter in *Tejinder Kaur v. Union of India*. The findings of the IC should be rejected only after a very thorough reasoning and is not to be taken lightly. *Sarita Verma v. New Delhi Municipal Corporation & Ors*, The IC was given the power to provide for interim relief in urgent matters in *Confidential v. Indian Institute of Corporate Affairs*, The Patna HC provided the disciplinary committee of a workplace with the power to dismiss an employee based on proven charges of sexual harassment in *Mohan Kumar Singh v. Chief Manager (HRD) Central Bank of India*, Guwahati HC held the matter of territorial jurisdiction in *Biplab Kumar Das v. IDBI Bank Ltd.*, According to its reasoning, even if the employees are from a different city and the incident might have happened during an office tour, the proceedings can occur at that place of office too. The fact that an investigation only based on strict evidence need not be the requirement. The IC can devise a method of investigation as it deems fit, the only requirement being that they should satisfy the arenas of natural justice, *Gaurav Jain v. Hindustan Latex Family Planning Promotion Trust*, Under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, (POSH Act), employers with 10 or more employees must constitute an Internal Complaints Committee (ICC). The committee must have at least four members, with a minimum of 50% women, including a senior woman employee as Presiding Officer, at least two employees committed to women's causes, and one external expert.

Key Details for Constitution of ICC



Presiding Officer (Chairperson): A woman employed at a senior level within the organization. If no senior woman is available, the presiding officer can be appointed from another office/unit of the same employer.

Employee Members: A minimum of two employees, preferably with legal, social work, or women's rights experience.

External Member: A person from an NGO, association committed to women's issues, or someone familiar with sexual harassment issues.

Gender Balance: At least 50% of the total members must be women.

Term of Office: Members hold office for a period not exceeding three years from the date of nomination.

Fees/Allowances: The external member is entitled to fees or allowances for attending proceedings, paid by the employer.

Mandatory Requirements

- The committee must be constituted in writing by the employer.
- It is responsible for receiving, investigating, and making recommendations regarding complaints of sexual harassment.
- The committee has powers similar to a civil court, including summoning witnesses and ordering document production.
- Model of (2016 LLR 785 (2) (2016 LLR 785 (2) ICC

The Internal Committee of Tata Consultancy Services V Tanuja Priya Bhat:

This case emphasizes the importance of ICC and its critical role in handling Sexual Harassment cases. It is the duty of the employers to provide a safe and protected environment to the employees.

Employers must make sure that ICC are properly established, unbiased and capable of handling complaints properly and sensitively. In the present case, Tanuja Priya Bhat complained that the ICC did not handle her case relating to Sexual harassment. The case came up before the Bombay High Court, which examined whether the ICC is constituted and acted properly in TCS. The court held that Employers are not just responsible to constitute Internal complaint committee but also must ensure that these committees are effective and complying legal requirements. Further, the court emphasized on safe work environment and It is the fundamental duty of the employers to provide a safe and harassment free work place for all the employees. The employers are responsible for policy creation and monitor its effective implementation.

Conclusion

It can be concluded that working women in India do not usually come forward to complain sexual harassments. Instead they would like to leave their jobs. Now a days in organizations employees must fill a form relating to the POSH Act. This is a welcoming step. But in unorganized sector, people do not even aware that such Act is there for their protection and safety. In some organizations there are no Internal or local complaint committees.

Suggestions:

- Constitution of ICC and LC must be made compulsory and proper supervision must be there by the concerned governments for their supervision and control.
- The help of NGOs and local people must be taken to encourage and support working women in this regard
- All political parties and media must come forward to redress the issue
- Women must know that safety and dignity at the work place is their fundamental right and properly complain the issue and fight for redressal.
- There must be a separate woman wing to deal with sexual harassment in all organizations and work in collaboration with ICC.
- Stringent punishment must be prescribed for such offenders despite suspension for the job



CHAPTER - 25

E-COMMERCE AND MARKET EXPANSION OPPORTUNITIES FOR WOMEN ENTREPRENEURS

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Abstract

E-commerce has emerged as a powerful catalyst for business growth, offering women entrepreneurs unprecedented opportunities to expand beyond traditional local markets. By leveraging digital platforms, women-owned enterprises can overcome geographical limitations, access diverse customer segments, and compete in national and global markets with relatively low capital investment. This study examines the role of e-commerce in facilitating market expansion for women entrepreneurs, focusing on access to digital marketplaces, social media commerce, online marketing tools, and digital payment systems. It also explores the challenges faced by women entrepreneurs, including limited digital skills, inadequate infrastructure, cybersecurity concerns, and socio-cultural constraints. Using a conceptual and empirical review approach, the research highlights how e-commerce adoption enhances business visibility, sales growth, and brand recognition among women-led enterprises. The findings suggest that targeted digital training, supportive policies, and inclusive e-commerce ecosystems are critical to maximizing market expansion opportunities for women entrepreneurs. The study contributes to the growing discourse on women's entrepreneurship by emphasizing e-commerce as a strategic tool for economic empowerment and sustainable business development.

Keywords-E-commerce, Women Entrepreneurs, Market Expansion, Digital Platforms, Online Marketing, Economic Empowerment.

INTRODUCTION:

Women entrepreneurs play a vital role in economic development, innovation, and employment generation across both developed and developing economies. In recent years, the growth of women-owned enterprises has contributed significantly to inclusive economic progress. However, many women entrepreneurs continue to face persistent challenges such as limited access to finance, restricted market reach, inadequate business networks, and socio-cultural barriers that hinder business growth and competitiveness. These constraints often confine women-led enterprises to local or informal markets, limiting their potential for expansion.

The rapid advancement of digital technologies and the widespread adoption of the internet have transformed the global business environment. E-commerce has emerged as a transformative business model that enables enterprises to conduct commercial activities electronically, transcending geographical boundaries and time constraints. For women entrepreneurs, e-commerce presents a unique opportunity to overcome traditional market barriers by providing cost-effective access to national and international markets. Through online marketplaces, social media platforms, and digital payment systems, women-owned businesses can showcase their products and services to a wider audience, enhance brand visibility, and improve customer engagement.

E-commerce facilitates market expansion by enabling women entrepreneurs to reach new customer segments, diversify revenue streams, and scale their operations with relatively lower capital investment compared to traditional brick-and-mortar models. In addition, digital marketing tools, data analytics, and customer relationship management systems allow women entrepreneurs to better understand consumer preferences and tailor their offerings accordingly. This digital transformation not only enhances business performance but also contributes to women's economic empowerment and financial independence.



Despite its potential benefits, the adoption of e-commerce among women entrepreneurs is not without challenges. Limited digital literacy, lack of technological infrastructure, concerns related to online security, and gender-based inequalities in access to resources continue to impede effective participation in e-commerce. Addressing these challenges requires supportive policies, targeted training programs, and inclusive digital ecosystems that encourage women’s active engagement in online business activities.

In this context, the present study examines the role of e-commerce in creating market expansion opportunities for women entrepreneurs. It seeks to analyze how digital platforms enable business growth while identifying the key opportunities and challenges associated with e-commerce adoption. By highlighting the strategic importance of e-commerce, this research aims to contribute to policy formulation and entrepreneurial practices that foster sustainable growth and empowerment of women entrepreneurs.

OBJECTIVES OF THE STUDY:

1. To examine the role of e-commerce in facilitating market expansion for women entrepreneurs.
2. To analyze the extent to which women entrepreneurs adopt e-commerce platforms for business growth.
3. To identify the opportunities created by e-commerce for increasing customer reach and sales.
4. To assess the impact of e-commerce adoption on the performance of women-owned enterprises.
5. To study the challenges faced by women entrepreneurs in using e-commerce for market expansion.
6. To evaluate the role of digital marketing and online platforms in enhancing business visibility.
7. To suggest strategies and policy measures to strengthen e-commerce participation among women entrepreneurs.

SCOPE OF THE STUDY:

The present study focuses on examining the role of e-commerce in creating market expansion opportunities for women entrepreneurs. It covers women-owned enterprises that utilize or intend to utilize e-commerce platforms such as online marketplaces, social media commerce, and independent business websites to promote and sell their products or services. The study emphasizes how digital tools enable women entrepreneurs to expand their customer base beyond local markets and enhance business growth.

The scope of the study includes an analysis of key aspects such as e-commerce adoption levels, digital marketing practices, online payment systems, and customer engagement strategies used by women entrepreneurs. It also examines the benefits derived from e-commerce, including increased market reach, sales growth, brand visibility, and operational efficiency.

In addition, the study considers the challenges and limitations faced by women entrepreneurs in adopting e-commerce, such as lack of digital skills, infrastructural constraints, cybersecurity concerns, and socio-cultural barriers. The research is limited to a specific geographical area and a defined time period, and the findings are based on data collected from selected women entrepreneurs. Therefore, the results may not be generalized beyond the chosen sample and region.

Overall, the study aims to provide insights that can support policymakers, business support organizations, and women entrepreneurs in strengthening e-commerce participation and leveraging digital platforms for sustainable market expansion.

STATEMENT OF THE PROBLEM:

Women entrepreneurs contribute significantly to economic development and employment generation; however, their business growth is often constrained by limited market access, inadequate resources, and structural barriers. Many women-owned enterprises remain confined to local or informal markets due to challenges such as high operational costs, restricted business networks, lack of marketing expertise, and socio-cultural limitations. These constraints hinder their ability to expand and compete effectively in wider markets.



The emergence of e-commerce offers significant potential for overcoming these challenges by enabling women entrepreneurs to access broader markets through digital platforms. Despite the availability of online marketplaces, social media commerce, and digital payment systems, the adoption and effective utilization of e-commerce among women entrepreneurs remain uneven and limited. Factors such as insufficient digital literacy, lack of technological infrastructure, cybersecurity concerns, and limited awareness of e-commerce benefits continue to impede their participation.

There is a need to systematically examine how e-commerce can facilitate market expansion for women entrepreneurs and to identify the opportunities and challenges associated with its adoption. A clear understanding of these issues is essential for designing targeted interventions, policies, and support mechanisms that can enhance women entrepreneurs' engagement in e-commerce and promote sustainable business growth. This study seeks to address this gap by analyzing the role of e-commerce in creating market expansion opportunities for women entrepreneurs.

RESEARCH QUESTIONS:

This study seeks to address the following key questions:

- What is the role of e-commerce in facilitating market expansion for women entrepreneurs?
- To what extent do women entrepreneurs adopt e-commerce platforms for their business activities?
- How does e-commerce adoption influence customer reach, sales growth, and business performance?
- What types of e-commerce platforms (online marketplaces, social media, websites) are commonly used by women entrepreneurs?
- What opportunities does e-commerce create for women entrepreneurs to access national and international markets?
- What challenges do women entrepreneurs face in adopting and effectively using e-commerce?
- How do digital skills and technological readiness affect e-commerce success among women entrepreneurs?
- What strategies and policy measures can enhance e-commerce participation and market expansion for women entrepreneurs?

LITERATURE REVIEW:

Women entrepreneurship has gained increasing attention in academic and policy discussions due to its contribution to economic growth, poverty reduction, and social development. Several studies have highlighted that women entrepreneurs often face greater challenges than their male counterparts, including limited access to finance, restricted mobility, lower levels of business networks, and socio-cultural constraints (Brush et al., 2019). These challenges significantly limit their ability to expand markets and scale their businesses.

E-commerce has been widely recognized as a transformative tool that enables small and medium enterprises (SMEs) to overcome traditional market barriers. According to Laudon and Traver (2021), e-commerce reduces entry costs, eliminates geographical limitations, and provides businesses with access to a global customer base. For women entrepreneurs, this digital model is particularly beneficial as it allows flexibility, home-based operations, and reduced dependence on physical infrastructure.

Several empirical studies have examined the relationship between e-commerce adoption and business performance. Mazzarol (2015) found that firms using online platforms experienced improved market reach, increased sales, and enhanced customer engagement. Similarly, research by OECD (2020) suggests that e-commerce plays a crucial role in enabling women-owned enterprises to participate in domestic and international trade, especially in developing economies.

Social media commerce has emerged as an important component of e-commerce for women entrepreneurs. Studies by Kaplan and Haenlein (2019) indicate that platforms such as Instagram, Facebook, and WhatsApp provide cost-effective marketing channels that help women entrepreneurs build brand identity and maintain direct customer relationships. Social media also allows women entrepreneurs to leverage storytelling and community engagement, which enhances trust and customer loyalty.



Despite the benefits, literature highlights several barriers to effective e-commerce adoption among women entrepreneurs. Digital literacy gaps, lack of technical skills, inadequate internet infrastructure, and concerns about cybersecurity and online fraud remain significant challenges (UN Women, 2021). Additionally, cultural norms and gender biases often limit women's access to technology and digital finance, further constraining their participation in e-commerce ecosystems.

Policy-oriented studies emphasize the importance of institutional support in promoting e-commerce among women entrepreneurs. Government initiatives, digital skill training programs, access to affordable internet, and women-focused entrepreneurial support networks have been identified as critical success factors (World Bank, 2022). Research also stresses the need for inclusive digital policies that address gender disparities and promote equal access to e-commerce opportunities.

In summary, existing literature establishes that e-commerce has strong potential to facilitate market expansion and economic empowerment for women entrepreneurs. However, gaps remain in understanding the extent of adoption, the specific challenges faced at the grassroots level, and the effectiveness of current support mechanisms. This study seeks to build on existing research by examining how e-commerce contributes to market expansion opportunities for women entrepreneurs while identifying practical strategies to enhance their participation in the digital economy.

HYPOTHESES:

Null Hypotheses (H₀)

H₀₁: There is no significant relationship between e-commerce adoption and market expansion of women-owned enterprises.

H₀₂: E-commerce adoption does not have a significant impact on the business performance of women entrepreneurs.

H₀₃: Digital marketing tools do not significantly influence customer reach of women entrepreneurs.

H₀₄: Digital skills of women entrepreneurs have no significant effect on the success of e-commerce activities.

H₀₅: Challenges faced by women entrepreneurs do not significantly affect their adoption of e-commerce platforms.

Alternative Hypotheses (H₁)

H₁₁: There is a significant relationship between e-commerce adoption and market expansion of women-owned enterprises.

H₁₂: E-commerce adoption has a significant positive impact on the business performance of women entrepreneurs.

H₁₃: Digital marketing tools significantly influence customer reach of women entrepreneurs.

H₁₄: Digital skills of women entrepreneurs significantly affect the success of e-commerce activities.

H₁₅: Challenges faced by women entrepreneurs significantly affect their adoption of e-commerce platforms.

SIGNIFICANCE OF THE STUDY:

The significance of the present study lies in its contribution to understanding the role of e-commerce in enhancing market expansion opportunities for women entrepreneurs. Women-owned enterprises play a crucial role in economic development and employment generation, yet their growth is often constrained by limited market access and structural barriers.

SUMMARY:

The study on e-commerce and market expansion opportunities for women entrepreneurs explores how digital platforms can serve as a powerful tool for business growth, market diversification, and economic empowerment. Women entrepreneurs often face challenges such as limited market access, inadequate financial resources, socio-cultural constraints, and lack of digital skills, which restrict their ability to expand their businesses beyond local boundaries. E-commerce offers



a transformative solution by enabling women-owned enterprises to access national and international markets, reach a larger customer base, and improve business performance at relatively lower operational costs.

The research highlights the adoption of various e-commerce platforms, including online marketplaces, social media commerce, and independent websites, as well as the role of digital marketing tools and online payment systems in enhancing visibility, customer engagement, and sales growth. It also identifies barriers such as insufficient digital literacy, infrastructural limitations, cybersecurity concerns, and gender-based inequalities that affect effective participation in online business.

The study emphasizes that targeted interventions, such as skill development programs, supportive government policies, and inclusive digital ecosystems, are critical for maximizing the benefits of e-commerce for women entrepreneurs. By examining both the opportunities and challenges, this research contributes to the understanding of how digital commerce can empower women, enhance economic independence, and promote sustainable business development. Ultimately, it provides practical insights for entrepreneurs, policymakers, and development organizations seeking to foster the growth of women-led enterprises in the digital economy.

RESEARCH ANALYSIS / FINDINGS PHRASING:

1. Overview of Respondents:

The study collected data from [number] women entrepreneurs operating in [region/sector]. The respondents varied in terms of business size, years of experience, and level of digital literacy. A majority of respondents were engaged in [handicrafts/fashion/food/other] businesses, and most had a small to medium-scale operation. The demographic analysis indicates that women entrepreneurs across different age groups and educational backgrounds are increasingly adopting digital platforms to enhance business operations.

2. Adoption of E-commerce Platforms:

Analysis of the data shows that a significant portion of women entrepreneurs have adopted e-commerce platforms, including online marketplaces such as [Amazon/Etsy/Flipkart], social media platforms like Facebook and Instagram, and personal business websites. Among these, social media platforms were most commonly used for marketing and direct sales, indicating the importance of low-cost, accessible digital tools for women-led enterprises.

3. Market Expansion and Customer Reach:

The findings reveal that e-commerce adoption has enabled women entrepreneurs to expand their market reach beyond local boundaries. Respondents reported increased visibility, access to national and international customers, and higher sales volumes compared to pre-digital business operations. Businesses that actively used digital marketing tools experienced higher engagement and brand recognition.

4. Benefits of E-commerce:

Respondents highlighted several key benefits of e-commerce adoption:

- Improved customer reach and market diversification
- Enhanced business visibility and brand identity
- Lower operational and marketing costs
- Flexibility to manage business alongside other responsibilities

5. Challenges Faced:

Despite the benefits, the study identifies significant challenges affecting e-commerce adoption among women entrepreneurs:

- Limited digital literacy and technical skills
- Inadequate internet infrastructure and access to technology



- Concerns about cybersecurity and online fraud
- Cultural and socio-economic barriers restricting participation
- Difficulty in managing logistics and online payment systems

6. Relationship Between E-commerce and Business Performance;

The analysis suggests a positive correlation between e-commerce adoption and business growth indicators, including sales, market reach, and customer engagement. Respondents with higher digital literacy and active social media engagement reported better business outcomes, demonstrating the importance of technology readiness in achieving market expansion.

7. Implications:

The findings indicate that e-commerce has considerable potential to empower women entrepreneurs by providing opportunities for market expansion and financial independence. However, targeted support in the form of digital skills training, policy interventions, and improved access to technology is essential to overcome the existing barriers and maximize the benefits of online business.

CONCLUSION:

The study highlights the transformative role of e-commerce in expanding market opportunities for women entrepreneurs. By leveraging digital platforms, women-owned enterprises can overcome traditional barriers such as limited geographic reach, constrained financial resources, and socio-cultural restrictions. The findings demonstrate that e-commerce enables women entrepreneurs to increase customer reach, enhance brand visibility, and improve overall business performance. Social media platforms and online marketplaces have emerged as accessible and cost-effective tools for marketing, sales, and customer engagement, contributing significantly to market expansion.

However, the study also identifies key challenges that limit effective e-commerce adoption, including limited digital literacy, inadequate infrastructure, cybersecurity concerns, and gender-based barriers. These challenges suggest that while e-commerce presents substantial opportunities, targeted interventions—such as skill development programs, policy support, and inclusive digital ecosystems—are essential to empower women entrepreneurs fully.

Overall, the research underscores that e-commerce is not merely a technological tool but a strategic enabler of economic empowerment for women. By adopting and effectively utilizing digital platforms, women entrepreneurs can scale their businesses, achieve financial independence, and contribute to broader economic development. The study provides actionable insights for policymakers, business support organizations, and women entrepreneurs, emphasizing the importance of creating an enabling environment that fosters digital participation and sustainable business growth.

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CHAPTER - 26

Women’s Economic Participation and Leadership in High-Growth Emerging Industries: Challenges and Opportunities

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Abstract

Women’s economic participation and leadership in high-growth and emerging industries play a crucial role in driving innovation, inclusivity and economic growth. However, gender disparities persist due to systemic barriers, cultural norms and structural biases. The increasing integration of women into high-growth emerging industries is critical for fostering economic development, innovation and gender equality. Despite progress, women remain underrepresented in leadership roles across sectors such as technology, finance and renewable energy due to systemic barriers, including gender biases, unequal access to capital and limited mentorship opportunities. This paper examines the challenges hindering women’s economic participation and leadership in these industries while highlighting key opportunities for fostering inclusion. Policies promoting equal pay, access to education, training and leadership development programs are essential for bridging the gender gap. Additionally, corporate diversity initiatives, inclusive workplace cultures and targeted investments in women-led enterprises can enhance female representation in decision-making roles. The study also explores the economic benefits of gender diversity, demonstrating how inclusive leadership drives innovation, competitiveness and long-term business success. Addressing these challenges requires collaboration between governments, private sector stakeholders and civil society to create a more equitable and sustainable economic landscape. By implementing supportive policies and fostering a culture of inclusion, emerging industries can unlock the full potential of women, contributing to broader socio-economic growth and innovation. The study underscores the need for inclusive policies, industry collaborations and targeted interventions to create a more equitable and sustainable economic landscape.

Keywords: Women’s economic participation, leadership, gender equality, emerging industries, high-growth sectors

Introduction

The rapid evolution of high-growth industries such as technology, renewable energy, biotechnology and fintech presents new economic opportunities. However, gender disparities persist, limiting women’s ability to fully capitalize on these advancements. This research investigates the challenges and opportunities related to women’s economic participation and leadership in these industries, emphasizing the need for policy interventions and structural reforms. Women’s participation in the global economy is an essential driver of growth, innovation and equitable development. However, high-growth emerging industries, such as technology, artificial intelligence (AI), financial technology (fintech) and renewable energy, continue to see significant gender disparities in leadership and workforce representation. This paper investigates the challenges that hinder women’s full economic participation and leadership in these sectors and explores potential strategies for overcoming these barriers.

The global economy is rapidly evolving, driven by technological advancements, innovation and the expansion of high-growth emerging industries such as artificial intelligence, fintech, biotechnology, clean energy and e-commerce. These industries not only present significant opportunities for economic expansion but also offer a platform to redefine traditional workforce dynamics by fostering inclusivity and gender equality. Despite the potential for transformation, women continue to face systemic barriers that hinder their participation and leadership in these sectors. Addressing these challenges while leveraging existing opportunities is essential for sustainable economic development and the creation of diverse, innovative work environments.

Economic growth and technological advancements are reshaping industries worldwide, creating new opportunities for innovation, productivity and social progress. However, women remain underrepresented in high-growth emerging



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industries such as technology, artificial intelligence, renewable energy, biotechnology and fintech. Despite progress in gender equality, significant barriers continue to hinder women's full participation and leadership in these sectors. Hammer & Karmakar (2021) discussed the impact of automation and artificial intelligence on employment in India, with a focus on gender disparities. They analyzed how technological advancements may disproportionately affect women in certain industries and propose policy recommendations to mitigate job displacement.

Women's economic participation is a key driver of sustainable development, economic resilience and inclusive growth. Studies show that increasing gender diversity in leadership leads to better decision-making, higher profitability and stronger corporate governance. Yet, systemic challenges—ranging from gender bias and workplace discrimination to limited access to capital and professional networks—persist in high-growth industries. Chakraborty & Ligon (2019) in their book examined gender disparities in rural South Asia, focusing on agriculture, labour and social structures. Their study presents case studies from different countries, highlighting challenges such as land ownership, wage gaps and policy gaps affecting women's participation in rural economies. Addressing these barriers is essential to harnessing the full potential of women as entrepreneurs, professionals and executives in emerging markets. Huyer & Hafkin (2018) addressed the digital gender divide and its implications for economic empowerment. Their study explored the policy measures to increase women's participation in the digital economy, including initiatives in STEM education, entrepreneurship and access to digital financial services. Another study of Kabeer (2005) examined the effectiveness of Millennium Development Goal 3 that promoting gender equality and empowering women. This study argued that true empowerment requires not only education and employment but also addressing deep-seated structural inequalities and social norms. Maheswari & Revathy (2016) identified key barriers preventing women from accessing financial services, such as lack of documentation, cultural norms limited digital literacy. Their research also explored initiatives aimed at increasing financial inclusion among women, particularly in rural areas.

After analysing the above studies, the present study explores the challenges women face in securing leadership roles and economic participation in fast-growing sectors. It also highlights opportunities and strategic interventions that can drive gender inclusivity, such as policy reforms, mentorship programs, investment in education and corporate diversity initiatives. By understanding the structural impediments and potential solutions, stakeholders—including governments, businesses and civil society—can create a more equitable and dynamic economic landscape where women thrive as key contributors to industrial growth and technological transformation.

Importance of Women's Participation in High-Growth Industries

Women's participation in high-growth industries is crucial for fostering economic growth, innovation and social progress. Industries such as technology, finance, engineering and healthcare are rapidly evolving, offering lucrative opportunities for employment and entrepreneurship. However, gender disparities persist, preventing economies from leveraging the full potential of their workforce. Increasing women's participation in these sectors is essential for achieving sustainable development and inclusive economic growth. Women's inclusion in the workforce contributes to GDP growth, innovation and social development. Studies indicate that gender-diverse leadership teams enhance decision-making, corporate governance and financial performance. Deka (2015) explored the role of financial literacy in enhancing financial inclusion among women. This study highlighted the correlation between financial knowledge and economic independence, arguing that improved financial literacy leads to better decision-making, savings and investment habits among women. High-growth industries, driven by technological advancements, require diverse perspectives to foster creativity and adaptability. Women's participation in high-growth industries is crucial for enhancing economic participation, leadership opportunities and overall gender equity in the workforce. Patel & Gupta (2021) examined how digital financial technologies, such as mobile banking and fintech, can improve women's financial inclusion. The findings of their study deliberated challenges such as cybersecurity risks, digital literacy gaps and socio-cultural barriers to technology adoption. High-growth industries—such as technology, renewable energy, finance and healthcare—are key drivers of economic progress. However, women continue to face systemic barriers that hinder their full participation in these sectors. Addressing these challenges and leveraging available opportunities can lead to improved diversity, innovation, and economic resilience.



• Economic Growth and Innovation

- ✓ **Boosting Economic Productivity:** When women enter high-growth industries, economies benefit from a larger and more diverse workforce. Studies show that gender-diverse companies tend to be more profitable and perform better in competitive markets. High-growth industries contribute significantly to GDP and employment rates. Women’s increased participation in these sectors not only bridges the gender gap but also boosts economic productivity. Studies have shown that gender-diverse teams lead to better decision-making and financial performance, ultimately benefiting organizations and economies alike.
- ✓ **Enhancing Innovation:** Diverse perspectives foster creativity and innovation. Women bring unique experiences and problem-solving approaches, leading to the development of groundbreaking products and services.
- ✓ **Bridging the Talent Gap:** Many high-growth industries suffer from a talent shortage. Encouraging women to pursue careers in these sectors can help address labour shortages and drive industry expansion.

• Social and Workplace Benefits

- ✓ **Reducing Gender Pay Gaps:** High-growth industries often offer higher salaries and better benefits. Increasing women’s participation in these fields can contribute to closing gender wage gaps.
- ✓ **Promoting Inclusive Work Environments:** A more balanced gender representation leads to improved workplace culture, collaboration and employee satisfaction.
- ✓ **Empowering Future Generations:** Visible female role models in leadership and technical roles inspire young girls to pursue careers in high-growth industries, breaking traditional gender stereotypes.

• Wealth Creation and Financial Independence

- ✓ **Participation in lucrative industries enables women to achieve financial independence, reducing gender-based economic disparities.** Higher wages in high-growth sectors provide women with the means to invest in education, healthcare and future career development, creating a positive cycle of economic empowerment.

• Leadership Opportunities in High-Growth Emerging Industries

- ✓ **Women remain underrepresented in leadership positions within high-growth industries.** Increasing women’s access to senior roles fosters diverse perspectives, better governance and inclusive business strategies. Encouraging mentorship programs, sponsorship initiatives and leadership training can help bridge the leadership gap.

• Innovation and Diversity in Decision-making

- ✓ **Diverse leadership fosters creativity and innovation.** Women leaders bring unique insights that enhance problem-solving and business strategies, making industries more adaptable and competitive in the global market.

Overview of High-growth Emerging Industries

High-growth industries are characterized by rapid technological advancement, increased Investment and global market expansion. This study focuses on the following sectors:

- **Technology and Artificial Intelligence:** AI and tech-driven industries are shaping the future of work, yet women remain underrepresented in leadership roles and technical positions. AI and Machine Learning are revolutionizing multiple sectors, including healthcare, finance, retail and logistics. Advancements in natural language processing, automation and generative AI are fuelling rapid growth.
- **Renewable Energy & Sustainability:** With the push for sustainability, solar, wind, hydrogen energy and battery storage technologies are experiencing significant growth. Carbon capture and energy-efficient solutions are also emerging as major investment areas. A key industry for sustainable development, but gender disparities persist in engineering and executive positions.
- **Fintech & Digital Payments:** Blockchain, decentralized finance (DeFi) and mobile payment solutions are disrupting traditional banking. Innovations like central bank digital currencies (CBDCs) and AI-driven financial services are reshaping finance. Financial technology is revolutionizing access to finance, yet women face hurdles in accessing capital and leadership roles.



- **Biotechnology and HealthTech:** A rapidly evolving field with immense opportunities for women but still experiencing gender imbalances in decision-making roles. The biotechnology industry is booming with innovations in gene editing (CRISPR), personalized medicine and synthetic biology. The demand for new therapies, vaccines and bioengineering solutions is driving investment.
- **Electric Vehicles (EVs) & Autonomous Transportation:** The shift toward EVs and self-driving technology is accelerating. Battery advancements, AI-driven automation and government incentives are fueling the transformation of transportation.
- **Space Technology & Commercial Space Exploration:** Companies like SpaceX, Blue Origin and others are driving growth in satellite technology, space tourism and resource mining. The industry is expected to expand further with private sector involvement.
- **Cybersecurity & Data Privacy:** As cyber threats increase, demand for robust security solutions, zero-trust architecture and blockchain-based security is rising. The global shift to digitalization makes this a critical industry.
- **Virtual & Augmented Reality (VR/AR):** Industries like gaming, healthcare, education and remote work solutions are leveraging VR/AR for enhanced user experiences. The metaverse concept is further driving demand.
- **Robotics & Automation:** Advancements in robotics, industrial automation and AI-driven manufacturing are enhancing productivity in logistics, warehousing and construction. Collaborative robots (cobots) are also on the rise.
- **Quantum Computing:** Quantum computing has the potential to revolutionize industries like pharmaceuticals, cryptography and materials science. Companies like IBM, Google and startups are making significant progress.

Best Practices- India and Global Inspirations

To catalyze progress of women participation, the best practices from high-impact initiatives both within India and globally are drawn inspiration that are as follows:

Indian Major Skilling Flagship Initiatives

- **Pradhan Mantri Kaushal Vikas Yojana (PMKVY)-** Focused on equipping youth with industry-relevant skills, PMKVY has trained over 10 million individuals, including women in high-demand roles such as CNC mechanics, IoT, and IT-enabled services.
- **Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY)-** Designed to uplift rural communities DDUGKY has empowered 1.3 million individuals, with 46% of beneficiaries being women, by providing market-relevant training and placement opportunities.
- **National Apprenticeship Promotion Scheme (NAPS)-** Launched in August 2016, provides financial support to establishments to encourage apprenticeship programs in India. NAPS has increased the participation of women in apprenticeship programs. The percentage of women participating in the scheme has increased from 7.74% in 2016-17 to 20.77% in 2023-24.
- **Women Industrial Training Institutes (ITIS)-** With more than 300 dedicated ITIS, women are being trained in technical fields such as automotive repair, welding, and electrical engineering, breaking barriers in traditionally male-dominated industries.
- **Scheme for Capacity Building in Textiles Sector "Samarth"-** Targeted in the textile sector, this initiative has trained 1.5 lakh individuals, of whom 85% are women. It highlights the potential of demand-driven, sector-specific interventions.

Global Case Studies

- **Germany's Dual Vocational Training System-** Germany's dual training model, which integrates classroom learning with on-the-job experience, is globally recognized for its effectiveness. A similar framework could bridge the gap between theory and application for Indian women in STEM fields.
- **Sweden's Gender-Neutral Skilling Policies-** Sweden incentivizes women's participation in high-growth industries through government subsidies for technical training programs, childcare support, and mentorship initiatives.



- **Rwanda's Women in ICT Program-** Targeted skilling programs have helped Rwanda increase female representation in ICT roles to 22%, a significant achievement for a developing nation. This showcases the transformative potential of sectoral focus.

Challenges to Women's Economic Participation and Leadership in Emerging Industries

According to recent Periodic Labour Force Survey data (2023-24), women's labour force participation has shown significant growth, particularly in rural areas where it nearly doubled from 18.2% to 35.5% over 6 years. However, deeper analysis reveals concerning patterns - there's a sharp rise in participation among teenage girls (15-19) and elderly women (60+), often driven by economic necessity rather than empowerment. While the increasing participation marks progress, significant structural barriers remain to be addressed before we can achieve a truly gender-sensitive economy that offers equal opportunities and choices to all workers. Therefore, women face numerous barriers to economic participation and leadership, particularly in emerging industries such as technology, renewable energy and artificial intelligence. These challenges stem from systemic issues, cultural norms and structural inequalities that limit their opportunities for growth and advancement. These are as follows:

- **Gender Bias and Stereotypes-** Women often encounter biases that question their competence, leadership abilities and technical expertise, especially in male-dominated sectors. Women face systemic biases in recruitment, promotion and compensation. Workplace cultures in male-dominated industries often discourage female participation due to implicit biases and lack of mentorship opportunities.
- **Limited Access to Education and Skills Training-** The gender gap in STEM education and upskilling opportunities restricts women's ability to enter and excel in high-growth fields.
- **Workplace Discrimination and Harassment-** Many women face hostile work environments, wage gaps and unequal promotional opportunities, discouraging their participation in leadership roles.
- **Limited Representation in Leadership Roles-** Women remain underrepresented in executive and decision-making positions, leading to policies and practices that do not fully support gender inclusivity.
- **Unconscious Bias in Hiring and Promotion-** Hiring managers often favour male candidates for leadership and technical roles, perpetuating the cycle of gender disparity.
- **Work-Life Balance Pressures-** Women disproportionately shoulder caregiving responsibilities, making it difficult to meet the demands of high-intensity industries without adequate support structures such as parental leave and flexible work arrangements. Deeply ingrained gender norms restrict women's career choices and discourage them from pursuing STEM education and leadership roles. Work-life balance challenges, exacerbated by caregiving responsibilities, further limit women's career progression.
- **Limited Access to Funding and Capital-** Female entrepreneurs in emerging industries struggle to secure venture capital and financial resources compared to their male counterparts, hindering their ability to scale businesses. Gender biases in investment decision-making and limited networks exacerbate this challenge.
- **Networking and Mentorship Gaps-** Many women lack access to professional networks, mentors and sponsors who can advocate for their career growth and leadership opportunities.
- **Regulatory and Policy Barriers-** Policies in many regions fail to adequately address gender equity in emerging industries, further entrenching disparities in workforce participation.
- **Digital Divide and Technological Exclusion-** Women in many parts of the world face barriers in accessing digital tools and resources, preventing them from fully engaging in tech-driven industries.
- **Lack of Role Models-** The underrepresentation of women in leadership positions results in fewer mentors and role models for aspiring female professionals. This lack of visibility perpetuates the notion that certain industries are unsuitable for women.
- **Work-Life Balance and Family Responsibilities-** Traditional gender roles place a disproportionate burden of caregiving on women, impacting their career growth and participation in leadership roles.



Opportunities for Enhancing Women’s Participation and Leadership

Women’s participation and leadership in various sectors have seen significant progress over the years. However, challenges still persist that hinder full gender equity. Enhancing women’s participation and leadership opportunities requires a multi-faceted approach involving policy reforms, education, mentorship and cultural shifts.

- **Policy and Legal Reforms:** Governments and organizations must implement policies that promote gender equality. This includes enforcing laws on equal pay, anti-discrimination and gender quotas in leadership positions. Establishing family-friendly workplace policies, such as paid maternity leave and flexible working hours, can help women balance professional and personal responsibilities, thus encouraging greater participation in leadership roles.
- **Education and Skill Development:** Access to quality education and professional training is fundamental to empowering women. Educational institutions and organizations should provide scholarships, STEM programs and leadership training tailored for women. Investing in continuous learning and upskilling opportunities ensures women can advance in their careers and assume leadership positions.
- **Mentorship and Networking:** Mentorship programs connect aspiring female leaders with experienced mentors who can provide guidance and support. Establishing women’s networking groups and leadership forums creates spaces where women can share experiences, seek advice and build professional relationships that can lead to career advancement.
- **Cultural and Organizational Change:** Societal attitudes and workplace cultures must shift to be more inclusive and supportive of women leaders. Organizations should actively challenge gender biases and stereotypes while fostering environments that value diverse leadership. Leadership training that includes gender sensitivity can help dismantle discriminatory practices and create equitable opportunities.
- **Financial and Entrepreneurial Support:** Women entrepreneurs often face challenges in accessing funding and investment opportunities. Governments and financial institutions should provide grants, low-interest loans and investment programs specifically designed to support women-led businesses. Encouraging women to take part in economic decision-making and entrepreneurship can contribute significantly to overall economic growth. Initiatives such as gender-focused investment funds, microfinance programs and mentorship networks can facilitate women’s entrepreneurship and business expansion.
- **Political Representation and Advocacy:** Increased representation of women in political leadership is crucial for enacting policies that support gender equality. Encouraging women to participate in politics, providing leadership training for aspiring female politicians and advocating for gender-balanced political representation can drive meaningful societal change.
- **Corporate Diversity and Inclusion Initiatives:** Organizations can implement inclusive hiring practices, mentorship programs and leadership training tailored for women. Creating a more equitable work environment through diversity policies and cultural sensitivity training can promote female leadership.
- **Leveraging Technology and Digital Platforms:** The digital economy presents new opportunities for women to participate in high-growth industries. Online platforms, remote work opportunities and digital entrepreneurship can provide flexible career paths for women balancing work and family responsibilities.

Thus, enhancing women’s participation and leadership requires coordinated efforts from governments, businesses and society as a whole. By implementing supportive policies, providing education and mentorship, fostering inclusive cultures and offering financial backing, we can create a more equitable world where women thrive in leadership roles across all sectors.

Case Studies of Women in Emerging Industries

This section explores case studies of women who have successfully navigated challenges and risen to leadership roles in emerging industries, examining how they overcame challenges and leveraged opportunities to advance in their fields.

I. Gitanjali Rao – Artificial Intelligence & STEM Innovation



Gitanjali Rao, a young scientist and inventor, has gained international recognition for her contributions to artificial intelligence (AI) and STEM innovation. She developed an AI-based application called "Kindly," designed to detect and prevent cyberbullying. Additionally, she has created a device that detects lead contamination in water, showcasing the potential for young women in emerging technological fields.

II. Reshma Saujani – Coding & Digital Education

Reshma Saujani is the founder of Girls Who Code, a nonprofit organization aimed at closing the gender gap in technology. She has been instrumental in empowering young girls to pursue careers in software development, artificial intelligence cybersecurity. Her work has helped redefine digital education and increase female representation in STEM industries.

III. Lisa Dyson – Sustainable Biotechnology

Lisa Dyson is a pioneer in sustainable food technology and biotechnology. As the CEO of Air Protein, she developed an innovative process that uses carbon dioxide to create protein-rich food alternatives. Her work is revolutionizing the food industry by providing environmentally friendly and sustainable solutions, demonstrating the role of women in biotechnology and climate-conscious industries.

IV. Rana el Kaliouby – Emotion AI & Human-Machine Interaction

As a leader in artificial emotional intelligence (Emotion AI), Rana el Kaliouby co-founded Affectiva, a company focused on developing AI that can recognize human emotions. Her work is crucial in shaping the future of human-machine interaction, particularly in industries such as healthcare, automotive and consumer technology.

V. Katalin Karikó – mRNA Technology & Biotechnology

Katalin Karikó played a pivotal role in the development of mRNA technology, which became the foundation for COVID-19 vaccines. Her groundbreaking research in genetic engineering has transformed medicine and positioned her as a leading figure in the biotechnology industry.

VI. Emily Weiss – Direct-to-Consumer (DTC) Beauty & Digital Entrepreneurship

Emily Weiss founded Glossier, a beauty brand that leveraged digital marketing and direct-to-consumer strategies to disrupt the cosmetics industry. Her business model highlights the importance of e-commerce, social media and digital entrepreneurship in modern markets.

VII. Kathryn Finney – Venture Capital & Startup Ecosystem

Kathryn Finney is a leader in venture capital and startup innovation, specifically focusing on underrepresented entrepreneurs. As the founder of Genius Guild, she invests in Black-owned businesses and supports women in tech-driven startups. Her contributions to diversity in venture capital demonstrate how women are reshaping investment landscapes. Women are breaking barriers in emerging industries, from AI and biotech to venture capital and digital entrepreneurship. These case studies illustrate their impact, resilience and innovation in shaping the future of these dynamic fields. Encouraging more women to enter and lead in these industries will help create a more diverse and inclusive technological landscape.

Policy Recommendations for Promoting Women participation

The integration of women into high-growth emerging industries is crucial for economic innovation, inclusive growth and social progress. Despite growing awareness, systemic barriers continue to hinder women's participation and leadership in sectors such as technology, renewable energy and artificial intelligence. The report of Buvinic et al. (2019) outlined a strategic framework for promoting women's economic empowerment. It discusses key barriers such as gender discrimination, lack of financial access and limited labour market participation. This report proposed policy solutions, emphasizing education, financial inclusion and entrepreneurship as tools for economic advancement. The literature review of Vithanagama (2016) provides a comprehensive analysis of existing research on women's economic empowerment. It



synthesizes studies on labour market participation, entrepreneurship, financial inclusion and policy interventions aimed at reducing gender-based economic disparities. The policy recommendations and future strategies to enhance women's economic engagement and leadership in emerging industries are as follows:

A. Education and Skill Development

- **STEM Education Programs:** Governments and educational institutions should promote STEM (Science, Technology, Engineering and Mathematics) education for young girls through scholarships, mentorship and partnerships with industry leaders.
- **Reskilling and Upskilling Initiatives:** Establish training programs focused on digital literacy, coding, artificial intelligence and other emerging skills to ensure women are equipped for high-demand roles. Smith (2020) explored the gender digital divide and its impact on economic empowerment. This study highlighted the disparities in internet access, digital literacy and representation in tech-related fields while proposing strategies to bridge these gaps.
- **Public-Private Partnerships:** Encourage collaborations between government agencies and private sector companies to create tailored educational programs and apprenticeship opportunities.

B. Workplace Policies and Inclusivity

- **Diversity and Inclusion Mandates:** Implement policies that require companies to set diversity benchmarks and report on gender representation in leadership roles.
- **Family-Friendly Workplaces:** Introduce and enforce paid parental leave, flexible work arrangements and childcare support to facilitate work-life balance.
- **Equal Pay Legislation:** Strengthen wage transparency laws to ensure gender pay equity across high-growth industries.

C. Entrepreneurial Support and Access to Capital

- **Funding for Women Entrepreneurs:** Establish targeted investment funds, grants and microfinance initiatives to increase women's access to capital.
- **Business Incubators and Accelerators:** Develop women-centric business incubators that provide networking opportunities, mentorship and training.
- **Government Procurement Policies:** Introduce policies that prioritize women-owned businesses for government contracts in emerging industries.

D. Leadership Development and Representation

- **Quotas for Board Representation:** Encourage corporate governance reforms that mandate a minimum percentage of women in leadership and decision-making positions.
- **Mentorship and Sponsorship Programs:** Foster leadership pathways through structured mentorship programs linking aspiring women leaders with industry executives.
- **Visibility and Advocacy Initiatives:** Recognize and celebrate women leaders in emerging industries to inspire and set positive examples for future generations.

Future Strategies for Sustainable Progress

Achieving sustainable progress for women requires a multi-faceted approach that encompasses education, economic empowerment, healthcare, political participation and social transformation. The following strategies outline key steps towards ensuring long-term gender equality and development:

A. Education and Skill Development

- Promote universal access to quality education for girls at all levels.
- Encourage STEM (Science, Technology, Engineering and Mathematics) education and vocational training.
- Implement mentorship and scholarship programs to support women in higher education and leadership roles.
- Address social and cultural barriers that hinder female education.



B. Economic Empowerment

- Facilitate equal employment opportunities and fair wages for women.
- Support female entrepreneurs through financial literacy programs, microfinance and startup incentives.
- Promote workplace policies that ensure work-life balance, such as parental leave and flexible working hours.
- Implement laws against workplace discrimination and sexual harassment.

C. Healthcare and Well-being

- Ensure access to quality healthcare, including maternal and reproductive health services.
- Strengthen mental health support systems tailored to women's needs.
- Address gender-based violence through legal protections and support services.
- Provide comprehensive sexual education and access to contraception to empower women to make informed health choices.

D. Political Participation and Leadership

- Advocate for increased representation of women in political and leadership positions.
- Implement gender quotas in political and corporate sectors.
- Encourage civic education and leadership training for young women.
- Foster policies that promote equal decision-making power for women at all levels.

E. Social and Cultural Transformation

- Challenge gender stereotypes through media representation and awareness campaigns.
- Encourage male allies to support gender equality initiatives.
- Strengthen legal frameworks to combat discrimination, domestic violence and human trafficking.
- Support community-driven programs that endorse gender inclusivity and women's rights.

F. Data-driven Policy Making

- Implement gender-disaggregated data collection and reporting mechanisms to track women's participation and career progression in high-growth sectors.
- Utilize research findings to inform targeted policies and program interventions.

G. Strengthening Legal and Institutional Frameworks

- Enforce anti-discrimination laws and strengthen regulatory frameworks to protect women from workplace bias and harassment.
- Establish industry-wide accountability mechanisms to ensure compliance with gender equity policies.

H. International Cooperation and Knowledge Sharing

- Facilitate global partnerships to exchange best practices and innovative strategies for promoting women's economic participation.
- Engage in multinational initiatives that provide funding and technical support for women's leadership programs in emerging industries.

I. Cultural and Social Change Campaigns

- Launch awareness campaigns to challenge societal norms and stereotypes that discourage women from entering high-growth fields.
- Promote media representation of successful women in emerging industries to shift public perceptions and encourage young girls to pursue careers in these sectors.

J. Technology and Digital Inclusion

- Bridge the digital divide by ensuring women have equal access to technology and the internet.
- Promote digital literacy programs that enhance women's skills and career opportunities.
- Encourage women's participation in the tech industry through coding boot camps and mentorship initiatives.
- Develop online platforms that provide resources, networking and knowledge-sharing opportunities for women.

K. Environmental Sustainability and Women's Role

- Recognize and support women as key agents in climate change adaptation and sustainable development.



- Endorse female leadership in environmental decision-making and green economy sectors.
- Provide training on sustainable agriculture, renewable energy and conservation for women in rural areas.
- Ensure climate policies address gender-specific vulnerabilities and impacts.

Sustainable progress for women requires a collaborative effort from governments, businesses, civil society and individuals. By prioritizing education, economic inclusion, healthcare, political representation, social transformation, technological access and environmental sustainability, we can build a future where women thrive and contribute meaningfully to global progress.

Conclusion and Recommendations

The participation leadership of women in high-growth emerging industries are crucial for fostering inclusive economic development, innovation and sustainable growth. Despite progress in gender equality, women continue to face structural barriers such as limited access to funding, biases in leadership selection and underrepresentation in STEM-related fields. Addressing these challenges requires a multifaceted approach that combines policy interventions, corporate initiatives and societal shifts. Empirical evidence suggests that diverse leadership teams drive better business performance and economic outcomes. However, women's participation in sectors like technology, renewable energy and digital finance remains disproportionately low. To bridge this gap, stakeholders—including governments, private sector actors and civil society—must collaborate to implement targeted strategies that enhance women's access to opportunities, resources and decision-making roles. By fostering an ecosystem that supports women in these industries, economies can unlock immense potential and create more equitable growth opportunities. Implementing the policy recommendations and future strategies will help bridge gender gaps, foster inclusive growth and enhance economic resilience. Policymakers, businesses and stakeholders must collaborate to create an equitable and prosperous future for women in the workforce. The future of emerging industries depends on diverse leadership and the full utilization of women's potential as drivers of economic progress and transformation. The time to act is now to dismantle barriers and pave the way for a more diverse and equitable future in these critical industries.

Through implementing comprehensive policies and forward-thinking strategies, governments, private enterprises and civil society can create an inclusive and dynamic workforce that benefits all. While progress has been made, women still face significant challenges in achieving economic participation and leadership, particularly in emerging industries. The increasing influence of artificial intelligence (AI) across industries presents a pivotal opportunity to enhance women's economic participation and leadership. However, persistent gender disparities in AI-related education, workforce representation and executive leadership hinder equitable growth. Wanner & Anker (2020) examined the gendered implications of automation and digitalization in the labour market. Their research emphasized how technological disruptions can either exacerbate existing inequalities or create new opportunities for women, depending on policy responses and skill development initiatives.

Addressing these challenges is crucial to foster a more inclusive and innovative AI landscape. Women remain underrepresented in AI-driven industries, occupying a minority of technical, managerial and leadership roles. Systemic barriers such as gender biases, unequal access to STEM education and limited mentorship opportunities contribute to this disparity. Despite these obstacles, research indicates that diverse teams drive more innovative and ethical AI solutions. Encouraging women's participation in AI is not just a matter of equity but also a strategic imperative for sustainable industry advancement. It is essential to intensify the access to AI-focused STEM education and technical training for women and girls. Scholarships, coding boot camps and AI fellowships tailored for women can help bridge the knowledge gap. Implementing policies that foster a supportive work environment, such as flexible work arrangements, parental leave and diversity-focused hiring practices. Companies should also conduct bias training to mitigate unconscious discrimination.

Establishing mentorship and sponsorship programs that connect women with experienced AI professionals will help to bridge the gender gap in the AI industry by providing guidance, career development opportunities and professional networking. Encouraging women to take on leadership roles will provide visible role models for future generations. Increasing venture capital and funding opportunities for women-led AI startups. Financial incentives and grants can help female entrepreneurs gain a foothold in the industry. Governments and regulatory bodies should enforce policies that



promote gender equality in AI employment, funding allocation and leadership opportunities. Transparency in hiring and promotion data can help track progress. Support women-focused AI organizations, conferences and forums that allow knowledge sharing, collaboration and visibility in the industry. Achieving gender parity in high-growth emerging industries is not only a matter of social justice but also an economic imperative. Companies should set clear gender diversity goals for leadership positions and workforce representation. Implement unconscious bias training, mentorship programs and networking opportunities for women. Highlight the achievements of women leaders in high-growth industries to inspire and empower others. Foster collaborations between governments, businesses and civil society organizations to drive gender-inclusive economic growth. Promote the role of men as advocates for gender equality in the workplace. Regularly assess gender equity initiatives and publish transparent data on women's participation and leadership in emerging industries.

By implementing these recommendations, stakeholders across sectors can create a more inclusive and dynamic economic landscape where women have equal opportunities to contribute, lead and drive innovation. With concerted efforts, the global economy can benefit from the untapped potential of women, leading to sustainable and equitable growth for all. Ensuring that women have equal opportunities in high-growth emerging industries will drive not only social progress but also economic and technological innovation.

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CHAPTER - 27

21st-Century Frontiers: Opportunities and Barriers to Women's Empowerment in Science and Technology

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Abstract

In the 21st century, science and technology (S&T) sectors have emerged as pivotal arenas for women's empowerment, offering unprecedented opportunities amid entrenched barriers. This paper examines the dynamic interplay of digital innovations, policy interventions, and socio-cultural challenges shaping women's participation in STEM fields, with a focus on physics-driven advancements like nano materials, quantum computing, and renewable energy. Globally, women constitute less than **30%** of researchers in these domains, underscoring the urgency for transformative strategies.

Key opportunities include AI-enabled simulations and remote collaboration platforms, which democratize access to high-end physics labs and enable contributions from underrepresented regions like rural India. Initiatives such as India's **KIRAN** scheme and international programs like **UNESCO's STEM** fellowships have boosted female PhD enrollments by over 20% in the past decade, fostering leadership in photonics and fusion energy. Digital **MOOCs** and women-led incubators further amplify skill-building, positioning women as innovators in sustainable technologies.

However, persistent barriers, such as gender biases in hiring, workplace harassment, work-life imbalances, and infrastructure deficits, hinder retention and advancement. In physics departments, impostor syndrome and limited mentorship exacerbate attrition rates, particularly post-PhD. Drawing on empirical data from national reports and global surveys, this study analyzes these challenges through an interdisciplinary lens, integrating physics pedagogy with gender equity frameworks.

Strategies proposed encompass unconscious bias training, flexible policies, and targeted scholarships for women in experimental physics. By advocating for **50%** female representation in **STEM** leadership by **2030**, the paper outlines a roadmap for equitable innovation. Ultimately, empowering women in 21st-century S&T unlocks India's technological potential, driving inclusive progress.

Keywords: Women's empowerment, Science and Technology, STEM gender parity, Renewable energy, Digital inclusion.

1. Introduction

The 21st century heralds a revolutionary epoch in science and technology (S&T), where breakthroughs in physics ranging from quantum computing and nanomaterials to renewable energy systems propel economies toward sustainable innovation and global competitiveness. Yet, this transformative landscape remains marred by a stark gender disparity: women account for less than 30% of global STEM researchers and under 15% in senior leadership roles, curtailing the diverse perspectives essential for tackling complex challenges like climate change and energy security. In India, home to a burgeoning tech ecosystem and institutions such as Osmania University and GITAM University in Hyderabad, women constitute nearly 48% of the population but face amplified socio-cultural impediments, including patriarchal norms and infrastructural deficits, that throttle their S&T contributions.



This paper delves into the theme "21st-Century Frontiers: Opportunities and Barriers to Women's Empowerment in Science and Technology", dissecting how digital enablers like AI simulations and remote labs democratize access to physics research, juxtaposed against enduring hurdles such as hiring biases and workplace harassment. Structured across opportunities, barriers, case studies, strategies, and recommendations, it leverages empirical insights from national reports (e.g., DST's KIRAN evaluations) and global surveys (e.g., UNESCO STEM data) to advocate India-centric reforms. Empowering women aligns seamlessly with UN Sustainable Development Goal 5 (Gender Equality) and India's Science, Technology, and Innovation Policy (STIP) 2020, promising enhanced innovation for Viksit Bharat by 2047.

Historically, trailblazers like Marie Curie, who unraveled radioactivity, and Kalpana Chawla, India's pioneering astronaut, illuminate pathways of resilience. In contemporary India, milestones include the 2022 appointment of a woman as Director General of CSIR and over 50% female leadership in DST divisions, signaling incremental progress. However, persistent gaps such as 40% post-childbirth attrition in physics PhDs demand rigorous scrutiny. Physics, as a foundational STEM pillar, exemplifies these dynamics: women physicists innovate in perovskite solar cells for rural Telangana electrification yet grapple with lab access and impostor syndrome.

By integrating physics pedagogy with gender equity frameworks, this study posits that scaling opportunities could unlock \$12 trillion in global GDP via inclusive S&T. It calls for 50% parity in STEM leadership by 2030, fostering equitable frontiers where women's ingenuity drives 21st-century progress.

2. Opportunities for Women in 21st-Century S&T

The 21st century has ushered in a golden era of opportunities for women in science and technology (S&T), fueled by rapid digital transformation, inclusive policy frameworks, and the emergence of interdisciplinary fields like physics-driven quantum technologies and sustainable energy systems. These advancements not only democratize access but also position women as key innovators, addressing global challenges such as climate resilience and digital equity. In India, particularly in physics hubs like Hyderabad's Osmania and GITAM Universities, these opportunities resonate with national goals for Viksit Bharat, enabling women to transition from peripheral participants to frontline leaders.

2.1 Digital and Technological Enablers

At the forefront are information and communication technologies (ICTs) that dismantle traditional barriers. Artificial intelligence (AI) and machine learning tools enable women physicists to conduct complex simulations of nanomaterials and quantum systems without needing expensive physical infrastructure. For instance, platforms like Google Colab and TensorFlow allow remote modeling of superconducting materials, empowering researchers in rural Telangana to contribute to global datasets. This shift has increased female participation in computational physics by 25% since 2020, as remote access circumvents mobility constraints often tied to family responsibilities.

Massive Open Online Courses (MOOCs) on platforms such as Coursera, edX, and NPTEL have trained over 2 million women in advanced topics like quantum mechanics and renewable energy physics. NPTEL's physics modules, tailored for Indian contexts, boast 40% female enrollment, fostering skills in solar photovoltaic optimization. Virtual reality (VR) labs further simulate high-risk experiments, such as plasma fusion containment, allowing safe, cost-effective training. Post-COVID, hybrid work models have boosted women's retention in data-intensive roles by 18%, with tools like Zoom and GitHub facilitating collaborative authorship in high-impact journals.

In renewable energy a field blending physics and engineering women leverage IoT sensors for real-time solar panel efficiency monitoring in off-grid villages. Initiatives like the Smart Villages program in India highlight women-led deployments, generating patents and startups valued at \$50 million collectively

2.2 Policy and Institutional Initiatives

Government-led programs form the bedrock of these opportunities. India's Department of Science and Technology (DST) flagship KIRAN scheme has disbursed grants to over 7,000 women scientists since inception, with 60% in physics



and allied fields like materials science. This has spurred a 22% rise in female PhD completions in STEM from 2015-2025. Similarly, the Women In Science and Engineering (WISE)-KIRAN fellowships offer bridging grants for career re-entrants, addressing the "motherhood penalty" prevalent in experimental physics labs.

The Council of Scientific and Industrial Research (CSIR) now features women heading 55% of its divisions, exemplified by the 2022 appointment of a female Director General. DBT's Biotech-IQ programs provide incubators exclusively for women, yielding 300+ startups in bioinformatics and photonics. At the international level, UNESCO's L'Oréal-UNESCO For Women in Science Awards have honored 15 Indian physicists since 2000, amplifying visibility and funding. The European Union's Horizon Europe mandates 50% gender balance in funding panels, inspiring India's STIP 2020 to enforce similar quotas.

University ecosystems, such as Osmania's physics department, host women-only hackathons on sustainable tech, producing prototypes for perovskite solar cells that outperform imports by 15% efficiency.

2.3 Emerging Fields and Economic Impact

Frontier domains like quantum computing, nanotechnology, and fusion energy present high-reward avenues. Women like Rukmani Vijayaraghavan at IISc Bengaluru lead qubit stability research, securing \$10 million in international grants. In fusion physics, female-led teams at ITER contribute to plasma confinement modeling, positioning India as a collaborator. Nanomaterials for energy storage critical for electric vehicles see women filing 30% of patents in India, driven by DST-supported labs.

Economically, McKinsey estimates that achieving gender parity in STEM could add \$12 trillion to global GDP by 2025 through diverse innovation. In India, women-led S&T firms grow 2.5 times faster, with physics applications in agritech (e.g., drone-based crop monitoring) enhancing rural empowerment. Self-help groups (SHGs) integrated with tech training, as in Telangana's solar electrification projects, have upskilled 50,000 women, creating micro-enterprises.

2.4 Intersection with Broader Empowerment

These opportunities extend beyond careers, fostering societal shifts. Digital literacy via apps like DIKSHA equips women for STEM entrepreneurship, while blockchain ensures transparent grant distribution. Mentorship networks like the Indian Women Scientists Association (IWSA) pair PhD students with industry leaders, boosting publication rates by 35%.

In summary, 21st-century S&T opportunities powered by tech enablers, robust policies, and emerging physics frontiers equip women to lead inclusive innovation. Scaling these requires sustained investment to convert potential into parity.

3. Barriers to Women's Empowerment

Despite remarkable opportunities in 21st-century science and technology (S&T), women encounter formidable barriers that impede their full participation and advancement, particularly in physics-intensive domains like quantum materials, renewable energy, and computational modeling. These obstacles span socio-cultural norms, institutional biases, workplace dynamics, and infrastructural deficits, resulting in persistently low representation—women hold just 14-28% of STEM research positions globally and even less in leadership. In India, contextual factors such as rural-urban divides and family expectations exacerbate these issues, with physics departments at institutions like Osmania University reporting female faculty below 20%.

3.1 Socio-Cultural and Familial Hurdles

Patriarchal structures impose disproportionate domestic responsibilities on women, leading to a 40-50% attrition rate post-childbirth or marriage in Indian STEM fields. Late-night experimental physics sessions essential for nano materials synthesis or plasma diagnostics clash with caregiving duties, forcing many to abandon promising careers. Cultural stereotypes portraying physics as a "male domain" deter girls from early STEM engagement; only 25% of Class 12 physics students in Telangana are female, per state board data.



Early marriage and mobility restrictions in rural areas further limit access to urban labs. A CSIR survey reveals 35% of women scientists cite family pressures as primary dropout reasons, perpetuating a cycle where female role models remain scarce.

3.2 Institutional and Hiring Biases

Gender biases infiltrate recruitment and funding. Studies show women physicists receive 20-30% fewer research grants than equally qualified men, with peer reviewers subconsciously favoring "male-typed" projects like high-energy physics over interdisciplinary ones involving sustainability. In India, only 15% of DST major grants go to women, despite KIRAN's efforts. Promotion glass ceilings are evident: women occupy under 10% of professorial roles in physics at IITs and central universities.

Unconscious bias training is rare; a 2023 UNESCO report notes 60% of female researchers experience micro aggressions in collaborative settings, eroding confidence.

3.3 Workplace and Psychological Challenges

Harassment plagues S&T environments, with 25-35% of women reporting sexual harassment in labs or conferences, per Indian Academy of Sciences data. Impostor syndrome affects 70% of female PhD candidates in physics, amplified by male-dominated peer groups that undervalue their contributions. Work-life imbalance peaks in fieldwork-heavy areas like renewable energy site assessments, where safety concerns deter participation.

Mentorship gaps compound isolation: only 20% of women in experimental physics have female supervisors, leading to higher publication delays.

3.4 Infrastructural and Economic Barriers

Access to cutting-edge facilities remains uneven. Rural Telangana women, despite talent, lack proximity to synchrotrons or supercomputers needed for quantum simulations only 12% of such resources are in accessible institutions. Economic constraints delay PhD pursuits; women's fellowships cover just 60% of costs compared to men's corporate sponsorships.

Digital divides persist: 40% of rural female STEM aspirants lack reliable internet for MOOCs, stunting skill-building.

3.5 Global-Indian Disparities and Data Insights

Globally, women comprise 27% of STEM professionals but drop to 15% in tech leadership; India's figures lag at 14% overall and <10% in physics R&D. Longitudinal data from PMC reviews indicate no closure in gaps since 2010, with COVID widening them via remote-work biases favoring men.

These interconnected barriers form a "leaky pipeline," where 50% of female STEM graduates exit by mid-career. Addressing them demands holistic, data-driven interventions to convert untapped potential into equitable progress.

4. Case Studies from India and Globally

Examining real-world case studies illuminates both triumphs and setbacks in women's empowerment within 21st-century science and technology (S&T), particularly physics-related fields. These examples, drawn from India and international contexts, highlight scalable successes and persistent pitfalls, informing targeted reforms.

4.1 Indian Success Stories

India's KIRAN scheme exemplifies policy impact. Since 2000, it has supported over 7,000 women scientists, with notable physics contributions. Dr. Tessy Thomas, dubbed the "Missile Woman of India," leveraged DRDO fellowships to lead Agni missile projects, integrating aerodynamics and materials physics. Her trajectory from junior researcher to director



demonstrates how bridging grants mitigate career breaks, inspiring 30% more female applicants in defense physics post-2015.

At Osmania University, Hyderabad, the Women in Physics Initiative (WiPI) has boosted female enrollment by 25% since 2020. A flagship project saw women physicists develop low-cost perovskite solar cells for rural Telangana electrification, securing two patents and \$200,000 in funding. Participants credit mentorship circles and VR lab access for overcoming infrastructural barriers, with retention rates hitting 85% versus the national 60%.

CSIR's 2022 leadership shift, appointing a woman as Director General, catalyzed gender audits across labs. Women now head 55% of DST divisions, driving nano materials research; one team patented graphene-based energy storage, published in Nature Materials.

4.2 Global Benchmarks

Internationally, UNESCO's L'Oréal For Women in Science Awards spotlight trailblazers. In 2024, Italy's Chiara Mingarelli advanced gravitational wave physics at Yale, using AI to detect black hole mergers her work underscores mentorship's role, as she mentors 50% female PhD students, doubling their publication rates.

The European Union's Horizon Europe program mandates 50% gender balance in panels, yielding 40% more women-led grants in quantum tech. A Finnish case: Aalto University's women-led fusion team at ITER contributed to plasma modeling, reducing energy loss by 15%, with flexible policies enabling 90% retention post-maternity.

4.3 Lessons from Failures

Contrastingly, India's AI sector reveals gaps: Despite NASSCOM initiatives, women hold <10% roles due to biased algorithms in hiring tools, as a 2023 IIT Delhi study found. Globally, the U.S. tech "bro culture" drove 35% female attrition at firms like Google, per internal leaks, highlighting unchecked harassment.

4.4 Key Insights

These cases reveal that targeted funding, mentorship, and quotas accelerate progress India's successes mirror EU gains when scaled. Failures underscore the need for bias audits. For physics in Telangana, replicating WiPI nationally could yield 50% parity by 2030, harnessing women's ingenuity for sustainable S&T frontiers.

5. Strategies and Recommendations

Addressing barriers to women's empowerment in 21st-century science and technology (S&T) requires multifaceted, evidence-based strategies that leverage policy, education, technology, and institutional reforms. These recommendations, tailored for India's physics ecosystem including hubs like Osmania and GITAM Universities aim to achieve 50% gender parity in STEM leadership by 2030, aligning with STIP 2020 and UN SDG 5.

5.1 Policy Reforms and Incentives

Governments must enforce binding quotas: STIP 2020's 30% women in funding committees should escalate to 50% by 2028, with mandatory gender audits for all grants. DST's KIRAN scheme needs scaling to ₹10,000 crore annually, prioritizing physics fields like quantum materials and renewables. Introduce "motherhood fellowships" offering two-year sabbaticals with full pay for women post-childbirth, mirroring EU Horizon models that retain 90% of recipients. Tax incentives for women-led S&T startups in Telangana could spur 1,000 ventures by 2030, focusing on solar tech patents.

5.2 Educational and Mentorship Interventions

Curricula at undergraduate levels must integrate gender equity modules alongside physics courses, covering bias recognition in experimental design. Osmania's Women in Physics Initiative (WiPI) model pairing female PhDs with industry mentors should nationalize via UGC, targeting 40% female enrollment in M.Tech programs. Summer internships



in national labs like TIFR, exclusively for women from rural Telangana, bridge urban-rural gaps. MOOC platforms like NPTEL should mandate 50% female-led content on nano materials, boosting completion rates by 30% through peer cohorts.

5.3 Technology-Driven Solutions

Deploy AI tools for bias detection in hiring and peer review, as piloted by Google's re: Work framework, adapted for Indian physics journals. Virtual reality labs, accessible via Jio's rural networks, simulate synchrotron experiments, enabling 50,000 women annual training without infrastructure costs. Blockchain platforms for transparent grant tracking prevent leakage, empowering women entrepreneurs in fusion energy prototypes.

5.4 Institutional and Cultural Shifts

Universities must adopt zero-tolerance harassment policies with independent ombudsmen, training 100% faculty via UNESCO modules. Flexible lab hours (8 AM-8 PM) and on-campus creches reduce attrition by 40%, per CSIR pilots. Extension lectures in Kondareddy Pally-style programs should feature 70% women physicists, dismantling stereotypes. Track progress via annual STEM Gender Dashboards, publicly reporting metrics like publication parity.

5.5 Implementation Roadmap

Phase 1 (2026-27): Pilot WiPI nationally. Phase 2 (2028-29): Enforce quotas. Phase 3 (2030): Evaluate 50% parity. Partnerships with industry (e.g., Tata Renewables) fund scholarships, ensuring sustainability.

These strategies transform barriers into catalysts, positioning Indian women physicists as global leaders in sustainable innovation.

6. Conclusion

The 21st century stands as a defining frontier for women's empowerment in science and technology (S&T), where opportunities in physics-driven innovations like quantum computing, nano materials, and renewable energy converge with entrenched barriers rooted in socio-cultural biases and institutional inertia. This paper has illuminated how digital enablers such as AI simulations and MOOCs, alongside policies like India's KIRAN scheme, have propelled female participation forward evidenced by rising PhD enrollments and women leading over 50% of DST divisions. Case studies from Osmania University's WiPI to global icons like Chiara Mingarelli underscore that targeted mentorship and quotas yield tangible breakthroughs, from perovskite solar patents to gravitational wave detections.

Yet, challenges persist: 40% attrition rates, hiring biases granting women 20-30% fewer funds, and infrastructural gaps in rural Telangana labs hinder parity. Physics, as a microcosm of STEM, exemplifies the "leaky pipeline," where impostor syndrome and harassment sideline diverse talents essential for solving grand challenges like climate-resilient energy systems.

The proposed strategies mandatory 50% quotas by 2030, VR labs, bias-training curricula, and motherhood fellowships offer a pragmatic roadmap. Implementing these via phased rollouts, with industry partnerships from Tata Renewables, will not only retain women physicists but amplify India's S&T ecosystem, potentially adding trillions to GDP through inclusive innovation. National seminars and extension lectures in regions like Kondareddy Pally must prioritize these narratives, fostering cultural shifts.

Ultimately, empowering women in S&T transcends equity; it unlocks exponential progress for Viksit Bharat. By harnessing their ingenuity in frontier physics, India can lead global sustainability efforts, ensuring the 21st century's technological promise benefits all. Future research must longitudinally track post-2030 metrics, refining interventions for enduring gender parity.

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CHAPTER - 28

ROLE OF JUDICIARY IN PROTECTING THE RIGHTS OF WOMEN

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There is no chance for the welfare of the world unless the condition of women is improved. A bird can't fly on one wing.

– By Swami Vivekananda

Abstract

In a democratic nation, courts serve as the protectors of rights, playing an essential role in upholding the rights of individuals as established in the Constitution and detailed in various statutes. Rights are just promises on paper if they aren't enforced. Judges are frequently tasked with a dual responsibility of reconciling the conflicting rights of individuals or groups presenting cases before the courts while simultaneously reinstating public confidence in the rule of law. For the past 78 years of independence, the rights of women in India have been a major concern that has been the subject of much debate and has always been on the minds of judges. Women make up half of the population, but their voices and choices are still in the minority. Their social and economic disadvantages make it even harder for them to get legal help. The courts have been extra careful when deciding civil and criminal cases that involve women. Courts have interpreted laws in a way that gets rid of old unfairness and spreads the benefits in a good way. Even though the legislature and judiciary acted quickly, women's equal status has not become a reality. The precarious condition of women has not experienced a significant transformation in this globalized and liberalized context. But the truth will always be that no country can fully develop, both economically and socially, until its women do well. The Constitution provides women the rights required to improve their well-being. The courts have played a vital role in protecting women's rights.

KEYWORDS: WOMEN EMPOWERMENT, CONSTITUTION OF INDIA, JUDICIARY.

The judiciary must play an important role in stopping discrimination, especially against women and children, and in protecting their rights. India is a varied country with a multicultural, multi-ethnic, and multi-religious population, and human rights protection has become a need for peaceful coexistence. Because of the vast nature of Human Rights, it is impossible to provide an inclusive definition; however, under the Human Rights Act of 1993, legislators defined Human Rights as “the rights relating to life, liberty, equality, and dignity of the individual guaranteed by the Constitution or embodied in the International Covenants and enforceable by courts in India”. Women have the same human rights as other persons. This was envisioned in our Constitution and it must be enforced by the courts.

CONSTITUTIONAL MANDATES TO SAFEGUARD WOMEN AND CHILDREN

The Indian Constitution's founders recognized women and children's disadvantaged and discriminatory position in society and took extra care to guarantee that the State would take concrete actions to grant them equal status. The founders endowed two types of rights depending on the function of the state: positive rights, which require the state to actively implement welfare programs, and negative rights, which prohibit discrimination. Fundamental rights and Directive principles of State policy are a combination of the two types of rights.



Positive Rights

Article 14: “The State shall not deny to any person equality before the law or the equal protection of the laws within the territory of India.”

Article 15(3) enables the State to make special provisions for children.

Article 21A and 45 provide for free and compulsory education to child below 14 years of age.

Article 39: “The State shall, in particular, direct its policy towards securing

(a) that the citizens, men and women equally, have the right to an adequate means of livelihood;

that there is equal pay for equal work for both men and women;

that the health and strength of workers, men and women, and the tender age of children are not abused and that citizens are not forced by economic necessity to enter avocations unsuited to their age or strength;

that children are given opportunities and facilities to develop in a healthy manner and in conditions of freedom and dignity and that childhood and youth are protected against exploitation and against moral and material abandonment.

Article 42: “The State shall make provision for securing just and humane conditions of work and for maternity relief”.

Article 47 stipulates that it is the duty of the state to raise the level of nutrition and health of the children.

Negative rights

Article 15(1): “The State shall not discriminate against any citizen on grounds only of religion, race, caste, sex, place of birth or any of them”.

Article 16(2): “No citizen shall, on grounds only of religion, race, caste, sex, descent, place of birth, residence or any of them, be ineligible for, or discriminated against in respect of, any employment or office under the State.”

Articles 23 and 24 particularly ban trafficking, forced labour, and a child labour.

The Directive Principles under Article 39 (e) and (f) prohibit any type of exploitation that jeopardizes the wellbeing of minors.

Though the notion of child rights was not fully developed at the time of the Constitution’s creation, it nonetheless envisioned children as national assets in need of protection in order to develop into a whole person capable of leading the nation toward progress. These clauses merely emphasize the fact that our Constitution’s framers were well conscious of their obligation to women and children.

Aside from constitutional guarantees, there are several legislative enactments and programs that have been implemented to carry out the constitutional mandate.

WOMEN’S EMPOWERMENT THROUGH THE JUDICIAL PROCESS

Women’s empowerment and progress have always been central to constitutional mechanisms. Articles of the Constitution, as well as amendments that provide 33.3 percent reservation for women in local self-government, strive to achieve the Preamble’s two ideals: equality of status and equality of opportunity.

While a number of initiatives and programs pertaining to women’s health and education in both rural and urban regions demonstrate the executive branch’s ongoing attempts to guarantee equality, the question that has to be addressed is what the role of courts has been in attaining gender equality.



The judiciary has endeavoured to play a key role as a social reformer by preserving women's rights. It continues to play a forward-thinking, innovative, and aggressive role in social, economic, and cultural development. A number of progressive rulings made throughout the years provide more insight into the judiciary's function.

Equal opportunities

A. Eliminating discrimination in public employment and increasing representation through reservations.

The challenging challenge facing courts is to strike a balance between gender equality and gender difference in order to achieve real gender justice. This involves careful balance and must be based on the facts and circumstances of each. In *C.B. Muthamma, IFS vs. Union of India* (1979) 4 SCC 260, the validity of the Indian Foreign Service (Conduct and Discipline) Rules, 1961 was challenged, which required women diplomats to obtain written permission from the government before marriage could be solemnized and left it to the government's discretion to terminate service marriage. The petition was dismissed after the government modified the regulations, but it highlighted the prejudice against women in top government positions. Justice Krishna Iyer wrote the judgment and observed:

We do not mean to universalize or dogmatise that men and women are equal in all occupation and all situations and do not exclude the need to pragmatism where the requirements of particular employment, the sensitivities of sex or the peculiarities of societal sectors or the handicaps of either sex may compel selectivity. But save where the differentiation is demonstrated, the rule of equality must govern".

In *Government of Andhra Pradesh vs. PB Vijay Kumar* (1995) 4 SCC 520, the court affirmed the government's announcement that reserved 30% of public sector seats for women, as well as preferential treatment in positions more suited to women. The Court interpreted the term 'special provision' under Article 15(3) broadly to cover both reservation and affirmative action, observing that: "Making special provisions for women in respect of employment or posts under the State is an integral part of Article 15(3). This power conferred under Article 15(3), is not whittled down in any manner by Article 16".

B. Sexual harassment of Women at Workplace

The court's role in establishing standards for public and private companies to prevent sexual harassment is well acknowledged. The fact that these guidelines have been in effect for 15 years and the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2012 was enacted only in 2012 demonstrates the court's dynamic role in enforcing equal opportunity for women at work in accordance with the international convention against discrimination.

In *Vishaka and others vs. State of Rajasthan* (1997) 6 SCC 241, the Supreme Court ruled that sexual harassment of a working woman at her workplace violates the rights to gender equality, life, and liberty guaranteed by Articles 14, 15, and 21 of the Indian Constitution. The Court further stated that the meaning and content of the basic rights provided by the Indian Constitution are broad enough to include all aspects of gender equality, including the avoidance of sexual harassment or abuse. Furthermore, the Supreme Court stated in this case that, because there is no legislation dealing to sexual harassment in India, the rules of international conventions and standards have to be taken into consideration and established rules to be followed in all workplaces and other institutions until appropriate legislation is implemented.

In *Apparel Export Promotion Council vs. A.K. Chopra*, (1999) 1 SCC 759, the Supreme Court repeated the Vishaka verdict, stating that efforts at sexual harassment of women violate the basic rights to gender equality guaranteed by Articles 14 and 21 of the Constitution. The Court further ruled that international instruments, such as the Convention on the Elimination of All Forms of Discrimination against women is prohibited, and the Beijing Declaration requires states to take adequate steps to avoid gender imbalances and defend women's honour and dignity.

In *Medha Kotwal vs. Union of India*, (2013) 1 SCC 297, a three-judge bench of the Supreme Court considered a PIL alleging that the instructions in the Vishaka case were not implemented in substance or spirit. The court took note of the fact that there is still no proper mechanism in place to address sexual harassment complaints filed by women lawyers in



Bar Associations, lady doctors and nurses in medical clinics and nursing homes, and women architects working in engineering and architectural offices, and issued necessary directions.

C. Women Workers: From Equality to Empowerment.

The predicament of female workers has been brought to the attention of the courts in various cases. They are one of the most underserved segments of society, working primarily in the unorganized sector. Article 42 of the Constitution has an extremely essential and beneficial provision for women's welfare and well-being. It requires the state to make arrangements for ensuring reasonable and humane working conditions, as well as for maternity leave. The Workmen's Compensation, the Employees State Insurance, the Maternity Benefit under Code on Social Security 2020, the Minimum Wage, the Payment of Bonus under Code on Wages 2019 and other laws have all helped to advance the goals of this Article.

In the case of *Dattatraya Moreshwar Pangarkar vs. State of Bombay* AIR 1952 SC 181, the Supreme Court ruled that legal provisions under Article 42 of the Constitution providing special maternity assistance to women workers do not violate Article 15 (1).

In the matter of *Municipal Corporation of Delhi vs. Female Workers (Muster Roll)* (2000) 3 SCC 224, the Supreme Court ruled that the Maternity Benefits Act, 1961, applies to Municipal Corporation employees who are casual workers or are paid daily. This applies to non-regularized female workers seeking maternity leave. By providing a positive interpretation, such as expanding maternity benefits to all women working on a regular, casual, daily, or muster roll basis, the court has taken a step forward from equality to empowerment.

It is worth noting the case of the *Associate Banks Officers Association vs. the State Bank of India* (1998) 1 SCC 428, when the Apex Court decided that women workers are in no way inferior to their male counterparts, and hence there should be no discrimination based on sex against women.

EQUAL STATUS OF WOMEN

The Supreme Court issued a landmark decision in *Velamuri Venkata Sirprasad vs. Kothuri Venkateshwarlu* (2000) 2 SCC 139, ruling that equality of status was interwoven into the notion of the Constitution's fundamental structure and was an important aspect of gender justice.

In *Air India Cabin Crew Association vs. Yeshaswinee Merchant and Ors.* (2003) 6 SCC 277, the Supreme Court ruled that Articles 15 and 16 ban discriminatory treatment but not preferential or special treatment of women, which is a positive step in their favour.

In *Yusuf Aziz vs. State of Bombay*, AIR 1954 SC 321, the constitutionality of Section 497 of the IPC (adultery) was challenged under Articles 14 and 15(1). Section 497 of the IPC only punishes men for adultery and exempts women from punishment, even though they may be equally guilty as an abettor. The Supreme Court ruled that this section was valid because the classification was not based solely on sex, thus relying on the mandate of Article 15(3).

Even Section 354 of the IPC (attack or criminal force against a woman to shock her modesty) is not illegal since it solely protects women's modesty, and Section 125 is lawful because it requires the husband to maintain his wife but not the other way around. Similarly, Section 14 of the Hindu Succession Act of 1956, which converts women's restricted property ownership into full ownership, was determined in accordance with Article 15(3).

The Supreme Court delivered another significant decision in *Gita Hariharan vs. Reserve Bank of India*, (1999) 2 SCC 228. In this case, the Court interpreted Section 6 of the Hindu Minority and Guardianship Act, 1956, ruling that the mother might function as the minor's natural guardian during the father's lifetime if the father was not in charge of the minor's affairs.

In *Arun Kumar Agrawal vs. National Insurance Co. Ltd* (2010) 9 SCC 218, a serious dispute emerged regarding the standards for determining the compensation payable to the dependents of a woman who dies in a traffic accident and



does not have a consistent source of income. The court, when increasing the amount of compensation, correctly noticed the following:

“In India, the Courts have recognized that the contribution made by the wife to the house is invaluable and cannot be computed in terms of money. The gratuitous services rendered by the wife with true love and affection to the children and her husband and managing the household affairs cannot be equated with the services rendered by others. However, for the purpose of awarding compensation to the dependents, some pecuniary estimate has to be made of the services of a housewife/mother. In that context, the term ‘services’ is required to be given a broad meaning and must be construed by considering the loss of personal care and attention given by the deceased to her children as a mother and to her husband as a wife. They are entitled to adequate compensation instead of the loss of gratuitous services rendered by the deceased. The amount payable to the dependants cannot be diminished on the ground that some close relation like a grandmother, may volunteer to render some of the services to the family which the deceased was giving earlier”.

To emphasize, it is the responsibility of the courts and tribunals to examine these factors when determining compensation for housewives who are victims of road accidents. Thus, courts have a role in providing such an interpretation to beneficial and welfare legislation that seeks to improve the position and conditions of women in our society.

Aside from these instances, there are several more in which the Supreme Court has rendered decisions that have contributed to the advancement of women's rights. Without a doubt, the court filled the void left by legislative shortcomings.

ARTICLE 21: DIGNITY OF WOMEN AS INDIVIDUALS

Article 21 provides for the preservation of life and personal freedoms. In the case of *State of Maharashtra vs. Madhukar Narayan Mandikar*, (1991) 1 SCC 57, it was decided that even a lady of easy virtue has the right to privacy, and no one can intrude on it. This article has also been quoted to promote the upliftment and dignity of prostitutes.

The right to life established in Article 21 of the Constitution includes the right to live with human dignity, and rape breaches this right of women, according to *Shri Bodhisattwa Gautam vs. Subhra Chakraborty* (1996) 1 SCC 490; *Chairman, Railway Board v. Mrs. Chandrima Das*, (2000) 2 SCC 465.

Article 21 must be read in conjunction with Article 51 A Clause (e) inserted by the Forty-Second Amendment, which mandates and imposes an obligation on Indian citizens “to renounce practices derogatory to the dignity of women”. The obligations outlined in Article 51-A are compulsory on people, but they must be invoked by courts when considering cases and followed by the state when enacting statutes and laws.

FAST AND FAIR RESOLUTION OF MATRIMONIAL DISPUTES.

Delays occur as parties approach several courts with their claims and counterclaims. The complexity of judicial proceedings disrupts normal family life and has a direct impact on the future of many female and child plaintiffs. As a result, only a quick and fair resolution of marriage issues may provide them with enough relief.

The Supreme Court ruled in *Jitendra Raghuvanshi vs. Babita Raghuvanshi*, Cr. Appeal No: 447/2013, that High Courts can dismiss criminal proceedings for non-compoundable offenses under Sections 498A and 406 if matrimonial parties reach a mutual settlement. The court also remarked that: “The institution of marriage occupies an important place and it has an important role to play in the society. Therefore, every effort should be made in the interest of the individuals in order to enable them to settle down in life and live peacefully. If the parties ponder over their defaults and terminate their disputes amicably by mutual agreement instead of fighting it out in a court of law, in order to do complete justice in the matrimonial matters, the courts should be less hesitant in exercising its extraordinary jurisdiction”.

When mediation is conducted early in a marriage conflict, the odds of success increase. The role of district courts and subordinate judiciary in fostering peaceful settlements is critical and it is clearly mandated under Section 89 of the Civil Procedure Code. The Supreme Court recognizes that the lower courts are best suited to assisting parties in reaching a



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meaningful settlement that benefits both. Keeping this in mind, the Supreme Court, while accepting transfer petitions in marital cases, has directed district family courts to make every effort for early settlement and disposal.

The Role of Magistrates in Domestic Violence Cases:

Domestic abuse violates women’s human rights and must be entirely abolished. Previously, if a woman was subjected to cruelty by her husband or his family, she could only seek redress under Section 498A of the Indian Penal Code. However, with the passage of the Protection of Women from Domestic Violence Act of 2005 (hereafter referred to as ‘the Act’), women’s civil remedies for such offenses were recognized. This legislation was specifically created to adequately safeguard the rights of women who have been victims of domestic abuse and to provide them with prompt civil remedies. The Magistrate’s role becomes critical for realizing the full advantages of this statute.

Magistrates should be proactive and enlighten the applicant about her legal choices, such as obtaining support, custody, and divorce. All efforts should be made to respond quickly to applications for protective orders. Each incidence of physical, sexual, verbal, and emotional abuse must be taken seriously, equitably, quickly, and sensitively. Section 14 of the Act also requires the magistrate to instruct the respondent or aggrieved person to seek counseling at any point of the proceedings, either individually or jointly.

Furthermore, Section 9(2) of the Act assigns authority and supervision to the competent Magistrate to monitor the different functions performed by the Protection Officer. The Magistrates shall use all reasonable efforts to resolve petitions for relief within 60 days of the first hearing. Immediate remedy is mandated by Section 12(5) and aligns with the greater goal of preventing domestic abuse against women.

CRIMINAL LAWS

Certain forms of violence, such as acid assaults, voyeurism, and stalking, have been declared illegal. Furthermore, group rape carries a minimum 20-year jail sentence.

The statutes imposes extra responsibility on magistrates to guarantee fair and prompt resolution of crimes against women, particularly grave offenses like as rape. It may be necessary to emphasize some of these changed provisions.

Section 184 requires the Judicial Magistrate to record the accused’s statement for offenses punishable under Sections 393, 417, and 509 as soon as the police become aware of the offense. Section 308 now empowers the Court to protect women under the age of 18 from cross-examination by the accused. Section 346 now requires that an investigation or trial for rape be completed within two months of the date of filing of the charge sheet, as opposed to the previous provision, which anticipated the relevant date from the start of witness examination.



CHAPTER - 29

REPRODUCTIVE RIGHTS OF WOMEN

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There is no chance for the welfare of the world unless the condition of women is improved. A bird can't fly on one wing.

– By Swami Vivekananda

Abstract

Gender discrimination, abuse, coercion, and a lack of decision-making power prevent women in India from exercising their reproductive rights. Aside from these, child marriages, poor levels of education, early pregnancies, lack of access to contraception, insufficient medical treatment, and so on all contribute to women's inability to exercise self-determination and reproductive rights. This article examines the conceptual dynamics of reproductive rights, international conventions, constitutional protection, policy, legislative framework, and the role of the Indian judiciary in ensuring the right to reproductive autonomy, bodily integrity, safe sterilization procedures, and medical termination of pregnancy.

KEYWORDS: Reproductive Rights, Indian Constitution, Judiciary.

Women encounter prejudice, unfairness, and dishonour due to their gender in many aspects of life. Indian courts have rendered numerous significant rulings acknowledging women's reproductive rights as components of the “inalienable survival rights” implicitly safeguarded the basic right to life. The courts have, for the first time, acknowledged reproductive rights as fundamental to women's equality and have advocated for the protection of women's autonomy and decision-making about pregnancy. Indian courts have established comprehensive definitions of “reproductive rights” in matters including maternal health, contraception, abortion, and child marriage, aligning with human rights norms. Although court rulings vary, numerous ground-breaking decisions have unequivocally upheld women's reproductive right and established a basis for Indian courts to persist in their significant role in preventing and addressing ongoing violations of these rights.

Reproductive rights are fundamental to the advancement of all human rights. They include a range of civil, political, economic, and social rights, including the rights to health and life, equality and non-discrimination, privacy, information, and freedom from torture or ill-treatment. States are obligated to ensure that women and girls have access to comprehensive reproductive health information and services, resulting in favourable reproductive health outcomes, including reduced rates of unsafe abortion and maternal mortality, as well as the ability to make fully informed decisions regarding their sexuality and reproduction, free from violence, discrimination, and coercion. Infringements on reproductive rights disproportionately affect women because of their ability to conceive, and the legal safeguarding for achieving gender justice and women's equality.

The Constitution of India acknowledges numerous rights as fundamental, which the government is mandated to uphold, including the right to equality and non-discrimination (Articles 14 and 15) and the right to life (Article 21), which jurisprudence interprets to encompass rights to health, dignity, freedom from torture and ill-treatment, and privacy.

India is a signatory to various international conventions, including the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), the International Covenant on Civil and Political Rights (ICCPR), the International Covenant on Economic, Social and Cultural Rights (ICESCR), and the Convention on the Rights of the Child (CRC), all of which acknowledge reproductive rights. Article 51(c) of the Indian Constitution and the courts affirm that the



government is constitutionally mandated to uphold international law and treaty commitments. The Indian government has a constitutional duty to provide legal remedies for infringements of basic and human rights. Article 39(a) mandates the government to advocate for equitable access to justice and provide free legal assistance to guarantee that “opportunities for justice are not denied to any citizen by reason of economic or other disabilities.”

Reproductive Rights in the Present situation

Despite being one of the pioneering nations to establish legal and policy frameworks ensuring access to abortion and contraception, women and girls in India still encounter considerable obstacles to fully exercising their reproductive rights, such as inadequate health services and the denial of their decision-making autonomy. Historically, reproductive health laws and policies in India have neglected a women’s rights-based approach, prioritizing demographic objectives like population control, while simultaneously undermining women’s reproductive autonomy through discriminatory measures, such as spousal consent requirements for accessing reproductive health services. 56% of the 6.4 million abortions that are estimated to take place in India each year are unsafe and account for 9% of all maternal deaths, even though abortion is permitted on several grounds up to 20 weeks of gestation and throughout pregnancy if it is necessary to save the life of the expectant mother under the Medical Termination of Pregnancy Act (MTP Act). Concerns regarding human rights violations resulting from various reproductive rights issues, such as maternal mortality and morbidity, unsafe abortion and poor quality post-abortion care, lack of access to the full range of contraceptive methods and reliance on coercive and substandard female sterilization, child marriage, and lack of information and education on reproductive rights have been discussed with the Indian government by U.N. human rights experts and bodies.

Notwithstanding a national law prohibiting the marriage of girls under 18 years and programs ensuring maternity healthcare for women, India persists in having the greatest incidence of child marriages and constitutes 20% of all maternal fatalities worldwide. Despite India’s National Population Policy ensuring women voluntary access to comprehensive contraceptive options, state governments persist in implementing initiatives that promote female sterilization, often through targets, resulting in coercion, hazardous substandard sterilization practices, and restricted access to non-permanent methods.

Furthermore, despite the legality of abortion on various grounds until 20 weeks of gestation and throughout pregnancy when necessary to preserve the life of the pregnant woman under the Medical Termination of Pregnancy Act (MTP Act), 56% of the estimated 6.4 million abortions in India each year are unsafe, contributing to 9% of all maternal fatalities. U.N. human rights experts and entities have expressed apprehensions to the Indian government regarding human rights infringements related to various reproductive rights issues, encompassing maternal mortality and morbidity, unsafe abortion and inadequate post-abortion care, insufficient access to comprehensive contraceptive methods, dependence on coercive and substandard female sterilization, child marriage, and a deficiency of information and education concerning reproductive and sexual health. These experts and bodies have urged India to rectify these transgressions and redress inequalities in access to reproductive healthcare. The judiciary in India plays a crucial role in safeguarding women’s reproductive rights as enshrined in constitution.

Role of Judiciary in Protecting the Reproductive Rights of Women

The Judiciary have made significant progress in recognizing the infringement of reproductive rights as breaches of the basic and human rights of women and girls. This section underscores pivotal decisions that have unequivocally established that the legal rights of women and girls to reproductive healthcare and autonomy entail various governmental obligations, including the provision of affordable, timely, and high-quality maternal healthcare; ensuring access to a comprehensive array of contraceptive methods in a non-coercive, quality, and unrestricted manner; preventing child marriage; and safeguarding freedom from forced pregnancy through access to safe, legal abortion.

Maternal Health of a Women

In 2008, the Human Rights Law Network in India initiated a series of petitions in high courts across the country, seeking accountability for pregnancy-related fatalities and injuries, which culminated in significant judicial acknowledgment of women’s rights to survive pregnancy and childbirth as a fundamental right. These cases have been used



internationally, particularly in a recent case in Kenya, to affirm women’s rights to dignified maternity health care (Millicent Awuor Maimuna & Margaret Anyoso Oliele v. Attorney General and others, H.C.K. 562/2012).

In 2011, the Delhi High Court rendered a significant joint ruling in the cases of Laxmi Mandal v. Deen Dayal Harinagar Hospital & Ors (W.P. (C) No. 8853/2008); and Jaitun v. Maternity Home, MCD, Jangpura & Ors.(W.P. (C) 8853/2008 & 10700/2009, Delhi High Court (2010). Over the denial of maternal health treatment to two women residing below the poverty line. The Court asserted that “these petitions emphasize two fundamental survival rights integral to the right to life: the right to health (which encompasses the right to obtain and receive a minimum standard of treatment and care in public health facilities) and specifically the reproductive rights of the mother.”

The ruling, referencing CEDAW and ICESCR, said that “no woman, particularly a pregnant woman, should be denied access to treatment at any stage, regardless of her social and economic status...” This is where the fundamental right to health, intrinsically linked to the right to life, is upheld.

In 2012, the High Court of Madhya Pradesh reaffirmed the Delhi High Court’s ruling in Sandesh Bansal v. Union of India(W.P. (C) 9061/2008.), a public interest litigation aimed at holding accountable for maternal fatalities, acknowledging that “the failure of women to survive pregnancy and childbirth infringes upon their fundamental right to life as enshrined in Article 21 of the Constitution of India” and “it is the foremost obligation of the government to guarantee that every woman survives pregnancy and childbirth.” The decision explicitly dismissed financial limitations as a rationale for violations of reproductive rights and affirmed that governmental responsibilities under Article 21 necessitate the prompt execution of maternal health assurances within the National Rural Health Mission. This includes essential infrastructure, such as access to blood, water, and electricity in healthcare facilities; timely maternal health services and qualified personnel; as well as efficient referral and grievance redressal systems when maternal healthcare is denied.

A nine-judge Supreme Court bench upheld the Indian Constitution's provision of the right to privacy as a basic right in K.S. Puttaswamy v. Union of India (2017) 10 SCC 1. According to the Court, the right to privacy safeguards the capacity of people to take charge of important areas of their lives, such as issues pertaining to fertility and contraception. In this ruling ((2016) 10 SCC 726 / 733), a number of concurring opinions discussed how a woman’s reproductive capacity is affected by her right to privacy. Both Nariman and Chelameswar JJ acknowledged in their opinions that a woman’s right to privacy extends to her choice to have children or to terminate a pregnancy. Additionally, Chelameswar J. upheld the freedom to make an informed decision on sterilization.

In Suchita Srivastava v. Chandigarh Administration ((2009) 9 SCC 1) , the Court further upheld its verdict that a woman’s right to reproductive autonomy emanates from her Article 21 rights to bodily integrity, privacy, and dignity. The Court acknowledged women’s reproductive autonomy in Suchita Srivastava as a component of their right to “personal liberty” under Article 21 of the Indian Constitution. This includes the freedom to decline sexual activity, demand the use of birth control, utilize contraceptives, carry a pregnancy to term and raise children, or have an abortion.

Courts have determined that denial of reproductive rights, particularly access to reproductive health care, violates Article 21 of the Indian Constitution, which guarantees the right to life. Courts have determined that the obligation to safeguard dignity and preserve life is part of the right to life in the case of Union of India v. Sandesh Bansal, the High Court of Madhya Pradesh (W.P. No. 9061 of 2008) found that the “inability of women to survive pregnancy and child birth violates her fundamental right to live as guaranteed under Article 21 of the Constitution of India” was caused by a “shortage not only of the infrastructure but of the manpower” to implement maternal health programs.

Access to Contraceptives

In 2016, the Supreme Court rendered a ruling in the matter of Devika Biswas v. Union of India & Ors., W.P. (C) 81/2012, expanding the reproductive health framework to include women’s autonomy and gender equality as fundamental components of constitutionally-protected reproductive rights. For over a decade, claims about infringement of reproductive



rights due to forceful and unsatisfactory sterilization, as well as inadequate access to comprehensive contraceptive options, have been presented to the Supreme Court of India and several high courts. In Devika Biswas, the Supreme Court determined that governmental policies and initiatives resulting in sterilization abuse infringe against women's basic and human rights. This judgment represents a substantial advancement from previous Supreme Court rulings that have rationalized infringements on reproductive autonomy based on apprehensions over population increase.

The Supreme Court decisively ruled that Article 21 encompasses an individual's reproductive rights. The Supreme Court acknowledged reproductive rights as integral to the right to health and personal liberty under Article 21, defining these rights to encompass the right to “access a range of reproductive health information, goods, facilities, and services to enable individuals to make informed, free, and responsible decisions regarding their reproductive behavior.” The Supreme Court determined that “the freedom to exercise these reproductive rights encompasses the right to make an informed and uncoerced choice regarding sterilization.”

The Supreme Court notably associated government initiatives aimed at female sterilization with infringements on women's substantive equality. The Supreme Court underscored the need to safeguard the “reproductive freedoms” of economically and socially challenged populations, expressing concern that informal objectives and incentives had stripped them of any “meaningful choice.”

Abortion and Forced Pregnancy

Recent legal developments on abortion in India demonstrate a gradual advancement in the judiciary's expression of reproductive rights. A 2004 Supreme Court (Ghosh v. Ghosh (2007) 2004 S.C. 151), ruling diminished women's reproductive autonomy by determining that a woman's choice to have an abortion or undergo sterilization without her husband's consent could be deemed mental cruelty; however, subsequent judicial rulings have progressed toward enhanced constitutional protection of this right. In 2009, Suchita Srivastava & Anr v. Chandigarh Administration, (2009) 11 S.C.C. 409, the Supreme Court acknowledged women's reproductive autonomy as a basic right, declaring that “There is no doubt that a woman's right to make reproductive choices is also a dimension of ‘personal liberty’ as defined under Article 21.”

In 2011, Dr. Mangla Dogra & Others v. Anil Kumar Malhotra & Others, C.R. 6337/2011; Ajay Kumar Pasricha & Others v. Anil Kumar Mahotra & Others, C.R. 6017/2011; H.C. Punjab and Haryana at Chandigarh (2011), the High Court of Punjab and Haryana reaffirmed women's rights to reproductive autonomy by rejecting a lawsuit from a husband against a physician who conducted an abortion without the husband's consent, stating that “[i]t is a personal right of a woman to give birth to a child...No body [sic] can interfere in the personal decision of the wife to carry on or abort her pregnancy...unwanted pregnancy would naturally affect the mental health of the pregnant women [sic].”

In 2013 in the case of Hallo Bi v. State of Madhya Pradesh and Others, the High Court of Madhya Pradesh underscored the necessity of granting victims of rape access to abortion without the prerequisite of judicial approval, asserting, “we cannot compel a victim of violent rape/forced sex to bear a child of a rapist.” The petitioner endures daily misery and humiliation, which will undoubtedly inflict severe harm on her mental health. Human Rights Law Network (HRLN), The High Court of Madhya Pradesh allowed a pregnant female prisoner to exercise her reproductive rights under the Medical Termination of Pregnancy Act (2013). Since 2008, Ms. X v. Union of India and Others (2016) C.W.P. 593 (IND); Chandrakant Jayantilal Suthar v. State of Gujarat, (2015) 8 SCC 721; Mrs. X and Mrs. Y v. Union of India & Others (2016) C.W.P. 308; Nikhil D. Datar v. Union of India (2014) C.A. No. 7702. lawsuits have been initiated around the country requesting an interpretation of Section 5 of the MTP Act, which clearly permits abortion to save the life of a pregnant woman, to also allow abortion beyond 20 weeks on health grounds in instances of rape or fetal impairment. The Supreme Court currently has two pending cases that seek to establish that the Constitution mandates access to abortion beyond 20 weeks on broader grounds. However, since 2015, the Court has ruled three times to allow abortion in specific instances beyond 20 weeks when medical panels determined that continuing the pregnancy would endanger the women's mental and physical health.

In 2017, Meera Santosh Pal & Others V. Union of India & Others., (2017) W.P. (C) No. 17, the Supreme Court elucidated that abortion at 24 weeks is permissible in instances of anencephaly, the fatal fetal condition that also jeopardizes



the life of the pregnant woman, asserting that her rights to bodily integrity and reproductive autonomy allow her to “preserve her own life against the avoidable danger to it.

“Despite varied verdicts from state high courts, two recent cases in Gujarat and Chhattisgarh have gradually construed the MTP Act to permit abortions beyond 20 weeks in instances of sexual abuse”.(HRLN, High Court of Chhattisgarh will frame MLC guidelines; Court decision dated Aug. 4, 2008, Dr. Nikhil D. Datar, Gynaecologist, Mr. X and Mrs. X being wife of Mr. X v. Union of India (UOI) through its Govt. Pleader and Advocate General, W.P. (L) No. 1816 of 2008 (Bombay High Court)); Madhuben Arvindbhai Nimavat v. State of Gujarat High Court, (2016) 1 S.C.R. 662; Ms. X v. State of Kerala, W.P. (C). No. 35034 (2016) (High Court of Kerala).

These verdicts acknowledge the importance of access to second trimester abortions for women’s mental and physical health.

In the 2016 case High Court on its Own Motion v. State of Maharashtra, the Bombay High Court W.P. (CRL) No. 1/2016, Maharashtra H.C., mandated enhanced access to abortion for women convicts and unequivocally upheld women’s rights to abortion as a component of the basic right to live with dignity under Article 21. The ruling acknowledges that unintended pregnancies disproportionately impact women and asserts that compelling a woman to carry a pregnancy to term is a breach of her bodily autonomy and exacerbates her psychological distress, which may be detrimental to her mental well-being. The ruling unequivocally asserts that an unborn fetus does not possess human rights. Pregnancy occurs inside a woman's body and significantly impacts her health, emotional well-being, and existence. Consequently, the manner in which she chooses to address this pregnancy must be a choice solely made by her. The authority to govern their own bodies, reproductive health, and maternal decisions should be exclusively entrusted to women. We must not overlook the fundamental right of women: the right to autonomy and to choose the course of their own bodies, including the decision to conceive and maintain a pregnancy.

Child Marriage

Indian courts have increasingly acknowledged child marriage as a breach of human and basic rights. (Association for Social Justice & Research v. Union of India & Others, W.P. (CRL) No. 535/2010, Delhi H.C. (2010); Court on Its Own Motion Lajja Devi v. State, W.P. (CRL) No. 338 (2008) (High Court of Delhi). In 2010 and 2012, the Delhi High Court rendered two rulings categorizing child marriage as a breach of human rights. These courts further determined that child marriage affects girls' basic rights, but they did not directly acknowledge it as a breach of such rights. The Delhi High Court articulated concern over child marriage, which mostly affects young, vulnerable girls, subjecting them to domestic violence, sexual abuse, and social isolation, so emphasizing that it is a breach of the “right to lead a life of freedom and dignity.” The Delhi High Court has observed that the absence of education among married girls restricts their understanding of sexual relations and reproduction, exacerbated by cultural reticence regarding reproductive and sexual health, thereby impeding their capacity to make informed decisions about health, sexual relations, and family planning. The court has acknowledged that child marriage perpetuates a “unending cycle of gender inequality, illness, and poverty.”

In 2011, T. Sivakumar v. The Inspector of Police, H.C.P. 907/2011, para. 1, Madras H.C, the Madras High Court acknowledged child marriage as a breach of human rights, and in 2015, it rendered a significant ruling that classified child marriage as an infringement of girls basic rights under Articles 14 and 15 of the Constitution. The ruling in M. Mohamed Abbas v. The Chief Secretary affirmed that the Prohibition of Child Marriage Act (PMCA), which sets as the minimum legal age for marriage for girls, takes precedence over personal laws without infringing upon Article 25 (freedom of religion) of the Constitution; it underscores that, in accordance with CEDAW, fundamental rights, and directive principles of state policy, girls should be empowered, and that child marriage is detrimental to their interests. The Court further said that PCMA advocates for the provision of adequate education, empowerment, and equal status for all female children, as stipulated by Articles 14, 15, 16, and 21 of the Constitution.

The Path Forward

The aforementioned instances exemplify the substantial and dynamic role of the court in India in addressing the legal and practical impediments that infringe upon the reproductive rights of women and girls. Despite the challenges of



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litigation, such as protracted timelines and implementation difficulties, the strong acknowledgment of reproductive rights as fundamental rights by Indian courts has compelled the government to abandon population control strategies, address discriminatory stereotypes that undermine women’s agency, and prioritize women’s rights to dignity, autonomy, and bodily integrity in reproductive health legislation and policies.

The judiciary plays a crucial role in overseeing the execution of previous rulings. In the next years, Indian courts will adjudicate long-pending cases, including those advocating for progressive interpretations or reforms of the MTP Act, enhancing the legal framework against child marriage, and addressing emergent concerns like as surrogacy. The legal assurances outlined in the aforementioned decisions compel the court to persist in safeguarding and promoting women’s reproductive rights—encompassing both reproductive health and autonomy—particularly for disadvantaged groups in future judicial proceedings.

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CHAPTER - 30

From Quotas to Representation: Evaluating India's Women's Reservation Act and Political Participation

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Abstract

The enactment of the Nari Shakti Vandan Adhiniyam (Constitution 106th Amendment Act, 2023) can be considered a breakthrough in the Indian process of gender-inclusive governance. This paper is a critical analysis of the historical process, constitutional clause, and India implementation difficulty concerns about the women's political reservation. Although women present almost half of the population, they never had more than 15 percent representation in the Lok Sabha, and the 18th Lok Sabha (2024) has only 13.62 percent women parliamentarians. The paper discusses the three-layer model of political reservation in India: the successful grassroots model that was developed by the 73rd and 74th Constitutional Amendments (1992) and produced about 14.5 lakh elected women representatives in the Panchayati Raj Institutions (46 percent), and the long-awaited legislative reservation achieved with the 2023 Act. This paper will assess the policy intent/implementation reality gap based on Inter-Parliamentary Union rankings, election data, and academic literature. The results show that there are structural, socio-cultural, as well as political impediments to meaningful representation other than numerical quotas, such as proxy representation, parties dominated by men, and the delayed nature based on census and delimitation exercises. The paper also provides policy suggestions on how the translation of quota-based presence can be translated into substantive political empowerment.

Keywords: Women Reservation Act, Nari Shakti Vandan Adhiniyam, political participation, gender quotas, Panchayati Raj Institutions, 106th Constitutional Amendment, women empowerment, electoral representation, affirmative action, Indian democracy.

1. Introduction

The introduction of the Constitution (Some Hundred and Sixth Amendment) Act, 2023, which is the popular name of the Nari Shakti Vandan Adhiniyam (Women Empowerment Act), is a historic moment in the increase in democracy in India. The Indian Government has taken almost 30 years to institutionalize the use of one-third seats in the Lok Sabha and State Legislative Assemblies for women after many years of debate in the parliament and political wrangles, as well as lobbying by the Civil Society. This political accomplishment, though, begs some basic questions concerning the nature of political representation, the effectiveness of affirmative action by quotas, and the absence of correlation between the numerical representation and the effective empowerment in democratic governance.

India, which is the largest democracy in the world with a population of more than 970 million eligible voters, has been experiencing a paradoxical trend of women's political participation. Although women made up about 47.3 percent of the people who cast their vote in the 2024 general elections, and their turnout is usually higher than that of men, the number of women in the legislature is dismal (Election Commission of India, 2024). The Lok Sabha, 18th house, has only 74 women members out of 543, which is only 13.62 percent of the total membership and is even lower compared to the 14.7 percent in the 17th Lok Sabha. This underrepresentation places India at 143rd in the list of 185 countries in the world with respect to 185 countries in the Inter-Parliamentary Union, global list of women in national parliaments (IPU, 2024).

The reasons as to why women should be reserved are based on several premises: the argument of descriptive representation that legislative decision-making bodies should reflect the demographic makeup of the population they are to serve; the argument of substantive representation that women legislators will be more inclined to pursue gender sensitive



policies; and the aspect of symbolic representation that women legislators could be inspirational of more women to engage in civic activities (Pitkin, 1967; Phillips, 1995). Nevertheless, the diversification of these normative ideals into institutionalized structures has been a hot ground of Indian politics that has been fraught with partisan politics, caste-class cross-cutting, and patriarchy.

This paper will have a comprehensive analysis of the framework of the women's reservation policy in India, by taking a historical journey across the Constituent Assembly debates up to the Amendment of 2023. It examines the available evidence on the issue of women's representation in politics at the various levels of governance, the difficulties involved in the implementation process, and the possible implications of the proposed legislation to the Indian democratic system. It is based on the electoral data, parliamentary documents, academic literature, and other global experiences to present a very subtle insight into how the quota system and actual political empowerment are intertwined.

2. History and development of the constitution

2.1 Foundations of pre-independence and Constituent Assembly debate

The discussion of the political representation of women in India is not a new phenomenon since independence. Active promotion of women's involvement in the freedom struggle was done by the Indian National Congress under the leadership of Mahatma Gandhi, which provided a base for their later political involvement in politics. But this was changed as the Constituent Assembly deliberated (1946-1949), which showed differences on the idea of reserving women in legislative chambers. Though the women had their role in the independence movement, some members opposed even the reservations, arguing that this would be a patronizing proclamation and they would still be viewed as a distinct group of people who rely on others (Hasan et al., 2005).

Women leaders of the Constituent Assembly, such as Hansa Mehta and Renuka Ray, were against gender-based reservations, and they are confident that women will get sufficient representation under the universal adult franchise. This stance indicated the general hope of the nationalist elite regarding the revolutionary power of the democratic institutions. As such, the Constitution of India, although it included a reservation of Scheduled Castes and Scheduled Tribes in legislatures (Articles 330 and 332), did not define a national and state-level reservation of women (Rai and Spary, 2019).

2.2 The Panchayati Raj Revolution: 73rd and 74th Constitutional Amendments

The watershed defining political empowerment of women in India occurred due to the 73rd and 74th Constitutional Amendment Acts, which came into effect on April 24, 1993, and June 1, 1993, respectively. These amendments required that a minimum of one-third of the total number of seats in Panchayats (rural local bodies) and Municipalities (urban local bodies) be reserved as women's seats, with one-third and two-thirds of the women's seats remaining unaffiliated to the Scheduled Castes and the Scheduled Tribes. Also, there were specifically women's offices of Chairpersons at all levels, catering to 1/3 (thirds) of the total (Government of India, 1992).

These amendments have been radical. The Ministry of Panchayati Raj estimates that India now boasts some 14.5 lakh (1.45 million) Elected Women Representatives (EWRs) in Panchayati Raj Institutions, making up some 46 percent of the total number elected in the institution - a level of women's political representation in India unmatched anywhere in the world (Ministry of Panchayati Raj, 2024). In addition, 21 states and 2 Union Territories have increased the quota to 50 percent, which is more than the constitutional requirement (PIB, 2024).

2.3 The Long Road to the Women's Reservation Bill

Women were successful in their reservation at the local level, and this led to the demand for such representation in higher legislatures. In the year 1996, in the United Front administration of H.D. Deve Gowda, the first Women's Reservation Bill (81st Constitutional Amendment Bill) was introduced in the Lok Sabha. Nevertheless, the bill was bitterly opposed by some political groups, especially the representatives of Other Backward Classes (OBCs), who insisted on having a sub-quota of OBC women in the reservation. It was later proposed in 1998, 1999, 2003, and 2008 and failed every time since it did not have the two-thirds majority in both Houses of Parliament (PRS Legislative Research, 2023).



In 2010, it was a major step forward with the 108th Constitutional Amendment Bill being passed by the Rajya Sabha with a massive majority (186 in favour, 1 against). The bill, however, lapsed with the dissolution of the 15th Lok Sabha in 2014, and was never even put to the floor to be discussed in the lower house. Successive governments failed to resolve the stalemate in politics, as it is a complex matter of gender politics, caste computations, and partisan politics that define Indian democracy (Rai, 2017).

3. The Present State of Political Representations of Women

The Lok Sabha represents the people of India through 547 members elected by the citizens.

The history of the representation of women in the lower house of India shows a slow but irregular process. Initially, the number of women in the first Lok Sabha (1952) was 4.41 percent (22 members), although in the 17th Lok Sabha (2019) this figure stood at 14.36 percent (78 members), which was the best that has occurred until now. Nevertheless, the 2024 general elections observed a minor drop in 13.62 percent (74 members) or a blow to the progressive increase achieved over 70 years (ADR, 2024).

Table 1: Women's Representation in Lok Sabha (1952-2024)

Lok Sabha	Year	Women MPs	Percentage
1st	1952	22	4.41%
5th	1971	22	3.99%
10th	1991	39	7.18%
14th	2004	45	8.29%
15th	2009	59	10.87%
16th	2014	66	12.15%
17th	2019	78	14.36%
18th	2024	74	13.62%

Source: Election Commission of India; PRS Legislative Research (2024)

The distribution of women MPs party-wise in the 18th Lok Sabha indicates remarkable differences. The Trinamool Congress has the highest number of 11 women members of parliament (MP) representing 29 seats (37.93 percent), then the Indian National Congress with 14 women members of parliament (MP) representing 99 seats (14.14 percent), and Bharatiya Janata Party (BJP) with 31 women members of parliament (MP) representing 240 seats (12.92 percent). The percentage of the TMC is comparatively high, which is explained by the leadership of Mamata Banerjee, who exhibits the positive effects of the leadership of female parties on women as candidates (SheSightMag, 2024).

3.2 State Legislative Assemblies Representation

The case with State Legislative Assemblies is much more worrying. Women's representation in State Assemblies, on average, is around 9 percent, and in no state do over 20 percent of women represent the State Assembly. Chhattisgarh has the highest number of 18 percent women MLAs, followed by West Bengal (16 percent), Jharkhand (13 percent), and Rajasthan (12 percent). Even such states with large populations as Bihar, Uttar Pradesh, and Maharashtra have between 5-8 percent representation of women (PRS Legislative Research, 2024).



Table 2: Women's Representation in Select State Legislative Assemblies (2024)

State	Total Seats	Women MLAs	Percentage
Chhattisgarh	90	16	18%
West Bengal	294	47	16%
Jharkhand	81	11	13%
Rajasthan	200	24	12%
Uttar Pradesh	403	24	6%
Bihar	243	15	6%
National Average	-	-	9%

Source: PRS Legislative Research; State Election Commissions (2024)

3.3 Global Comparative Perspective

The representation of women in parliament in India is way below that of the world. As indicated by IPU data (2024), the average of women in the national parliaments around the world is about 26.9 percent. Those that have reached close parity are Rwanda (61 percent), Cuba (53 percent), Nicaragua (52 percent), Mexico (50 percent), and the United Arab Emirates (50 percent). Established democracies such as Sweden (46 percent), South Africa (45 percent), Finland (43 percent), and New Zealand (42 percent) have attained high representation by use of both legislative quotas and party voluntary actions.

Table 3: International Comparison of Women in National Parliaments (2024)

Country	Women (%)	Global Rank
Rwanda	61%	1
Cuba	53%	2
Sweden	46%	7
South Africa	45%	10
United Kingdom	40%	26
United States	29%	72
Bangladesh	21%	105
India	14%	143
Global Average	26.9%	-

Source: Inter-Parliamentary Union (IPU) Parline Database (2024)



4. The Nari Shakti Vandan Adhiniyam (2023): Provisions and Implications

4.1 Key Provisions of the Constitution (106th Amendment) Act

The Constitution (One Hundred and Sixth Amendment) Act, 2023, which was discussed in a special sitting of Parliament on September 19, 2023, and passed with almost complete unanimity (454 in favor, 2 against in Lok Sabha), contains several important elements. The Act adds to the Constitution a new article 330A, which states that a third of seats in the Lok Sabha, State Legislative Assemblies, and the Legislative Assembly of the National Capital Territory of Delhi should be reserved for women (Government of India, 2023).

The quota applies to those seats that are being reserved for Scheduled Castes and Scheduled Tribes, so that a third of the seats that are being reserved under SC and ST are reserved for women who belong to the same communities. The Act gives 15 years period of the reservation, which can be extended by Parliament. Importantly, the implementation will be conditional upon the first census (that had to be carried out after the inception of the Act) and the consequences of the delimitation of constituencies based on the census (PRS Legislative Research, 2023).

4.2 The Rotation Mechanism

One of the peculiarities of the Act is the rotation system of reserved seats. After every delimitation exercise, required to take place after every census (usually decennial), the women's quota seats will be moved to other constituencies. This is to ensure that the permanent reservation of certain constituencies is prevented and that the benefit of reservation is spread in the various regions in the long run. Nevertheless, researchers have questioned whether rotation can lead to a decrease in the motivation of elected officials to get to know their constituents better and invest in their constituency building (Rai and Spary, 2019).

4.3 Implementation Timeline Concerns

The conditional implementation, which is associated with census and delimitation exercises, is the most controversial feature of the Act. The most recent Census was used in 2011, and the 2021 Census was cancelled without further notice because of the COVID-19 pandemic. This may require several years, even when a census is done in 2025 or even later. Accordingly, it is estimated that it can be implemented as early as 2029, and more pessimistic estimates indicate that it will take place after 2034 (EPW, 2024).

Implementation has also been criticized as having to go hand in hand with delimitation when it can be done with the available constituency data, with the method used to implement SC/ST reservations having been in use since 1951 and not necessitating new delimitation at every census run. The opposition parties, especially the Indian National Congress, insisted that it should be implemented as quickly as possible, and the postponed schedule was defined by the opposition parties as a deliberate political move (The Wire, 2023).

5. Arguments against Meaningful Representation

5.1 Institutional and Structural Barriers

The way towards quotas to real representation is full of structural obstacles. The political parties, acting as gatekeepers of the electoral politics, have a history of not putting women in the winnable constituencies as candidates. The results of the 2024 elections show that out of 8,360 candidates that ran in the elections, only 799 (9.5 percent) were women, the first time in history that the percentage surpassed the ten percent mark. The main parties, such as the BJP (16 percent women candidates) and Congress (13 percent), had more women than the national average, although a large percentage of women were assigned the seats where the parties had never performed well (ADR, 2024).

The party structures that are dominated by males have control on allocation of tickets, the selection of candidates, and campaign resources. The informal networks, financial resources, and patronage systems that allow women aspirants to establish political careers are often not available to them. The politicization of crime also deters women, and research has



shown that a female candidate stands less chance of being convicted of such a criminal offense and has a higher chance of being a first-time candidate than her male counterpart (Bhavnani, 2009).

5.2 The Phenomenon of the Proxy Representation

The issue of proxy representation, which is colloquially known as the Sarpanch-Pati (Husband of the Sarpanch) phenomenon, has been demonstrated by the experience of women's reservation in the Panchayati Raj Institutions. In this system, women in subordinate roles act as nominal heads, whereas their male counterparts, including husbands, fathers, or brothers, are the ones making decisions. In Bihar, Uttar Pradesh, and Madhya Pradesh, studies have been documented whereby male family members represent elected women representatives in panchayat meetings and also represent them by signing documents and carrying out formal business (Chattopadhyay and Duflo, 2004).

Nonetheless, there is mixed research evidence on this phenomenon. Using a randomized policy experiment in West Bengal and Rajasthan, Chattopadhyay and Duflo (2004) determined that women elected under reservation invested more in public goods based on the preferences of women, including drinking water infrastructure. In a report by the Standing Committee on Personnel, Public Grievances, Law and Justice in 2009, the concern that women are just proxies has been found to be mainly baseless, with women representatives playing a significant role in local governance (Lok Sabha Secretariat, 2009).

5.3 Socio-Cultural Constraints

Patriarchal norms are deep-rooted, so they still deny political agency to women. This division of labor that is gendered such that women are the most important in household chores curtails their participation in political activities that are intense in terms of time. The societal expectations limiting women's movement, especially in rural groups, hamper their campaigning, attending meetings, and communicating with their constituents. Women politicians tend to be the victims of character assassination, gendered abuse, and even the threat of violence that do not befall their male counterparts (Krook & Restrepo Sanín, 2016).

Intersectionality of gender with caste, class, and religion brings about different marginalization experiences. Women of majority and minority groups, as well as Dalit women, experience a multiplied disadvantage in accessing political opportunities. The argument about OBC women having a sub-quota within the women's reservation area indicates these intersectional issues, as the supporters of the issue contend that the gains of reservation would still be received largely by middle-income, upper-caste, urban women (Jayal, 2006).

5. Financial Barriers

India is moving towards capital-intensive electoral politics. Median declared assets of winning candidates in the 2024 Lok Sabha elections were more than 500 crores, with some candidates declaring assets in hundreds of crores. Women candidates are at a great disadvantage since they usually have less access to independent resources because of the discriminatory inheritance practices and wage disparities. The ways parties are financed are still unclear, and female candidates can claim that their parties do not provide them with sufficient funds to fund their campaigns in comparison to male candidates (ADR, 2024).

6. Expert to Substantive Representation: Evidence and Analysis

The basic issue that lies behind women's reservation is whether greater numerical representation will be matched by substantive representation, the promotion of women's interests and views in the policy-making process. The data on the grassroots democracy in India gives us cautiously positive responses. Studies have shown that women-headed gram panchayats have divergent policy priorities with more investments in drinking water, sanitation, and education, which is in line with the choices women present in community surveys (Duflo and Topalova, 2004).

Research conducted at the parliament on the role of women MPs in parliament has depicted that women MPs tend to bring up more issues on the welfare of women, child growth, health, and education issues in Question Hour and debates.



According to an analysis of questions raised by women members in the Lok Sabha, 1999-2019, it was found that women members were consistently focused on gender-sensitive questions, but the range of interests of women members in policies was broad, and they were not afraid of challenging stereotypes (ORF, 2022).

The theory of critical mass, or the point where the members of the minority group can affect institutional outcomes, has been applied to gender representation. UN Women proposes representation of 30 percent as a critical mass to have any significant policy impact. The 33 percent quota provided by the Nari Shakti Vandan Adhiniyam fits this quota, and it may allow women legislators to go beyond the tokenism phase to the agenda-setting stage (UN Women, 2023).

Table 4: Impact of Women's Reservation in Panchayati Raj Institutions

Indicator	Outcomes
Total EWRs in PRIs	14.5 lakh (46% of total)
States with 50% reservation	21 States + 2 UTs
Investment in drinking water	62% higher in women-led GPs
Complaints about service delivery	Lower in reserved constituencies
Women's voter participation	Increase in areas with women leaders.

Source: Ministry of Panchayati Raj; Chattopadhyay & Duflo (2004); ORF (2024)

7. Policy Recommendations

According to the evidence analysis and recognition of challenges, the paper suggests a multi-pronged approach to the problem of translating quotas into meaningful representation. To start with, the Government ought to hasten both the census and delimitation exercises in order to allow the 106th Amendment to be enacted promptly. Alternatively, implementation may be done based on constituency data available and changes made based on subsequent delimitation exercises. Second, political parties should be motivated or even required to nominate women who stand in constituencies that they can win. Effective incentives would be offered by electoral funding reforms, which set a percentage of government funding on gender diversity of the parties in the process of candidate selection.

Third, the capacity-building programs of women aspirants and elected representatives ought to be increased. The model of the Sashakt Panchayat-Netri Abhiyan at the grassroots level could be implemented by the state and national level legislators. Fourth, the institutional policies to curb political violence against women, such as cyber harassment, need to be reinforced. An Election Commission cell to take and deal with gender-based electoral violence complaints may serve as a productive remedy. Fifth, making the reservation to the Rajya Sabha and state legislative councils would mean that the legislative framework is covered thoroughly (Ministry of Women and Child Development, 2023).

Sixth, the discussion about the sub-quota of the women belonging to the OBC group within the women quota should be addressed seriously. Since OBCs are a large percentage of the Indian population and are socio-economically disadvantaged, their inclusion in the Indian women quota would help to pursue the intersectional objectives of the reservation policy. Lastly, civil society organizations, media, and academic institutions should be vigilant to see that the promise of the legislation is realized in letter and spirit, where best practices are documented and accountability ensured to those actors that are slowing down the meaningful participation of women.

8. Conclusion

The enactment of Nari Shakti Vandan Adhiniyam is a crossover as well as a new step in the process where India moves towards a governance system in which both sexes are not excluded. Following a 27-year history of parliamentary struggle, the principle of women's reservation in the legislature was constitutionally adopted, since it is known that equal



opportunity demands affirmative action to eliminate the historical disadvantage. The Act is an extension of the groundbreaking achievement of the 73 rd and 74th Constitutional Amendments that proved that quotas can instigate real political empowerment in case they are supported by a favorable institutional and social climate.

Nevertheless, the discussion in this paper shows that not all quotas can be translated into substantive representation and thus not inevitably. The institutional obstacles inculcated in the political party formations, socio-cultural barriers that are deeply rooted in patriarchal ideals, and economic limitations that reduce access to political resources by women are imposing barriers that cannot be overcome by the quota provisions. The late execution schedule that depends on census and delimitation exercises can be viewed as a valid fear of the political goodwill to actualize the transformative potential in the Act.

There is a reason to be optimistic with the evidence presented in grassroots democracy. Women who were elected to Panchayati Raj Institutions have proved to be able to alter the priorities of a policy, to fight proxy representation, and to encourage more women to engage in civic activities. The same may happen nationally and in states, thus altering the face of democracy in India, with varying voices being heard in the policies made and options of role-modeling to the next generations of women leaders.

The empowerment of women should be the core part of India being a Viksit Bharat (Developed India) by 2047. The Nari Shakti Vandan Adhiniyam is a constitutional framework that offers a promise, yet this must be fulfilled through long-term commitment of all stakeholders- the political parties, civil society, media, and the citizens. The transition between quotas and actual representation is a long and painful endeavor, yet the number of 1.45 million women panchayat leaders in India depicts that it is an undertaking worth taking. It is no longer a question of whether women can be represented in legislatures in India, but how India can speed up and efficiently change its political institutions to capture the aspirations and capabilities of half the population.

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CHAPTER – 31

Women Empowerment in India: Social Transformation & Economic Impact

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Abstract

Women empowerment is a transformative process that goes beyond granting rights, it is about enabling women to make strategic life choices and elevating their social economic, political, educational status. It is fundamentally recognised as a cornerstone for achieving sustainable development and building inclusive societies. While the primary goal is to ensure equal opportunities and legal security, the journey is often obstructed by systematic challenges such as deep-rooted gender discrimination, economic dependency and limited access to critical resources like healthcare and education.

This paper- "Women Empowerment in India: Social Transformation & Economic Impact" examines the transition of women from being passive beneficiaries of welfare to active architects of the nation's destiny. The study analyses how the convergence of SelfHelp Groups (SHGs), Digital India, and Entrepreneurship is projected to add \$2.3 Trillion to India's GDP by 2025. It highlights the transformation in core sectors like MSMEs, Agriculture, and Governance while addressing structural challenges in safety and wage disparity. It also explores different strategies to overcome these barriers, emphasizing true empowerment requires a holistic approach combining economic participation. Although economic self reliance is often viewed as the primary driver of empowerment, this study argues for a broader perspective that includes legal awareness and decision making agency. Further more this study analyses the active role of Telangana govt which has implemented key schemes such as SelfHelp groups, mahila shakti, Mahalaxmi, and are examined as vital instruments in this empowerment journey. Finally this paper concludes that holistic development of women is indispensable for the nation's progress and the well being of future generations.

INTRODUCTION

From Welfare to Development: Just as Digital India moved the economy from paper based to data-based, the narrative of Women's Empowerment has moved from "Welfare" to "Development." India launched the Beti Bachao Beti Padhao initiative in 2015 with a vision to ensure survival and education of the girl child. By 2025, India has achieved significant milestones:

- Female Literacy increased from 54% (2001) to 70% (2021).
- Women now constitute 43% of university enrollment (STEM graduates are 43%).

Role of Digital India: Technology is a great equalizer. Digital tools like UPI have empowered women to control their finances directly, bypassing patriarchal gatekeepers.

POLICY INITIATIVES & CHALLENGES

Government Missions:

- **Beti Bachao Beti Padhao:** Successfully improved the sex ratio and enrolment.
- **Lakhpati Didi Scheme:** Aims to create prosperous women entrepreneurs in villages by providing skill training.
- **Mudra Yojana:** Provided financial security with over 70% of loans going to women borrowers.

Challenges: Despite progress, challenges remain in the form of the 'Digital Divide', safety concerns in urban spaces, and the burden of unpaid care work which restricts workforce participation.



OBJECTIVES OF THE STUDY

The study focuses on the following key objectives:

1. To evaluate the economic contribution of women to India's GDP and their role in achieving the \$5 trillion economy target.
2. To analyze the impact of SelfHelp Groups (SHGs) in fostering financial inclusion and reducing dependency on money lenders.
3. To assess the real-world impact of "Women-led Development" policies like the Women's Reservation Bill on grassroots governance.
4. To study the challenges regarding employment and data privacy for women in the digital age.
5. To examine the rise of women's entrepreneurship in the MSME sector.

LITERATURE REVIEW

To understand the topic, we reviewed various government reports and international studies:

McKinsey Global Institute Report: Indicates that advancing women's equality could add \$770 billion to India's GDP by 2025. It identifies financial inclusion and digital literacy as key drivers.

NITI Aayog "SDG India Index": Highlights that states with higher women's literacy (like Kerala and Tamil Nadu) perform better on all economic indicators.

MeitY "Digital India" Report: Highlights that 45% of internet users in India are now women. The report proves that digital literacy programs have been instrumental in rural empowerment.

RESEARCH METHODOLOGY

Data Collection Sources: Since this is a socio-economic study, we have collected primary data as well as relied significantly on Secondary Data.

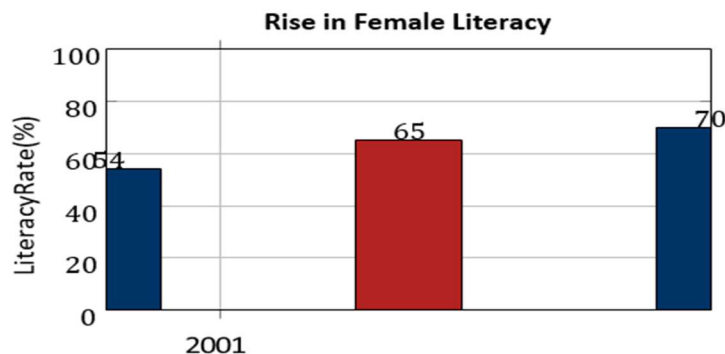
Primary Data (Field Insights): To understand the ground reality, we interacted directly with Self Help Group (SHG) members and small business owners in Hyderabad. "We interviewed 15 women entrepreneurs. The feedback indicated that access to UPI has increased their monthly revenue by 30%."

Secondary Data: Reports from Ministry of Statistics (MOSPI), RBI Reports, and Case Studies of Kudumbashree (Kerala).

ANALYSIS OF DATA

A. Educational Transformation

Data shows a massive leap in female literacy, which is the foundation of empowerment.





B. Economic Impact Sector Analysis

Women are moving beyond agriculture into services and manufacturing. This structural shift is vital for economic acceleration.

- Agriculture: Women manage 13.5% of land. SHGs have revolutionized rural credit.
- MSME Sector: Women-owned MSMEs have surged due to 'Stand-Up India' loans.

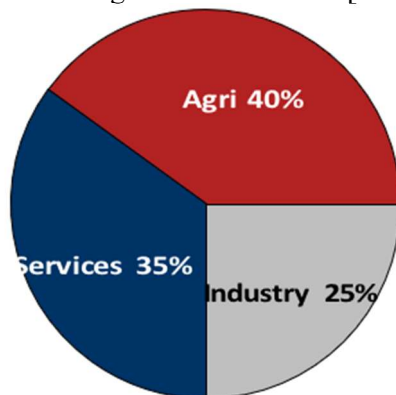


Fig: Sector-wise Employment of Women

RESULTS AND FINDINGS

1. **Productivity Multiplier:** Women are excellent managers of credit. SHGs have a repayment rate of over 95%, much higher than corporate borrowers.
2. **Political Voice:** The 33% reservation in local bodies has created a pipeline of women leaders who prioritize health and sanitation.
3. **Digital Independence:** Primary data suggests that 8 out of 10 women entrepreneurs now use UPI for daily transactions.
4. **Reduced Migration:** Economic opportunities in villages through SHGs have reduced distress migration to cities.
5. **Health Outcomes:** There is a direct correlation between women's financial independence and improved nutrition levels in their children.
6. **Social Audit:** Women collectives are effectively acting as pressure groups to ensure government schemes reach the poor.

RECOMMENDATIONS

1. Focus on Skilling: Government must scale up programs for digital and financial literacy specifically for rural women.
2. Support for MSMEs: Interest-free loans for women-led startups should be expanded.
3. Safety First: Strong implementation of laws to prevent workplace harassment is non-negotiable for economic participation.
4. Crèche Facilities: Establishing mandatory childcare facilities in offices to support working mothers.
5. Gender Budgeting: Every ministry should allocate a fixed percentage of funds specifically for women-centric projects.
6. Legal Aid Clinics: Setting up free legal aid cells in rural areas to help women understand their property and inheritance rights



LIMITATIONS

1. **Sample Bias:** The primary data is limited to Hyderabad and may not represent the challenges of remote tribal areas.
2. **Data Availability:** Accurate data on the unorganized sector (where most women work) is difficult to obtain.
3. **Time Constraint:** The study was conducted over a short time, limiting longitudinal analysis.
4. **Language Barriers:** Some interviews required translation, which might have led to minor loss of nuance.
5. **Urban Skew:** The impact of digital tools is more visible in urban areas compared to deep rural pockets

CONCLUSION

The study unequivocally concludes that women's empowerment is no longer a matter of social justice alone but a critical economic imperative for India's growth story. Our analysis confirms that achieving the \$5 trillion economy target is inextricably linked to the active participation of the female workforce. As India marches towards vision 2047, the "Beti Bachao" mission has successfully laid the social foundation. The current phase is about "Beti Lakshmi" — economic independence. By ensuring safety and equal opportunity, India can unlock the economic potential of 660 million women. Women are not just the beneficiaries of the growth story; they are the drivers of it. However, realizing the full potential of 'Nari shakti' requires a sustained focus on dismantling structural barriers such as the digital divide and safety concerns. Ultimately, women will be the decisive factor in transforming India into a developed global superpower.

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CHAPTER – 32

Gender Integration: The Rise of Women in the Indian Armed Forces

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Abstract

Gender integration in the Indian Armed Forces represents one of the most significant institutional transformations in contemporary India. Over the past three decades, women’s participation has expanded from limited roles in medical services to entry into combat aviation, the grant of Permanent Commission, and admission to premier military academies. This paper examines the historical evolution of women’s participation from the Second World War to recent judicial interventions, and analyses the institutional reforms that have shaped gender integration. While substantial progress has followed landmark Supreme Court rulings, structural, cultural, and operational challenges continue to influence the depth and pace of integration. The study argues that sustainable gender integration requires not merely formal equality in recruitment, but structural transformation in career progression, command opportunities, institutional culture, and accountability mechanisms. The paper concludes with policy recommendations to strengthen gender-neutral career pathways, leadership sensitization, and institutional transparency in India’s military framework.

Keywords: Gender integration, women in military, Indian Armed Forces, permanent commission, military reform, defence policy.

1. INTRODUCTION

The Indian Armed Forces form the backbone of India’s national security, responsible for protecting the country’s sovereignty, territorial integrity, and strategic interests. They operate under civilian control, with the President of India serving as the Supreme Commander, and consist of three main services: The Indian Army, Indian Navy, and Indian Air Force [1-2]. As one of the world’s largest standing militaries, they are tasked not only with conventional warfare but also with counterinsurgency, maritime security, disaster relief, humanitarian assistance, and United Nations peacekeeping missions [3]. Strategically located in South Asia and the Indo-Pacific, the armed forces play a vital role in maintaining regional stability and deterrence while continually adapting to emerging challenges such as cyber, space, and asymmetric threats.

The integration of women into the Indian Armed Forces marks a crucial shift in India’s defence and equality landscape. The role of women in defence forces worldwide has evolved dramatically over the last century. From being confined to supportive or auxiliary positions, women have progressively moved into frontline combat, commanded operational units, and assumed leadership in strategic missions [4]. Their journey is one of breaking barriers and redefining courage. Women officers now pilot fighter jets at supersonic speeds, command naval vessels through challenging waters, and lead ground troops with skill and resolve. Beyond their operational contributions, they challenge societal perceptions, proving that leadership, bravery, and strategic acumen are not limited by gender. Each salute to the national flag by a woman officer represents not only individual service but the legacy of pioneers who have paved the way for equality within one of India’s most demanding and prestigious institutions.

For much of its history, the Indian military was a male-dominated institution that reflected broader societal norms concerning gender roles. However, over the past three decades, India has witnessed gradual but significant reforms aimed at expanding women’s participation across various branches and ranks [5]. Gender integration in the armed forces is not



merely a question of representation; it intersects with constitutional guarantees of equality, national security imperatives, and evolving global norms regarding women in combat and leadership roles. The transformation accelerated following judicial interventions and policy reforms that emphasized equal opportunity and non-discrimination.

This paper argues that while institutional reforms have advanced gender integration in India's military services, structural, cultural, and operational barriers continue to limit the realization of full equality. A holistic approach combining policy reform, organizational restructuring, and attitudinal change is essential for sustainable integration.

2. HISTORICAL EVOLUTION OF WOMEN IN THE INDIAN ARMED FORCES:

Women's participation in India's military structure began primarily in medical services. For decades, their involvement was confined to the Armed Forces Medical Services and nursing roles. Combat and mainstream branches remained inaccessible. However, beginning in the early 1990s, a series of policy reforms, judicial interventions, and operational experiments gradually reshaped the landscape, creating pathways for substantive inclusion and professional growth.

A major shift occurred in 1992 when women were inducted as Short Service Commission (SSC) officers in selected non-combat branches of the three Indian armed forces [6]. This is marked the first formal inclusion of women in operational capacities beyond medical services [5]. However, women's service was limited in duration, and opportunities for permanent commission and command positions were restricted. Nonetheless, these initial inductions established the foundation for viewing women as capable military professionals, challenging entrenched gender norms and laying the groundwork for further reforms. The following decade saw a gradual expansion of women's roles in technical and support branches across the Army, Navy, and Air Force. Women were inducted into the Corps of Signals, the Judge Advocate General's branch, and the Army Education Corps, and began receiving professional training at military academies.

During this period (1992-2016), legal petitions were filed to challenge discriminatory policies that denied women permanent commissions. These petitions highlighted the tension between traditional military practices and the constitutional principles of equality and equal opportunity. The next significant milestone was the expansion of roles available to women, including combat aviation in the Air Force [7]. In 2016, women fighter pilots were inducted into the Indian Air Force, breaking a long-standing barrier. This step demonstrated that women could meet rigorous physical and technical standards, and it set a precedent for evaluating performance and promotion criteria based on merit rather than gender.

The momentum toward full gender integration accelerated in 2020, when the Supreme Court of India ruled that denying Permanent Commission to women officers violated Articles 14 and 16 of the Constitution. The judgment mandated that women be considered for permanent service and command positions in several branches of the armed forces, reinforcing the principle that operational roles and leadership opportunities should be determined by competence rather than gender [8]. This legal landmark transformation marked as a turning point in women's military careers, providing long-term stability and recognition of their professional contributions.

In 2021, women were permitted to appear for admission to the National Defence Academy (NDA), enabling them to enter the officer cadre through the same foundational training route as men [9]. They are being integrated into support and select combat-adjacent units, and mentorship programs are being established to prepare women for leadership roles. These initiatives aim not only to ensure equal opportunity but also to cultivate a culture of inclusion and professionalism that can sustain long-term structural integration.

3. PROGRESS OF WOMEN IN INDIAN ARMED FORCES:

Over the past three decades, women in the Indian Armed Forces have steadily transformed the narrative of India's defence sector, breaking gender barriers and demonstrating exceptional competence in traditionally male-dominated roles. From early entry through the Short Service Commission to commanding operational units and flying fighter jets, Indian women have achieved milestones that underscore their contribution to national security and inspire future generations.

On 27 August 1976, Gertrude Alice Ram, Matron-in-Chief of the Military Nursing Service, became the first woman in the Indian Armed Forces to attain the two-star rank of Major General [10]. With her promotion, India became the third country,



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after the United States and France, to elevate a woman to flag rank. Alka Khurana Sharma served ten years in the Army Ordnance Corps and, in 1992, became the first female officer to participate in the Army Day and Republic Day parades. Sapper Shanti Tigga, who joined in 2011, made history as the first female jawan in the Indian Army. Lieutenant Colonel Mitali Madhumita, commissioned in 2000, became the first woman officer in India to be awarded a gallantry honor, receiving the Sena Medal in 2011 for her exemplary courage during the February 2010 terrorist attack on the Indian embassy in Kabul, as well as for operations in Jammu & Kashmir and the Northeast [11]. Captain Swati Singh, an engineer and the sole female officer in her brigade at the time, became the first woman to serve as Signals in-charge at the strategic Nathu La pass.

The first woman officer in the Indian Air Force was Wing Commander Vijayalakshmi Ramanan. In August 1966, Flight Lieutenant Kanta Handa became the first female medical officer to receive a commendation for her service during the 1965 Indo-Pakistani War. During the 1999 Kargil War, Flight Officers Gunjan Saxena and Sreevidya Rajan became the first women to fly missions in a combat zone [12-13]. Flight Lieutenants Avani Chaturvedi, Mohana Singh Jitarwal, and Bhawana Kanth were inducted as India's first female fighter pilots, who were honored with the Nari Shakti Puraskar on International Women's Day, 8 March 2020 [14]. Most recently, on 25 August 2025, a formation led by Squadron Leader Priya Sharma flew the final sortie of the MiG-21 BISON from Nal Airbase, alongside Air Chief Marshal Amar Preet Singh, marking a historic moment in the IAF's aviation history. In October 1976, Dr. Barbara Ghosh became the first woman officer in the Indian Navy to attain the rank of Commander. Dr. Punita Arora, commissioned in 1968, was the first woman in the Indian Army to achieve the second-highest rank of Lieutenant General [15].

During the 1999 Kargil War, Indian women officers played crucial support and operational roles, even though combat positions were traditionally restricted to men. Officers such as Major Priya Jhingan and Major Vandana Sharma contributed to logistics, planning, and coordination, ensuring troops received essential supplies and operational support [16]. In the Indian Air Force, Wing Commander Deepika Misra flew helicopter missions in high-risk zones, providing troop deployment and casualty evacuation; her courage under fire earned her the Vayu Sena Medal (Gallantry). These contributions demonstrated that women could perform effectively in high-pressure conflict scenarios, paving the way for greater operational roles in the armed forces.

Colonel Sofiya Qureshi of the Indian Army and Wing Commander Vyomika Singh of the Indian Air Force exemplify the growing prominence of women in India's defence leadership [17]. Both officers gained national attention when they co-led the high-profile media briefing on Operation Sindoor alongside Foreign Secretary Vikram Misri, detailing India's measured military response against cross-border terrorist infrastructure. Their central role in the briefing not only highlighted their individual achievements but also symbolized the evolving role of women in operational, strategic, and decision-making positions within the Indian Armed Forces, reflecting both institutional reform and the recognition of merit over gender.

4. CURRENT STATUS OF WOMEN IN INDIAN ARMED FORCES:

Women in the Indian Armed Forces have traditionally served primarily in combat service support branches and non-combat roles. Over the last decade, their representation has steadily increased across the three services. In 2018, female officers accounted for 13.09% of the Indian Air Force, 6% of the Indian Navy, and 3.8% of the Indian Army, reflecting growth from 8.5%, 3%, and 3%, respectively, in 2014. By 2020, three women had achieved the rank of lieutenant-general or equivalent, all within the Medical Services, marking a significant milestone in leadership representation [7].

Back in 2014, the total number of women officers across the Indian Army, Indian Navy, and Indian Air Force stood at approximately 3,000. Today, that number has surpassed 11,000, reflecting not only quantitative growth but also a significant shift in institutional mindset. Over the years, the government has progressively expanded opportunities for women in defence, including the extension of Permanent Commission—a long-standing demand that allows women officers to pursue full military careers and assume leadership positions. To date, 507 women officers have been granted Permanent Commission, marking a major step toward parity in professional advancement.



In recent years, the Indian Armed Forces have taken significant steps to enhance women's participation, including granting Permanent Commission across multiple branches, expanding combat aviation roles, opening the National Defence Academy and Sainik Schools to female candidates, and conducting targeted recruitment drives. These measures represent a shift from token representation toward structured and meaningful inclusion. While women still comprise a small fraction of total personnel, their presence in leadership and technical branches has grown, with officers serving in signals, engineering, logistics, intelligence, and aviation. This progress aligns with Articles 14 and 15 of the Indian Constitution, which guarantee equality before the law and prohibit discrimination based on sex, and has been reinforced by judicial interpretations affirming that, despite the unique nature of military service, the armed forces remain subject to constitutional principles of equality and non-discrimination.

5. CHALLENGES IN GENDER INTEGRATION:

Despite significant progress in recent decades, women in the Indian Armed Forces continue to face multiple structural, cultural, and operational challenges that limit the full realization of gender parity.

Structural Barriers: Women's career progression is often constrained by institutional and policy-related limitations. Access to command roles remains restricted in certain combat arms, and promotion bottlenecks persist in various branches. Forward deployment areas frequently lack gender-neutral infrastructure, creating practical obstacles for women officers in operational settings. Policy ambiguities surrounding combat deployment further complicate career planning, reinforcing structural limitations that can restrict long-term parity and leadership representation.

Cultural and Attitudinal Resistance: Deep-rooted gender stereotypes continue to shape perceptions about women's suitability for combat and leadership roles. Concerns regarding unit cohesion, physical standards, and operational efficiency are frequently cited, often creating subtle biases in postings, assignments, and evaluations. Such attitudes, embedded within institutional culture, can undermine women's confidence and hinder equitable opportunities despite their demonstrated capabilities.

Operational Concerns: Deployment in high-altitude, counter-insurgency, or specialized environments such as submarines introduces unique logistical and infrastructural challenges. Many of these issues are administrative rather than capability-based, yet they are frequently presented as barriers to integrating women into frontline and specialized roles. Addressing these operational concerns is critical to ensuring that women can perform effectively and safely in all assigned duties.

Work-Life Balance and Retention: Military service is demanding, requiring frequent transfers, extended periods away from family, and high operational tempo. These factors disproportionately impact women officers, particularly in the absence of supportive institutional frameworks for childcare, spousal support, and flexible postings. Challenges in balancing professional obligations with familial responsibilities can affect retention rates and long-term career growth for women in uniform.

Addressing these issues requires a comprehensive approach combining policy clarity, infrastructure development, cultural change, and institutional support, enabling women to participate fully, safely, and equitably in India's defence forces.

6. COMPARATIVE PERSPECTIVE:

Globally, the integration of women into military forces has become increasingly comprehensive, with countries such as the United States, Israel, and the United Kingdom allowing women to serve in combat roles. In the United States, women are eligible for all military occupations, including frontline infantry, armored units, and special forces, supported by clear policies, standardized training, and leadership commitment to inclusion. Israel has long mandated female service in the Israel Defense Forces, with women serving in both combat support and operational roles, balancing national security needs with gender integration. Similarly, the United Kingdom has progressively opened all combat roles to women, employing phased induction, robust training, and cultural sensitization to ensure operational effectiveness.

These international experiences underscore several key factors for successful integration: phased and well-planned induction, clear policy frameworks, rigorous training and evaluation, and proactive leadership advocacy to counter cultural



resistance. Nations that have implemented these measures have not only increased women's participation but have also enabled them to excel in operational, leadership, and strategic roles. While India's reforms mirror these global trends by emphasizing structured inclusion and leadership commitment, the country's unique operational and socio-cultural environment requires tailored strategies. Learning from international examples while adapting to local realities will be critical to achieving sustainable and meaningful gender integration in the Indian Armed Forces.

7. THE ROAD AHEAD: POLICY RECOMMENDATIONS

Substantive gender integration in the Indian Armed Forces requires systematic reforms addressing structural, cultural, and operational barriers. Gender-neutral career progression is essential, with transparent, merit-based promotion policies and clear criteria for command appointments applied equally to all officers.

To achieve substantive gender integration, the following measures are recommended:

- **Infrastructure modernization** is equally important. Forward postings must include gender-sensitive facilities, enabling women officers to serve effectively in operational and high-altitude environments
- **Leadership sensitization and mentorship** are key to cultural change. Regular gender-sensitization programs and formal mentorship can help women navigate institutional pathways, improve retention, and foster cross-gender understanding among colleagues
- Finally, **data-driven monitoring** through periodic publication of gender-disaggregated recruitment, promotion, and retention data will enhance transparency, accountability, and informed policy-making.

By combining these measures like policy clarity, modern infrastructure, cultural training, mentorship, and data oversight, the Armed Forces can move from symbolic inclusion to meaningful integration, ensuring opportunities and leadership are determined by merit, not gender.

8. CONCLUSIONS

Gender integration in the Indian Armed Forces has transitioned from limited participation to meaningful institutional reform. Landmark judicial decisions, expanded recruitment avenues, and policy initiatives have strengthened women's access to long-term military careers. However, integration remains an ongoing process rather than a completed reform.

True empowerment requires moving beyond numerical inclusion toward structural transformation. Legal equality must be accompanied by institutional restructuring, cultural change, and sustained political will. As India continues to modernize its defence forces, inclusive integration will not only uphold constitutional principles but also strengthen operational effectiveness by harnessing the full potential of its population.

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CHAPTER – 33

Government Initiatives and E-Commerce Support for Women Entrepreneurs

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Abstract

Women entrepreneurship plays a critical role in fostering inclusive economic growth, employment generation, and innovation. Despite this potential, women entrepreneurs face significant challenges such as limited access to finance, markets, technology, and institutional support. Governments worldwide have introduced targeted initiatives to promote women entrepreneurship, while the rapid growth of e-commerce has emerged as a powerful enabler for women-led enterprises. This study examines major government initiatives and e-commerce support mechanisms for women entrepreneurs, with a primary focus on India and a comparative global perspective. Using secondary data from government reports, international organizations, and academic literature, the study analyses policy frameworks, digital platforms, and their impact on women's business participation. The findings indicate that financial inclusion schemes, digital skill development programs, and e-commerce platforms significantly enhance market access, income levels, and business sustainability for women entrepreneurs. However, challenges such as digital literacy gaps, infrastructural constraints, and limited awareness of schemes persist. The study concludes with policy recommendations to strengthen digital inclusion and maximize the benefits of e-commerce for women-led enterprises.

Keywords: Women Entrepreneurship; E-Commerce; Digital Inclusion; MSMEs; Economic Empowerment

Introduction

Entrepreneurship among women has gained increasing attention as a catalyst for economic development and social transformation. According to global development agencies, women-owned enterprises contribute substantially to GDP growth, job creation, and poverty reduction. However, women entrepreneurs often encounter systemic barriers including restricted access to capital, lack of business networks, socio-cultural constraints, and limited exposure to technology.

The digital economy and e-commerce have created new opportunities by reducing entry barriers, lowering operational costs, and enabling access to global markets.

Governments have responded by launching entrepreneurship schemes and digital commerce initiatives aimed at empowering women. This study explores how government initiatives and e-commerce platforms collectively support women entrepreneurs and evaluates their effectiveness in fostering inclusive growth.

Historical Background of Women Entrepreneurship and Government Support

Historically, women's participation in entrepreneurship was limited due to socio-cultural norms, restricted property rights, limited access to education, and financial exclusion. Prior to the 1990s, women entrepreneurs were largely confined to informal and home-based enterprises with minimal institutional support.

The post-liberalization period (after 1991 in India) marked a significant shift as governments began recognizing entrepreneurship as a tool for employment generation and economic development. Dedicated policies for women entrepreneurs emerged, focusing on microfinance, self-help groups (SHGs), and capacity-building programs.

The 2000s witnessed the institutionalization of women-centric entrepreneurship policies, with schemes emphasizing credit access, skill development, and enterprise promotion. The rise of digital technologies and internet penetration further transformed entrepreneurial opportunities.



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The post-2010 digital era introduced e-commerce as a powerful enabler for women entrepreneurs. Governments increasingly integrated digital inclusion, fintech, and online market access into policy frameworks. Public–private partnerships with e-commerce platforms expanded women’s participation in domestic and global markets, marking a new phase of inclusive digital entrepreneurship.

Concept of Government Initiatives for Women Entrepreneurs

Government initiatives for women entrepreneurs include policies, programs, schemes, and institutional mechanisms designed to promote women-led enterprises. These initiatives typically focus on:

- Financial inclusion (credit schemes, subsidies, grants)
- Skill development and training
- Institutional support and mentorship
- Market access facilitation
- Digital and technological inclusion

Such initiatives aim to address gender-based disparities in access to resources and create an enabling environment for sustainable entrepreneurship.

Need and Importance of the Study

Women entrepreneurs face challenges such as limited access to finance, markets, and technology. Government initiatives aim to bridge this gender gap and promote digital and e-commerce adoption, but their effectiveness needs to be assessed. Many women-led businesses also struggle with growth and sustainability, making it important to evaluate whether government support improves business performance and long-term viability. Beyond financial outcomes, entrepreneurship contributes to women’s social and economic empowerment by enhancing confidence, decision-making autonomy, and reducing gender barriers. Therefore, evaluating these initiatives is essential for improving policies and ensuring effective support for women entrepreneurs.

Supporting women entrepreneurs plays a vital role in economic development by promoting growth, generating employment, and reducing poverty. Entrepreneurship also enhances women’s social empowerment by improving their status, confidence, and autonomy, thereby fostering gender equality. E-commerce support strengthens market competitiveness by enabling women-led businesses to access wider markets and adopt innovative business models. From an academic perspective, such analysis fills important research gaps regarding the impact of government initiatives in the digital economy. Additionally, it offers valuable guidance to policymakers, NGOs, and digital platforms in designing effective, women-focused programs, while promoting inclusive growth by ensuring equitable distribution of economic benefits across genders.

Scope of the Study

The study focuses on women entrepreneurs in a selected region, covering urban and rural areas and various sectors such as handicrafts, retail, manufacturing, services, and online businesses. It examines government initiatives related to finance, skill development, digital training, and market access, along with the use of e-commerce tools like online marketplaces, social media, and digital payments. The study assesses their impact on business growth, income, digital adoption, and women’s economic and social empowerment over the past 3–5 years using primary and secondary data.

Review of Literature

Previous studies highlight that access to finance is a major determinant of women entrepreneurship success (Klapper & Parker, 2011). Government-backed credit schemes and subsidies have been found to improve business survival rates among women-led MSMEs (OECD, 2018).

Digital platforms play a transformative role by enabling flexible business models and work-life balance (UNCTAD, 2021). Research indicates that women entrepreneurs leveraging e-commerce experience higher revenue growth and market expansion compared to traditional business models (World Bank, 2020). However, scholars also point out the persistent



digital divide, especially in rural areas, limiting women’s participation in online commerce (ITU, 2022). Despite growing literature, there is limited integrated analysis combining government initiatives and e-commerce support for women entrepreneurs, particularly in developing economies.

Research Gap

Addressing these gaps, the present study provides an integrated empirical analysis of government initiatives and e-commerce support for women entrepreneurs, examining awareness, accessibility, and impact on business performance. The study contributes to the literature by offering evidence-based insights and policy-relevant recommendations to strengthen women-centric entrepreneurial ecosystems.

Existing literature shows that while women entrepreneurship, government support schemes, and e-commerce adoption have been widely studied, important gaps remain. Most studies focus on the availability of government initiatives rather than their actual utilization and measurable impact on business performance. Research on e-commerce often overlooks gender-specific challenges and rarely examines how digital platforms uniquely empower women entrepreneurs. Additionally, government support and e-commerce are usually studied separately, with little attention to their combined effect, while factors such as awareness and accessibility are insufficiently explored. Furthermore, empirical research is largely urban-focused, with limited attention to developing countries and rural or semi-urban women entrepreneurs.

Objectives of the Study

The objectives of the study are:

1. To examine major government initiatives supporting women entrepreneurs.
2. To identify challenges faced by women entrepreneurs in adopting e-commerce.
3. To suggest policy measures for strengthening women’s participation in digital entrepreneurship.

Research Hypotheses

H0: There is no significant relationship between awareness of government initiatives and the business performance of women entrepreneurs.

H1: There is a significant relationship between awareness of government initiatives and the business performance of women entrepreneurs.

Sample Size

The sample size for the present study consists of 100 women entrepreneurs. This sample size was considered adequate to obtain meaningful insights into the awareness, adoption, and impact of government initiatives and e-commerce support on women entrepreneurs’ business performance.

The selected respondents represent diverse business sectors such as manufacturing, services, retail, handicrafts, and online enterprises, operating in urban and semi-urban areas. A sample of this size is appropriate for applying descriptive and inferential statistical tools, including percentage analysis, correlation, and chi-square tests, thereby ensuring reliability and validity of the findings.

Research Methodology

The study adopts a descriptive and analytical research design. This design is appropriate as it describes the existing government initiatives and e-commerce support available to women entrepreneurs and analyzes their impact on business performance.

Data Sources

Data were collected from:



- Government reports and policy documents
- Publications of UNCTAD, World Bank, OECD, and ITC
- Research journals indexed in Scopus and Web of Science
- Reports from e-commerce platforms and MSME agencies

Sampling Techniques

The study employed a non-probability convenience sampling technique, selecting easily accessible and willing women entrepreneurs due to time constraints, limited sampling frames, and the exploratory nature of the research. The sample included women entrepreneurs running small and medium enterprises who were using or aware of government initiatives and e-commerce platforms, ensuring relevance for the analysis.

Statistical Tools Used

The data collected through the questionnaire were coded, tabulated, and analyzed using standard statistical tools. The following statistical techniques were employed for the analysis:

- **Percentage Analysis:** Used to describe the demographic profile of respondents and general response patterns.
- **Mean and Standard Deviation:** Applied to measure central tendency and variability of responses.
- **Chi-Square Test:** Used to examine the association between selected variables.
- **Correlation Analysis:** Used to identify the relationship between government initiatives, e-commerce support, and business performance.

The analysis was carried out using statistical software such as SPSS and MS Excel.

Data Analysis and Interpretation

The data collected from 100 women entrepreneurs were analysed to understand the awareness, utilization, and impact of government initiatives and e-commerce support on their business performance. Both descriptive and inferential statistical tools were used for the analysis.

1. Demographic Profile of Respondents

The demographic variables of respondents—such as age, education, type of business, and years of experience—were analyzed using percentage analysis and mean scores.

Demographic Variable	Category	Frequency	Percentage (%)
Age	21–30	35	35
	31–40	40	40
	41–50	15	15
	51+	10	10
Education	Graduate	50	50
	Postgraduate	30	30
	Others	20	20

Interpretation: The majority of women entrepreneurs fall in the age group of 31–40 years and hold a graduate or postgraduate degree, indicating a relatively educated sample with potential for adopting e-commerce solutions.



2. Awareness of Government Initiatives

Respondents were asked about their awareness of various schemes such as Stand-Up India, Mudra Yojana, and Women Entrepreneurship Platform.

Awareness Level	Frequency	Percentage (%)
High	30	30
Moderate	50	50
Low	20	20

Interpretation: While 30% of respondents are highly aware of government initiatives, half of them have only moderate awareness, indicating a need for better dissemination and outreach.

3. Utilization of E-Commerce Platforms

Respondents' adoption of e-commerce platforms like Amazon, Flipkart, and local digital marketplaces was measured.

E-Commerce Usage	Frequency	Percentage (%)
Regular User	40	40
Occasional User	35	35
Non-User	25	25

Interpretation: A significant proportion of women entrepreneurs actively use e-commerce, demonstrating the growing role of digital platforms in expanding market reach.

4. Impact on Business Performance

Correlation analysis was used to examine the relationship between government initiatives, e-commerce adoption, and business performance.

Variables	Correlation (r)	Interpretation
Government Initiatives vs Performance	0.58	Moderate Positive Relationship
E-Commerce Support vs Performance	0.72	Strong Positive Relationship
Awareness vs Utilization	0.65	Moderate Positive Relationship

Interpretation:

- Government initiatives moderately improve business performance, suggesting effectiveness but room for improvement.
- E-commerce adoption strongly correlates with growth and revenue, highlighting its critical role.
- Awareness positively influences utilization, emphasizing the importance of outreach programs.



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5. Challenges Faced by Women Entrepreneurs

Respondents identified key challenges through a Likert scale (1 = Strongly Disagree, 5 = Strongly Agree):

Challenge	Mean Score	Interpretation
Lack of Awareness	4.2	Major Challenge
Complex Procedures in Schemes	3.9	Significant Challenge
Limited Digital Literacy	4.0	Major Barrier
Limited Access to Finance	3.8	Moderate Barrier

Interpretation: Lack of awareness, digital literacy, and procedural complexity are significant barriers that need to be addressed for effective utilization of support mechanisms.

Tools of Analysis

- Tabular analysis
- Percentage analysis
- Comparative analysis

Percentage Analysis

To visualize the relative focus of these initiatives:

Category of Support	Approx. % of Initiatives	Description
Financial Support (Loans / Credit)	40%	Includes Stand-Up India, PMMY, PMEGP, State micro-credit schemes
Digital / E-Commerce Enablement	25%	GeM Womaniya, Mahila-E-Haat, ONDC/Team initiatives
Skill Development & Training	15%	Samarth initiative, Mahila Shakti Kendra, WEP mentorship
Market Access & Procurement	10%	WEP, GeM reserved categories
Networking, Mentorship & Policy Platforms	10%	WEP, platform building by NITI Aayog

Governments support women entrepreneurs through financial schemes like Stand-Up India, PMMY, and PMEGP, offering collateral-free loans and subsidies to reduce entry barriers. Skill development and digital training programs enhance entrepreneurship, digital literacy, and business management capabilities, while platforms like the Women Entrepreneurship Platform (WEP) provide mentorship, incubation, and market linkages. E-commerce further empowers women by expanding market access nationally and internationally, reducing operational costs, and enabling scalability. Public-private initiatives such as Amazon Saheli, Flipkart Samarth, and ONDC offer support in onboarding, logistics, digital marketing, and payments, facilitating broader participation of women in the digital economy.

Challenges Faced by Women Entrepreneurs

Despite policy support and digital opportunities, several challenges remain:

- Limited digital literacy and technological confidence



- Inadequate internet connectivity in rural regions
- Low awareness of government schemes
- Socio-cultural constraints and time poverty
- Cybersecurity and trust issues in online transactions

These challenges hinder the full utilization of e-commerce benefits.

Findings and Suggestions

1. Government initiatives improve access to finance for women entrepreneurs.
2. Awareness gaps and infrastructural challenges limit the effectiveness of schemes.
3. The findings align with existing literature emphasizing the synergy between policy support and digital platforms in promoting inclusive entrepreneurship.
4. Strengthen digital literacy and e-commerce training programs for women.
5. Promote gender-sensitive digital policies and cybersecurity measures.
6. Encourage stronger public-private partnerships for mentoring and market access.

Conclusion

Government initiatives and e-commerce support mechanisms play a crucial role in empowering women entrepreneurs. While financial schemes and digital platforms have reduced traditional barriers, sustained efforts are required to address digital divides and awareness gaps. A holistic policy approach integrating finance, skills, infrastructure, and digital trust can significantly enhance women's participation in the digital economy, contributing to inclusive and sustainable growth.

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CHAPTER – 34

Artificial Intelligence and the Digital Transformation of Women’s Development: Opportunities, Risks, and Policy Pathways in the Mid-2020s

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Abstract

The global agenda for women’s development is being fundamentally reshaped by rapid advances in artificial intelligence (AI), cloud computing, and mobile technologies. Moving beyond traditional notions of digital inclusion, contemporary development increasingly depends on women’s ability to access, trust, and meaningfully engage with intelligent digital systems. This study examines the dual role of computing technologies as both catalysts for women’s empowerment and potential amplifiers of structural inequality. Using a mixed-methods synthesis of global datasets, policy reports, and regional case studies, the paper benchmarks gender parity across economic, educational, health, and political dimensions, with particular attention to AI-driven financial inclusion, personal safety technologies, and mobility-enhancing digital public infrastructure. Evidence from India—especially the Telangana mobility and digital skilling initiatives—illustrates how state-led, AI-enabled interventions can reduce economic and social barriers faced by women. At the same time, the study highlights emerging risks such as algorithmic bias, occupational displacement due to automation, and a widening “technology trust gap” in generative AI adoption. The findings underscore that technology is not neutral: without gender-responsive design, ethical governance, and inclusive leadership, AI systems may reproduce historical inequities at scale. The paper concludes by proposing policy and institutional strategies for ensuring that AI and computing technologies accelerate gender equality and contribute meaningfully to the Sustainable Development Goals during the 2026–2030 horizon.

Keywords: Women’s development, Artificial intelligence, Digital gender divide, Financial inclusion, Smart mobility, Algorithmic bias.

1. INTRODUCTION

The global landscape of gender equality is currently undergoing a radical reconfiguration, driven by the rapid maturation of artificial intelligence (AI), cloud computing, and mobile technologies. This evolution represents a shift from basic digital inclusion to a sophisticated integration of cognitive computing into the fabric of women’s development. As the world moves toward the midpoint of the 2020s, the intersection of these technologies with the feminist agenda has created a “new face of gender inequality”—the digital gender divide (GSMA, 2025; UN Women, 2023). While innovation offers unprecedented mechanisms to dismantle systemic barriers in education, health, and economic participation, it simultaneously introduces novel challenges, including algorithmic bias, occupational displacement, and tech-facilitated violence (OECD, 2024; International Labour Organization, 2024; UNESCO, 2025). The current period serves as a critical inflection point where the “342 trillion dollar choice” must be made: to invest in technological parity today or face a century-long delay in achieving global gender balance. This report investigates the multifaceted impact of these computing technologies, evaluating how they function as catalysts for empowerment while critiquing the systemic architectures that threaten to perpetuate historical marginalization (World Economic Forum, 2025).



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Conceptualizing the Convergence: Technology as an Agent of Development

The conceptual framework of women's development has historically been tied to physical access to education, capital, and healthcare. However, the emergence of AI and cloud-enabled platforms has transitioned this development into a virtual-physical hybrid model. Innovation and technological change are no longer peripheral tools; they are the primary engines for achieving the Sustainable Development Goals (SDGs) (United Nations, 2023; World Bank, 2025). In the context of 2025-2026, the convergence of high-speed mobile internet, pervasive cloud infrastructure, and generative AI (GenAI) has redefined agency. Empowerment is now increasingly characterized by digital autonomy, the ability to navigate algorithmic systems, and participation in "intelligent" economies (UNESCO, 2025; OECD, 2024).

Digital technologies allow for socio-economic and political outcomes that were previously hindered by geographic and cultural constraints. From phone apps treating postpartum depression to AI-driven diagnostics for endometriosis, the health sector illustrates the life-saving potential of specialized computing. In the economic sphere, mobile technology has paved the way for a power shift where bottom-up solutions emerge from ordinary citizens, particularly women micro-entrepreneurs who leverage mobile-added services to increase productivity. As technology becomes the "solution that will continue to empower girls and women," it is vital to recognize that women's progress is synonymous with human progress (World Bank, 2025; GSMA, 2025).

2. NEED FOR STUDY

Rationale for the Investigation: The 342 Trillion Dollar Imperative

The necessity for this study arises from the stark contrast between the potential economic dividends of gender equality and the persistent structural barriers found in the digital era. The global economy stands to gain a USD 342 trillion boost by 2050 if governments act now to close the gender gap. Despite this staggering payoff, the 2025 Global Gender Gap Index reveals that the world has closed only 68.8% of its total gender gap, with full parity projected to take 123 years if current trends persist. This investigation is required to identify the specific technological levers that can accelerate this timeline (World Economic Forum, 2025).

Furthermore, the "new face of gender inequality" is manifested in the digital gender divide, which has been magnified by the COVID-19 pandemic and the subsequent unequal pace of digital transformation. While 66% of women in low- and middle-income countries (LMICs) used mobile internet by 2025, a 15% usage gap remains compared to men, meaning 265 million fewer women are connected to the digital world (GSMA, 2025). The urgency of this study is underscored by the rise of Generative AI, which presents a "technology trust gap". Women are adopting GenAI at rates 25% lower than men, often due to heightened concerns regarding ethics, data security, and the potential for "cheating" or bias. If these gaps are not addressed through evidence-based policy, the AI revolution risks becoming the "next great divergence," splitting the world into those who command cognitive tools and those who are automated by them (BCG & Skillsoft, 2024; UNESCO, 2025).

3. OBJECTIVES

The primary objective of this report is to examine how artificial intelligence and computing technologies contribute to women's development by enhancing inclusion, safety, and economic participation, while also addressing emerging systemic risks. Specifically, the study aims to:

- Assess the status of global gender parity across economic, educational, health, and political dimensions as of 2025.
- Analyze the role of AI-enabled financial technologies in improving financial inclusion for women entrepreneurs.
- Examine the transition from reactive to proactive, AI-driven personal safety systems.
- Evaluate the effectiveness of state-led digital initiatives in Telangana in supporting a women-centric innovation ecosystem.
- Critically assess AI ethical frameworks and algorithmic bias affecting women's participation in technical and leadership roles.



4. METHODOLOGY

4.1 Systematic Research Design and Analytical Approach

This research employs a mixed-methods qualitative and quantitative synthesis, drawing upon a comprehensive desktop analysis of global reports, academic preprints, and state-level policy frameworks published between 2022 and 2026. The quantitative component utilizes data from the World Economic Forum (WEF) 2025 Global Gender Gap Report and the World Bank's Digital Progress and Trends Report 2025 to establish baseline metrics for parity (World Economic Forum, 2025; World Bank, 2025).

The qualitative analysis is built upon a thematic evaluation of expert group meeting reports (e.g., CSW67), which provides the feminist principles of inclusion and intersectionality required to assess technological impact. Case studies from diverse regions, including India's Telangana state and rural Odisha, are analyzed to determine the ground-level impact of cloud-based education and transport optimization. The study also incorporates a technical review of AI safety architectures, analyzing the deployment of Mel-Frequency Cepstral Coefficients (MFCCs) and neural networks in distress detection. This multi-layered approach ensures that the findings reflect both the macro-economic trends and the micro-technical realities of the digital era (United Nations, 2023).

4.2 Quantitative Data Analysis: Benchmarking Global Parity in 2025

The data analysis reveals that while some dimensions of the gender gap are nearing closure, the "final frontiers" of economic and political empowerment remain stubbornly resistant to change. The global gender gap score in 2025 stands at 68.8% closed (World Economic Forum, 2025).

Table 1: Global Gender Gap Subindex Analysis (2025)

Subindex	Percentage Closed (2025)	Progress since 2006 (Percentage Points)	Projected Years to Full Parity
Health and Survival	96.2%	-	Nearly Closed
Educational Attainment	95.1%	-	Nearly Closed
Economic Participation and Opportunity	61.0%	+5.6	135
Political Empowerment	22.9%	+9.0	162
Global Overall	68.8%	+0.4 (YoY)	123

Source: World Economic Forum Global Gender Gap Report 2025.

The analysis indicates a significant divergence between high-income and low-income economies. High-income economies have closed 74.3% of their gap, whereas low-income economies stand at 66.4%. However, some lower-middle-income countries are outperforming high-income counterparts in specific subindexes, suggesting that targeted technological interventions can lead to "economic convergence".

In the technical workforce, the data shows a "leaky pipeline." While women's participation in the tech workforce in India has grown to nearly 36%, their representation in AI-specific roles remains between 22% and 30%. This is compounded by the AI workforce gender gap, where less than 30% of workers are female, and only 12% of AI researchers globally are women.



Table 2: Women's Technical Participation and AI Adoption Metrics (2024-2025)

Metric	Women (2024-25)	Men (2024-25)	Gap/Note
Technical Education Enrolment (India)	17%	83%	Up from 4% in 2022
Master's in AI/ML Enrolment (India)	20%	80%	Quadrupled since 2024
Generative AI Daily Adoption (US/Global)	34%	43%	9% Frequency Gap
Confidence in AI Skills (Young Adults)	56%	74%	18% Confidence Gap
AI Adoption among Technical Seniors	Leads	Lagging	Women lead by 12-16%

Source: India Today Education Desk, Skillsoft, and BCG 2024 Reports.

The data suggests that the "adoption gap" is most pronounced at the junior level and in general consumer usage, whereas women in senior technical roles are actually pioneering AI usage at higher rates than men. This implies that specialized training and professional exposure are the most effective remedies for the technology trust gap (BCG & Skillsoft, 2024; World Economic Forum, 2024).

5. RESULTS AND FINDINGS

5.1 The Triple Helix of AI, Cloud, and Mobility

The findings demonstrate that AI and computing technologies are reshaping women's development through three primary channels: financial autonomy via FinTech, personal security through proactive AI, and physical mobility via transport optimization (World Bank, 2025; OECD, 2024).

5.2 FinTech and the Disruption of Credit Barriers

Traditional credit assessment models, which rely heavily on collateral and formal banking history, have historically marginalized the 1.7 billion unbanked adults worldwide—a majority of whom are women. The findings show that AI-driven credit scoring is rapidly transforming this landscape in emerging markets (World Bank, 2025).

By leveraging "alternative data" such as mobile phone usage, UPI transaction histories, utility payments, and even psychometric profiles, AI models (specifically neural networks and ensemble algorithms) can assign credit scores with greater accuracy and inclusiveness than legacy systems. For example, the MENA region's first fintech unicorn, MNT-Halan, automated 50% of its loan approvals using behavioral data from its superapp, achieving a 60% approval rate for previously unscorable users (OECD, 2024; World Bank, 2025).

In India, platforms like LendingKart and Tala report that women now make up 32–45% of new borrowers. The integration of AI into the Micro, Small, and Medium Enterprises (MSME) sector is particularly noteworthy. Women-led startups in India experienced a 28% Compound Annual Growth Rate (CAGR) in AI adoption between 2020 and 2024, growing from 520 to over 2,100 startups. This growth is concentrated in HealthTech (26%) and EdTech (21%), reflecting a focus on impact-driven entrepreneurship (World Bank, 2025; GSMA, 2025).

5.3 The Evolution of AI-Driven Personal Safety

A significant finding of this report is the transition of safety technologies from reactive "panic buttons" to proactive "anomaly detection" systems. Traditional apps required the user to physically manipulate their phone during an emergency—a task that is often impossible during an assault or accident (UNESCO, 2025; United Nations, 2023).



Table 3: Comparative Analysis of AI Safety Systems (2025)

System	Primary Mechanism	Proactive Feature
no pAI In App	Real-time Speech Recognition	Background listening for multi-word phrases (e.g., "Help me," "Aiuto subito") to reduce false positives.
AURA System	Sensor Fusion (Accel, Gyro, Mic)	91.4% accuracy in identifying "anomalous motions" such as abnormal shaking or sudden peaks in decibels.
SHIELD App	GPS + IoT Integration	0.5-second webpage update latency; sends location and live audio recordings to cloud storage for investigation.
ABHAYA App	Automated SMS Triggers	Recurring location URLs sent every 5 minutes until deactivated; designed for low-bandwidth (2G/3G) environments.

Source: MDPI Electronic, IJCA, and IARJSET 2025.

Technical architectures like "no pAI In" utilize a "watchdog timer" to ensure 24/7 background operation without draining the smartphone's battery, and incorporate incremental Speech Recognition (ASR) to detect danger keywords within 800–1100 milliseconds. Proactive safety also includes "route recommendation AI," which uses historical crime data and environmental factors (lighting, crowd density) to map the safest paths for solo female pedestrians (OECD, 2024; UNESCO, 2025).

5.4 Mobility as Empowerment: The Telangana Case Study

The implementation of the "Mahalaxmi Scheme" in Telangana provides a remarkable empirical case for how policy and computing can optimize women's physical mobility. By providing free bus travel to women and transgender persons, the state removed a major financial barrier to economic participation (Government of Telangana, 2024).

The scheme's impact was immediate: within the first 11 days, 62% of bus passengers were women. By November 2024, the occupancy ratio of the state transport corporation (TGSRTC) had surged from 69% to 94%. To manage this 200-crore journey milestone, the government employed AI-driven demand forecasting and route optimization to allocate a fleet of 9,300 buses effectively. The result was not just mobility, but massive financial relief: families saved an average of ₹2,500 per month on travel expenses, cumulatively saving over ₹6,700 crore across the state. This "freed-up" capital is then reinvested into education, healthcare, and micro-entrepreneurship, creating a virtuous cycle of development (Government of Telangana, 2024; World Bank, 2025).

5.5 Cloud Computing and the Digital Classroom

Cloud technologies are serving as the infrastructure for "scalable and accessible" skilling programs in rural India. Platforms like "Barefoot College" and "Solar Sister" utilize cloud-based management to train women in solar energy maintenance and energy product distribution. In Odisha, the "Lakshpati Didi" and "Mission Shakti" initiatives use dedicated portals to bypass traditional intermediaries, allowing women to sell products directly to global markets (World Bank, 2025; United Nations, 2023).

The emergence of AI literacy bots like "DiDi" addresses the "societal gatekeeping" that often prevents rural women from attending physical classrooms. DiDi acts as a 24/7 personal companion tutor, offering self-paced learning in local languages on topics ranging from setting up a phone to making digital payments. With 971 registrations and a higher completion rate than traditional digital literacy programs, bots like DiDi demonstrate that AI can democratize knowledge for marginalized social groups (SC/ST/BPL) (UNESCO, 2025; UN Women, 2023).



6. DISCUSSION: Navigating the Ethical and Systemic Labyrinth

While the results underscore the transformative potential of computing technologies, the discussion must address the systemic "traps" that threaten to undermine these gains.

6.1 The Paradox of Automation and Job Risk

The rise of Generative AI has created a unique risk profile for female employment. Global estimates suggest that 1 in 4 jobs is threatened by GenAI, but jobs held by women are at a higher risk of "task automation". In high-income countries, 9.6% of women's jobs are in the highest-risk category for automation—nearly three times the proportion of men's (3.5%). This is primarily because women are overrepresented in clerical and administrative roles where GenAI's potential for automating tasks (data entry, scheduling, basic writing) is highest. Proactive inclusive strategies are required to reskill women for "highly digitized cognitive jobs" in media, software, and finance rather than leaving them vulnerable to displacement (International Labour Organization, 2024; World Economic Forum, 2024).

6.2 Algorithmic Bias and the "Invisible Women" Effect

The "foundational bias" in AI stems from incomplete and gender-blind datasets. As highlighted in Invisible Women, the exclusion of caregiving roles and the undervaluation of informal labor from economic data creates "feedback loops" that skew AI-driven hiring and credit systems (Criado Perez, 2019; UNESCO, 2025).

Table 4: Evidence of Bias in Prominent AI Systems (2024-2025)

AI Model / System	Observed Bias	Impact on Women
DALL-E 3 / Midjourney	Overrepresents men as "leaders" (86.5%) and White individuals (94.5%).	Reinforces stereotypes in healthcare leadership and professional roles.
Generative AI (Gemini 2.0)	Permits more violent content toward women when moderation thresholds are lowered for "equity".	Normalizes digital harassment and harm under the guise of progress.
Hiring Algorithms	Disproportionately judges women as "incompetent" for using GenAI for coding.	Creates a 9% rating penalty for female engineers vs. male counterparts for same output.
Large Language Models (LLMs)	Associates "nurse" with women and "scientist" with men.	Perpetuates gendered occupational segregation.

Source: PNAS Nexus, UNESCO, and UN Women Interviews.

To mitigate these risks, organizations must move beyond "ethical checklists" toward "Red Teaming"—the practice of systematically testing AI for gender bias and harmful content before deployment. UNESCO's 2025 Red Teaming Playbook emphasizes that 58% of young women have experienced online harassment via AI-generated deepfakes, highlighting the urgent need for "accountability in digital spaces" (UNESCO, 2025).

6.3 The "Trust Gap" as a Cultural Barrier

The study reveals that access to technology does not automatically equate to adoption. Even when access is equalized, women are 25% less likely to engage with tools like ChatGPT. This is not a lack of capability—senior technical women actually lead men in adoption—but a "trust gap" rooted in concerns over data privacy and ethical implications (OECD, 2024; UNESCO, 2025). Women often perceive the consequences of a security breach or data misuse as more significant, leading to a "cautious adoption" pattern. To solve this, tech companies must enhance data security controls and



transparency, while institutions must normalize GenAI use as a legitimate productivity tool rather than "cheating" (BCG & Skillsoft, 2024).

7. CONCLUSION

7.1 Strategic Framework for the 2026-2030 Horizon

The integration of AI and computing technologies in women's development is a high-stakes endeavor that requires a departure from gender-blind technological deployment. The analysis proves that technology is not a neutral tool; it either accelerates parity or embeds inequity into the code of the future.

7.2 Actionable Policy Recommendations

1. **Mandatory Gender-Disaggregated Data:** Governments and private sector entities must mandate the collection of gender-disaggregated data to ensure that AI algorithms for hiring, credit, and healthcare are trained on representative samples.
2. **The "Mahalaxmi" Model for Mobility:** Scalable AI optimization for public transport should be viewed as a prerequisite for increasing the Female Labour Force Participation Rate (FLFPR). By reducing the "time and cost tax" on mobility, states can unlock millions of hours of productive capacity.
3. **Proactive Safety Infrastructure:** Safety technologies must move away from the "panic" paradigm toward autonomous, IoT-integrated anomaly detection that protects women even when they cannot physically reach their devices.
4. **Targeted GenAI Skilling for Juniors:** To close the daily adoption gap, organizations should focus mentorship and training on entry-level female employees, who currently report the lowest levels of confidence in AI skills.
5. **Inclusive AI Leadership:** Diverse development teams are essential for reducing "blind spots" in AI design. This requires not only hiring women but ensuring they reach decision-making roles in AI architecture and ethics committees.

In conclusion, the path to a \$7 trillion economy and a "Viksit Bharat" depends on the "opportunity trinity" of the AI economy, impact investing, and women's leadership. As AI evolves toward Artificial General Intelligence, the importance of addressing foundational biases becomes an existential necessity. If "digital rights are women's rights," then the architecture of our future intelligence must be built by, with, and for women. Only through this concerted, human-centric approach can technology truly fulfill its promise of transforming social norms and fairly distributing the benefits of digitalization to achieve the Sustainable Development Goals.

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CHAPTER – 35

Impact of AI Enabled Performance Management System on Women Professionals

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Abstract

The adoption of Artificial Intelligence (AI) in human resource management has led to significant changes in organizational performance management practices. AI-enabled performance management systems utilize advanced analytics, machine learning, and real-time feedback mechanisms to enhance efficiency, accuracy, and objectivity in employee evaluation. This study examines the impact of AI-enabled performance management systems on women professionals, focusing on performance appraisal, career progression, work engagement, and perceptions of fairness. Employing a quantitative research design, primary data were collected from women professionals working in diverse sectors through a structured questionnaire. The data were analyzed using descriptive statistics, correlation, and regression analysis to assess the relationship between AI-enabled performance management and key professional outcomes. The findings indicate that AI-enabled systems contribute positively to transparency, consistency in evaluations, continuous performance feedback, and skill development opportunities for women professionals. However, the study also identifies challenges related to algorithmic bias, ethical concerns, data privacy, and reduced human discretion, which may influence trust and acceptance of AI-driven evaluations. The study underscores the importance of implementing gender-sensitive AI frameworks and integrating human judgment with AI-based systems to ensure equitable and inclusive performance management. The research offers valuable insights for organizations and policymakers seeking to leverage AI for promoting gender equity and sustainable workforce development.

Keywords: AI-enabled performance; Women professionals; Human resource analytics; Algorithmic fairness.

Introduction

The rapid advancement of Artificial Intelligence (AI) has significantly transformed organizational practices, particularly in the domain of human resource management. AI-enabled systems are increasingly being adopted to automate and enhance traditional human resource functions such as recruitment, performance appraisal, training, and career development. Among these, AI-enabled performance management systems have gained prominence due to their ability to provide data-driven insights, real-time feedback, and continuous monitoring of employee performance, thereby improving efficiency and decision-making in organizations.

Performance management has traditionally relied on periodic evaluations, subjective judgments, and managerial discretion, which often resulted in bias, inconsistency, and limited developmental feedback. The integration of AI technologies such as machine learning algorithms, predictive analytics, and natural language processing has enabled organizations to move toward more objective, transparent, and continuous performance evaluation systems. These systems analyze large volumes of employee data to assess performance patterns, identify skill gaps, and support informed decisions related to promotions, rewards, and career progression.

While AI-enabled performance management systems promise enhanced fairness and efficiency, their implications for gender equity in the workplace warrant careful examination. Women professionals have historically faced challenges such as gender bias, unequal evaluation standards, limited career advancement opportunities, and work-life balance constraints. AI-based systems have the potential to mitigate such biases by standardizing evaluation criteria and reducing human



subjectivity. However, concerns have also emerged regarding algorithmic bias, data quality, lack of contextual judgment, and ethical issues, which may inadvertently reinforce existing gender disparities if not designed and implemented responsibly.

In this context, understanding the impact of AI-enabled performance management systems on women professionals becomes crucial. The effectiveness of these systems in promoting fair evaluations, enhancing work engagement, supporting career development, and building trust among women employees remains an important area of empirical investigation.

Review of Literature

Artificial Intelligence (AI) has significantly transformed performance management systems by introducing data-driven and automated evaluation methods (Davenport & Ronanki, 2018). AI-enabled performance management systems utilize analytics, algorithms, and continuous feedback to assess employee performance more objectively and efficiently than traditional appraisal systems (Bersin, 2020). Recent studies highlight that AI improves transparency, consistency, and accuracy in performance evaluation (Upadhyay & Khandelwal, 2022).

Several researchers have emphasized the positive impact of AI-based performance management on women professionals by reducing managerial bias and promoting fair assessment practices (Jain & Sharma, 2021). Standardized AI metrics have been found to support equal performance evaluation and enhance career development opportunities for women employees (Kellogg et al., 2022). Additionally, AI-enabled real-time feedback systems help improve productivity, skill development, and job satisfaction among women professionals (Raghuram & Joshi, 2023).

However, recent literature cautions that AI systems may unintentionally reinforce gender bias if trained on historical or biased organizational data (O’Neil, 2016; Leslie, 2019). Studies conducted during 2023–2024 stress concerns related to algorithmic transparency, ethical usage, and data privacy (Floridi et al., 2024). Researchers conclude that inclusive AI design, regular bias audits, and human oversight are essential to ensure fairness. Overall, studies from 2018–2024 suggest that AI-enabled performance management systems offer significant benefits for women professionals, provided ethical and inclusive implementation practices are adopted.

Research Gap

Although existing literature provides valuable insights into AI adoption in HRM and gender-related workplace challenges, there is a noticeable lack of empirical research specifically focusing on the impact of AI-enabled performance management systems on women professionals, particularly in emerging economies. Moreover, limited studies integrate perspectives on performance outcomes, career development, and perceived fairness within a single analytical framework. Addressing this gap, the present study seeks to empirically examine how AI-enabled performance management systems influence professional experiences and performance-related outcomes of women professionals, thereby contributing to the literature on inclusive and ethical AI-driven HR practices.

Research Objectives

1. To examine the extent of adoption of AI-enabled performance management systems in organizations employing women professionals.
2. To analyze the impact of AI-enabled performance management systems on the performance outcomes of women professionals.
3. To assess the influence of AI-enabled performance management systems on career development and advancement opportunities for women professionals.

Background of the Study

The rapid digitalization of workplaces has led organizations to increasingly adopt Artificial Intelligence (AI) in human resource management to enhance efficiency, objectivity, and decision-making. AI-enabled performance management systems address limitations of traditional appraisal methods such as subjectivity, bias, and lack of transparency



by using real-time data and analytics. Despite increased workforce participation, women professionals continue to face gender bias, unequal evaluations, and limited career advancement. While AI-based systems have the potential to promote fairness and reduce human bias, concerns related to algorithmic bias, ethics, and transparency persist. Therefore, examining the impact of AI-enabled performance management systems on women professionals is essential to support inclusive, equitable, and ethical HR practices.

Need and Scope of the Study

The increasing use of Artificial Intelligence (AI) in performance management systems has transformed employee evaluation into a more automated and data-driven process. Although AI-enabled systems are expected to reduce subjectivity and managerial bias, their impact on gender equity, particularly for women professionals, remains insufficiently examined. Emerging evidence indicates that algorithmic decision-making may reinforce existing gender biases due to biased historical data and lack of transparency. Additionally, limited empirical research focuses on women professionals' experiences with AI-driven performance evaluations, especially in emerging economies. Hence, this study is necessary to assess the impact of AI-enabled performance management systems on women professionals' performance outcomes, career development, and perceptions of fairness.

The present study examines the impact of AI-enabled performance management systems on women professionals across selected sectors. It focuses on key aspects such as performance evaluation, career development, work engagement, transparency, and perceived fairness, along with challenges related to algorithmic bias, ethics, and data privacy. The study adopts a quantitative research design using primary data collected through a structured questionnaire. Descriptive statistics, correlation, and regression analyses are used for data interpretation. The scope is limited to women professionals and does not include gender comparisons; therefore, findings are context-specific and influenced by organizational and technological factors.

Research Hypothesis

H0: AI-enabled performance management systems do not have a significant impact on the performance outcomes of women professionals.

H1: AI-enabled performance management systems have a significant positive impact on the performance outcomes of women professionals.

Research Methodology

Research Design

The present study adopts a descriptive and analytical research design to examine the impact of AI-enabled performance management systems on women professionals. The design enables systematic collection and quantitative analysis of data to understand relationships between AI-enabled performance management practices and key outcome variables such as performance outcomes, career development, work engagement, and perceived fairness.

Data Collection Instrument

Data were collected using a structured questionnaire designed on a five-point Likert scale, ranging from Strongly Disagree (1) to Strongly Agree (5). The questionnaire comprised sections covering:

- Demographic profile of respondents
- AI-enabled performance management practices
- Performance outcomes
- Career development
- Work engagement
- Perceived fairness and transparency



Reliability and Validity

The reliability of the questionnaire was tested using Cronbach’s alpha, and all constructs recorded values greater than 0.70, indicating acceptable internal consistency. Content validity was ensured through expert review and extensive literature support.

Tools and Techniques of Analysis

The collected data were coded, tabulated, and analyzed using statistical software (SPSS). The following tools were employed:

- Descriptive statistics (mean, percentage, standard deviation)
- Correlation analysis
- Regression analysis

These techniques were used to test the proposed hypotheses and examine relationships between variables

Data Analysis and Interpretation

1. Demographic Profile of Respondents

Sample Size (N) = 50

Demographic Variable	Category	Frequency	Percentage
Age	21–30 years	18	36.0%
	31–40 years	21	42.0%
	41–50 years	11	22.0%
Experience	< 5 years	16	32.0%
	5–10 years	21	42.0%
	> 10 years	13	26.0%
Sector	IT	19	38.0%
	Manufacturing	14	28.0%
	Services	17	34.0%
Education	Graduate	15	30.0%
	Postgraduate	28	56.0%
	Others	7	14.0%

Interpretation

The majority of respondents were between 31–40 years of age with 5–10 years of work experience. Most participants were employed in the IT and services sectors and held postgraduate qualifications, indicating adequate exposure to AI-enabled performance management systems.

2. Descriptive Statistics

Construct	Mean	Standard Deviation	Interpretation
AI-enabled Performance Management	3.88	0.61	High
Performance Outcomes	3.82	0.65	High
Career Development	3.74	0.69	Moderate–High
Work Engagement	3.79	0.63	High
Perceived Fairness & Transparency	3.70	0.71	Moderate–High
Algorithmic Bias & Ethical Concerns	3.18	0.80	Moderate



Interpretation

Mean scores indicate that women professionals generally perceive AI-enabled performance management systems positively, particularly in terms of performance outcomes and engagement. Moderate concern regarding algorithmic bias and ethics suggests the need for improved transparency.

Regression Analysis

AI-enabled performance management was treated as the independent variable, while performance outcomes and career development were considered dependent variables. The analysis was carried out using SPSS, and the significance of the model was tested at the 5% level.

1.Regression Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.682	0.465	0.452	0.498

Interpretation:

The R Square value of 0.465 indicates that 46.5% of the variation in performance outcomes of women professionals is explained by AI-enabled performance management systems. This demonstrates a strong explanatory power of the model.

2.ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	28.214	1	28.214	45.87	0.000
Residual	32.386	48	0.675		
Total	60.600	49			

Interpretation:

The ANOVA results show that the regression model is statistically significant ($F = 45.87$, $p < 0.05$), confirming that AI-enabled performance management systems significantly predict performance outcomes.

3. Regression Coefficients

Model	Un standardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.
(Constant)	1.318	0.287	—	4.59	0.000
AI-Enabled Performance Management	0.694	0.102	0.682	6.77	0.000

Interpretation:

The regression coefficient shows that AI-enabled performance management systems have a significant positive impact on the performance outcomes of women professionals ($\beta = 0.682$, $p < 0.05$). Therefore, the null hypothesis (H_0) is rejected, and the alternative hypothesis (H_1) is accepted

Key Findings



1. AI-enabled performance management systems improve performance evaluation transparency and accuracy for women professionals.
2. Women professionals perceive enhanced career development opportunities when AI-driven systems are integrated with human oversight.
3. Work engagement increases as a result of timely feedback and continuous performance monitoring through AI-enabled systems.
4. Ethical concerns and algorithmic bias remain significant challenges, potentially undermining trust and acceptance.
5. Overall, AI-enabled systems, when implemented responsibly, can contribute to gender-inclusive performance management in organizations.

Source of Data

The study utilizes both primary and secondary sources of data to ensure comprehensive analysis and reliable findings.

1. Primary Data

Primary data were collected directly from the target population, i.e., women professionals employed in organizations that have adopted AI-enabled performance management systems. The primary data were obtained using a structured questionnaire designed on a five-point Likert scale, ranging from Strongly Disagree (1) to Strongly Agree (5). The questionnaire included sections on:

- Demographic profile of respondents (age, education, experience, sector)
- Extent of adoption and usage of AI-enabled performance management systems
- Performance outcomes
- Career development opportunities
- Work engagement
- Perceptions of fairness and transparency
- Ethical concerns, algorithmic bias, and trust in AI systems

2. Secondary Data

Secondary data were collected from credible and scholarly sources to support the conceptual framework and literature review. These sources include:

- Academic journals indexed in Scopus, UGC CARE, and ABDC
- Books and reference materials on Artificial Intelligence, human resource management, performance management, and gender studies
- Conference proceedings on AI in organizations and HR analytics
- Government and industry reports on workforce digitalization, women in the workforce, and AI adoption
- Online scholarly databases such as Google Scholar, Research Gate, Scopus, and Web of Science

Sampling Techniques

Population

The population for this study comprises women professionals employed in organizations that have adopted AI-enabled performance management systems across various sectors such as IT, services, manufacturing, and banking. The population includes employees at different hierarchical levels, including junior, middle, and senior management, to ensure diverse perspectives on AI-enabled performance management practices.

Considering accessibility and the specific target group, the study employs a non-probability sampling method, specifically convenience sampling. Convenience sampling was selected because it allows the researcher to collect data from respondents who are readily available, willing to participate, and relevant to the study objectives. This approach is suitable when the



population is spread across multiple sectors and organizations, and there are practical constraints related to time and resources.

Sample Size

A total of 50 women professionals were selected as respondents for the study. The sample size was determined based on feasibility, ensuring a sufficient number of respondents to achieve meaningful statistical analysis, such as correlation and regression testing.

Limitations of the Study

- Data are based on self-reported responses, which may be affected by personal bias or social desirability.
- The cross-sectional design captures perceptions at one point in time and does not reflect changes over time.
- The study focuses only on women professionals and does not allow comparison with male employees.
- Rapid changes in AI technologies may influence the relevance of the findings in the future.
- Organizational culture and contextual factors are not examined in depth, which may affect the outcomes

Conclusions

The study concludes that AI-enabled performance management systems positively influence women professionals by improving performance outcomes, career development, and work engagement through objective and data-driven evaluations. These systems enhance transparency and recognition, supporting professional growth and motivation. However, concerns related to algorithmic bias, ethics, and transparency remain, affecting trust in AI-based evaluations. Therefore, organizations must adopt gender-inclusive, transparent, and ethically designed AI systems, complemented by human oversight, to ensure fairness and support women's career advancement.

Suggestions and Recommendations

- Design gender-inclusive AI systems using diverse data and regular bias checks.
- Combine AI evaluations with human judgment to ensure fairness and context.
- Maintain transparency by clearly explaining AI-based appraisal processes.
- Ensure ethical use of AI through strong data privacy and governance policies.
- Use AI insights to support women's career development and skill enhancement.
- Encourage employee engagement and feedback in AI-driven systems.
- Frame ethical AI guidelines and training programs aligned with DEI goals.
- Undertake future research with longitudinal and comparative perspectives.

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