Decision Making as a Contributor for Women Empowerment: A Study in the Indian Context

Richa Misra, Jaipuria Institute of Management, Noida, India

Shalini Srivastava, Jaipuria Institute of Management, Noida, India

Renuka Mahajan, Jaipuria Institute of Management, Noida, India

Rajiv Thakur, Birla Institute of Management Technology, India

ABSTRACT

As per United Nations Development Program's Human Development Report 2016, India ranks 131 out of 188 countries on the gender inequality index, which positions it in the medium category. Women need intervention at various levels and the role of decision making at different spheres is a critical part of it. A major facet of empowerment is equal contribution of women in decision making, irrespective of any constraint of relatives or societal norms. This study measures the status of women's decision-making power in different areas like household, economic freedom, children, society, and awareness of their rights. It includes a survey of 278 women from the lower economic stratum in urban India. It further involves construction of empowerment indices on different decision-making indicators and hypothesis testing using statistical tests like independent sample t-test, ANOVA test. The findings in the Indian context are compared with other parts of the world. The survey results reported are of high social and policy importance for Indian women.

KEYWORDS

Decision-Making Indicators, Domestic Abuse, Economic Freedom, Empirical Study, Freedom of Mobility, Gender Equality, Household Decision Making, Women Empowerment

INTRODUCTION

Background of The Study

The term 'empowerment' implies giving authority or power to the people so that they can represent their opinions and interests in community and society (Yogendrarajah, 2013). Women empowerment infers giving an open hand to women in the decision-making process in various spheres of life, enabling them to manage risks and improve their well-being and status (Kurtiş et al., 2016), (Richardson, 2018). It includes educating women about their rights, as an equally valued citizen in society and making them aware of the injustice faced by them. As per UNFPA report, "the state of World Population 1992" enumerates that for the development of a nation, the women should feel equally responsible as men. Thus, uniform participation by both genders is closely related to the progress of a country.

Empowerment in society implies people influencing external actions which affect their welfare (Batliwala, 1994). According to Karl (1995) empowerment is the control of self and also enjoying the right of participation in decision-making. It's also about people coming out of the state of denial in

DOI: 10.4018/JCAD.2021010104

This article, originally published under IGI Global's copyright on January 1, 2021 will proceed with publication as an Open Access article starting on February 19, 2021 in the gold Open Access journal, Journal of Comparative Asian Development (converted to gold Open Access January 1, 2021), and will be distributed under the terms of the Creative Commons Attribution License (<http://creativecommons.org/licenses/by/4.0/>) which permits unrestricted use, distribution, and production in any medium, provided the author of the original work and original publication source are properly credited.

life and being able to make choices in life (Kabeer, 2001). Thus, decision making has been considered as the most important contributor for empowerment (Kabir & Jahan, 2013). This holds true more in a society, where the male has been predominantly a decision-maker. Due to societal norms, women have been constantly deprived of the right to make decisions in their life (Kabeer, 1997). Empowerment is the catalyst in the change processes that are going to benefit women at self, household, societal and higher levels. The most established measure of women empowerment is decision making (Richardson, 2018). Autonomy in decision making is the major predictor of empowerment (Kaur, 2018).

Literature Review

According to Young (1993), empowerment enables the woman to have control over her individual life. One of the noteworthy parts of women empowerment that differentiates it from other theory is that they themselves need to be a major reformer in the transformation process (Sen 1993; Mehra 1997). As per Young (1993), empowered women are liberated to discover their self-agenda, they open up to form social communities and express their right to decide priorities or agenda. As per Chen and Mahmud (1995), women empowerment in any society is a progressive change, which slowly uplifts the status of women, where society is primarily male-dominated. An empowered woman grows towards independence and is capable of claiming rights over resources (Keller and Mbewewe, 1991). It is assured that empowerment could not be conferred by others, but it is a strong conviction from the inner self, to be aware of discriminations in power, proclaiming the fairness to have rights and bring positive fundamental change to reduce gender bias (Batliwala, 1993; Kabeer, 1994; Rowlands, 1995; Sen, 1999).

In developing countries, gender-based discrimination index is higher as compared to the developed countries (Ahmed et al., 2001). The report released by the World Bank (2001a), recognizes gender equivalence as a growth objective in itself. It also serves to support the development and decrease impoverishment. The child sex ratio has been constantly improving, however, it is still a matter of concern as it is being at a low of 909 in 2013 (since the last census).

This low empowerment has led to an adverse effect on overall health and wellbeing of women (Moonzwe, 2014), (Upadhyay, 2014), (Pennington, 2018) and on the development of children (Durrant and Sathar, 2002), (Ransom, 2003), (Roushdy, 2004), (Malapit, 2015), (Thorpe, 2016), (Heckert, 2019); finally affecting the overall economic, political and social development of the country. In a study by Grillos (2018), the inclusion of women is believed to improve environmental decision outcomes. Women empowerment is a prerequisite to removing gender-based bias and development of women.

A qualitative study by Banerjee et al (2020) in the Indian context, uses six indicators (education, educational freedom, economic contribution, economic freedom, household management and decision making, perceived status within the household and health) that directly influence the status of women empowerment. Another study on Indian women by Allendorf (2012), suggests that positive aspects of family relationship quality do influence women's lives. The strength of family bonds, especially the marital bond, plays an important role in determining women's ability to make decisions in the family.

Current Status of Women in India

As per the latest statistics, India has 48.53% female residents. However, the status of women remains lower compared to the male population, according to United Nations Development Programme [UNDP], 2015. Male continues to be the main earning member, with the major decision making role. The Indian society assumes male member as the head of the family. Male child preference dominates Indian households. The problems of dowry and safety of female children have led to an increase in infanticide. A major problem faced by women in India and other developing countries is spouse abuse. According to Census 2011, the female workforce participation rate (FWPR) for Indian women is merely 25.51% against 53.26% for males. The urban sector has further lower employment rate as compared to rural India (The world bank, 2018). The total percentage of literate adult women are only 65.46%, whereas 82.14% of adult men are literate in India (Census 2011). Within South

Asia in 2016, India had one of the lowest rates of female employment. Only twenty-seven percent of Indian women are currently in paid employment (why Indian workplace are losing Women, 2017). One of the indicators of the gender gap is that of the employment ratio (Male/Female). Demographic empirical results specify that within Asia, particularly in lower-income economies, economic liberty is an essential thrust factor. Another major constraint that reduces the odds of female employability is marriage and motherhood. (*Inclusive growth and gender inequality*, 2012). These statistics highlight the need for significant improvement in the status of Indian women.

Even though India has policies aimed at women empowerment at national, state and local (Panchayat) levels, in various spheres; yet there's a significant gap between policies and actual practice. Many recent government initiatives, gender-specific sanitation interventions (Hartmann et al, 2015), Beti Bachao, Beti Padhao campaign, schemes related to the opening of bank saving accounts, Pradhan Mantri Sukanya Samriddhi Yojana, Pradhan Mantri Ujjawala Yojana (PMUY), Triple talaq ordinance (2017), Nirbhaya Act aimed at improving the status of Indian women. Despite these schemes and initiatives, huge disparities exist between the genders in terms of education, employment opportunities, control over assets, personal security and health. Women safety and transport remains a major concern area in India. Social norms and her dual role of being the primary caregiver and breadwinner restrict their choices and location/working hours of the workplace, thereby impacting access to opportunities (Marcus, 2018). Women in India, still don't play a decisive role in their family (Kaur et al, 2018). India continues to struggle, as it remains the most unsafe country, with the highest crime rate against women and the maximum maternal mortality rate (The Hindu, 2018). They are about 26% of the overall workforce, primarily because of the various challenges they face. According to gender inequality report (2016) published by UN on human development, India ranks at 125th position out of total 159 nations and it ranks at 109 out of 144 countries, in the Gender Gap Index published by World Economic Forum (2017). Also the trend in gender gap index is downwards, as India was at 108th position a year 2018 and has slipped further to 112th position in 2020.

Thus, there is still an urgent need for reforms and measures after assessing the current women's empowerment status with different samples of women in different areas and zones in developing countries (Richardson, 2018). Thus, the main objective of the study is to highlight which parameters require further attention and improvement. Also, it is imperative to understand how results in the Indian context compare and contrast from other parts of the world. The survey results reported will be of high social and policy importance for Indian women.

Review of Literature

To address the above problems, there have been many research initiatives towards improving the lives of women and girls (Duflo, 2012), (Kondal, 2014), (Sarania, 2015), (Yazdkhasti, 2015), (Akram, 2018), (Moghadam, 2018), (Goel & Gupta, 2019). Various decision-making indicators have been used in research on Women Empowerment status in different areas of East Africa (Miedema et al, 2018), sub-Saharan Africa (Asaolu, 2018), Bangladesh (Schuler & Nazneen, 2018), Tanzania (Shimamoto, 2019), Uganda (Sell & Minot, 2018, Özdemir, H. 2019) and many other regions of Pakistan (Akhtar, 2019), Bangladesh (Ahmed et al, 2018)) and Sri Lanka (Yogendrarajah, 2013), Malaysia (Al-shami, 2018), Nepal (Acharya, 2010). These studies indicate that there is a need to create a deeper understanding of the status of women empowerment, using the quantitative indicators derived from the literature (Roy, 2018). In-depth review of these surveys conducted on the same topic was undertaken, on which this work was based, to build research hypotheses, indicators, instrument and conduct data collection and analysis.

The empirical study of Frankenberg and Thomas, (2001), conducted in Indonesia, suggested following factors such as women's role in household decision-making, her autonomy to spend cash and thirdly the women's decision on how to spend her own time, to measure their empowerment. The study indicates that rural women are lesser empowered compared to urban women and older women. Investments in gender equality yield the highest returns of all development investments. One

extensively established measure of empowerment is women's involvement in household decision-making.

Women who are in charge of their own lives and are empowered enough to attain their desires have the highest probability to make decisions involving the number of children. Women who are aware of the means of birth control, and are capable to decide on the number of children, are also considered as an exhibit of empowerment (Birdsall and Chester 1987). Previous empirical studies support that the equivalent status of women of the family, where her views are respected, also increases the probability of women's adoption of birth control methods that leads to a reduction in childbirth, better maternity care and increased contraceptive use (Kritz et al. 2000, Balk 1994). They have now more control over their lives and can make a critical decision about family planning.

Demographic Variables and Participation in Decision Making

Education and employment of the girls are important in women's empowerment (Shetty & Hans, 2019) and enables them to take decisions independently. Education and employment stops them for early matrimony, make them aware of their career and leads to awareness of birth control methods. Research conducted by Rutenberg et. al. (1991) on twenty-five developing countries, discovered that those women who received primary education had a greater probability to practice contraception as against women who have no education at all.

Another important demographic variable is age, that impacts the autonomy of women's decision making, particularly in the context of developing nations (Sathar and Kazi 2000). Acharya et al. (2010) found a direct relationship between age with women's decision-making on healthcare, household purchases, as well as decisions regarding visits to friends or family. The same finding was further emphasized by Sathar and Kazi (2000), well-off and educated women are more aware and have more control over their health as compared to underprivileged and uneducated counterparts.

Barkat (2008) in his empirical study deliberated on the status of Bangladeshi women. The study indicated, that even though women as mother earn great respect in society, but the situation changes drastically when it comes to their role as wife/ daughter-in-law. A woman as a mother has more control over their own life and more say in decision-making. Thus, age has an important role in decision making.

As per MHRD 2016 report, 93% of females are registered at the primary level of education compared to a hundred males. The figures further get reduced to 85 females against 100 males in higher education. Employment among married women in the age bracket 15-49 has dropped to 31% in 2015-16 from 43% in 2005-06. This is an alarming indication as employment is a major predictor of empowerment and decision making (Panda, D.,2005). Malhotra and Mather (1997) suggested that women's opinion in household decision-making largely depends on the family structure that is whether they are living in a nuclear or a joint family. In a joint family structure, she has possibly less independence when compared to the nuclear family system. Amin et al (1998) defined model of women's empowerment that has been divided into three parts. The first is an Inter-spouse consultation, wherein the husband takes the advice of their wives, in domestic activities. The second one is her own independence related to mobility outside the house and autonomy in the expenditure of money. The third one is the authority index, which has defined the decision-making authority of women.

To investigate the status of decision making in India, the following hypothesis are postulated for this study.

H1-There is a significant relationship between the educational qualification and the decision making indicators of women.

H2-There is a significant relationship between age and the decision making indicators of women.

Economic Freedom

According to Golla et al (2011), when women are given the opportunity to progress economically and have the control to make financial decisions, women are assumed to be economically empowered. Economic empowerment of women community is crucial to ascertain women's rights and to accomplish bigger growth objectives like economic development and social welfare. Women's economic involvement as well as financial independence are considered critical in asserting women's rights and create a difference in society (Ministry for Foreign Affairs, Sweden, 2010).

If a woman has no autonomy in spending money they feel trapped and helpless. As per Hadi (1997) study, financial freedom for rural women resulted in enhancing their status in the family, lessens domestic violence and empowers them to have more involvement and say in decision making regarding family matters. Financial freedom is even more important for women who are facing economic abuse as part of domestic violence.

Jyothi et al, 1999 in their study explained how earning by females makes a difference in their decision making regarding household and other important matters of the family. If a female is earning they have more control over spending, it was empirically proven by citing a survey of agricultural labourers working on small farms. Another study by (Sethi, 1991) reveals, although female agriculture workers contribute significant earning to their family; however, their involvement in decision making remains insignificant. An almost similar finding has been echoed by (Hussain et. al, 2011), where women involvement in household decision making was minimal. Women's contribution is quite less in money related matters and majorly restricted to domestic affairs as per an empirical study conducted by Baliyan (2015) in rural India. The findings also indicated very poor participation of women in development activities of their children. Mayoux (2000) study elucidates that women's enhanced involvement in the economic role may result in minimizing gender gaps and improved status in households and communities' decision making. Altogether, women still do not have a privilege and equality with men when it comes to political, legal, social and economic rights. Momsen (2006) in his study explains that in all country, jobs that were primarily done by women were not well-paid in comparison to their male counterpart.

The World Bank (2018) report recognized the fact that women, worldwide, face limited access to financial services and technology. They are involved in the low-productivity work. As per the empirical study conducted in Sri Lanka (Mathura and Mather, 1997), the factors that gauge the empowerment of women is their control over money. As per Panda and Agarwal (2005), to ascertain women's development in society, it is imperative that they get respect and importance in their own house. Domestic abuse is linked with physical and psychological harms for women and this also leads to a negative impact on children later in life. National Family Health Survey (NFHS), reports that approximately 36% of married women have faced physical ill-treatment from their spouse in India. Mathur and Slavov (2013) study established the association between economic independence of women through working status, earnings of assets/property with the domestic abuse against women. As per Deininger et al. (2014) study, the establishment of woman's inheritance rights may reduce violence against women. Field and Ambrus (2008) study validates the association between women age, her educational qualification, property inheritance and domestic abuse. Thus, based on the above studies, the authors postulate the following hypothesis.

H3: There is a significant relation between Women work status and the decision making indicators of women.

H4: There is a significant relationship found between ownership of the house and the decision making indicators of women.

Methodology

The study intends to measure the social status of the women by calculating decision making indices on the same. The study also measures the influence of demographic variable like women's working status, educational attainment and age on decision-making indicators.

The paper was based on a survey study. 400 structured questionnaires were personally administered in the four districts of western Uttar Pradesh (India). The region chosen is western Uttar Pradesh, the most populous state in India. The sex ratio at birth (878 girls to 1,000 is lower than the national average of 909. Uttar Pradesh also has some of the poorest development indicators, especially with regard to the status of women and girls. The percentage of ever-married women who have experienced spousal physical or sexual violence is higher in Uttar Pradesh (42%) than in the entire country (37%). A high proportion of girls continue to get married before the legal age of 18. According to the National Family Health Survey-3 (NFHS-3), 59% of 20 to 24-year-old women were married before their 18th birthday. Early marriage is more prevalent in rural areas and lower economic strata of society. These development indicators reflect the low status of women and girls in the state of Uttar Pradesh. The region is rich in agriculture and the women are working as laborers on farms. The region has close proximity with Delhi-NCR and many NGOs are active there. Additionally, the place is also in proximity to the author's job place. Given this backdrop, the study region is chosen. 282 valid and complete questionnaires were analyzed. The response rate was approximately 70%. All the respondents were women more than 18 years old. The selection of respondents was done on non-probability based convenience sampling. The women belonged to the lower economic strata of society. A pilot study was undertaken on a cross-sectional data obtained from the first 30 women in this sample to ensure the correctness of the questionnaire, language and acceptability among the respondents.

Measurement Instrument and Construction of Decision Making Indices

Women's empowerment has multiple dimensions and is complicated to measure. It includes an all-inclusive complex of communication, human rights and positions, gender equality in a given society or culture (Mason, 1997). In this study, the women social status is measured by calculating women decision making indices using the dimensions as prescribed by Mason and Smith (2003). The scales used in the study were referred from other studies (Bhatt & Rajdev, 2012; Islam et al., 2011; Lather, Jain & Vikas, 2009). The study used construct like Household Empowerment, Social Empowerment, Economic Empowerment, Mobility Empowerment, Position in household and countering the domestic abuse.

To measure women's decision-making power, the paper has constructed a Decision-making Indices (DMI). The index covers 39 types of activities on which women were asked to indicate the extent of their participation in decision-making. The scale was measured at 4 points: "Make final Decision"; "Equal share in the final decision"; "Have some input in the decision" and "No input in the decision". The weighted average method was used to calculate index value based on the option chosen by the respondent on the item. Women with no input in decision-making were given 0 points, some involvement in decision-making was given 0.5 points, equal participation with a partner, and if she is making the final decision has given an equal score of 1 point.

Hence, DMI scored for the first item on the first indicator i.e. Household Decision-making was calculated as follows:

Can you give your opinion freely to your husband when a decision needs to be made regarding the household?

Weighted score of all the four options/total score = $(100*1+140*1+35*0.5+7*0)/282 = 0.91$

Following the same formula, indices of the other 38 items were calculated

Derived from the United Nations Development Programme (UNDP, HDI, 2005) standards of quantifying Human development indices, the significance of index 0 is poor development and index 1 is presenting the highest level of development. To further define categories the index value between 0 and 0.59 indicates the lowest level of development, the index value from 0.6 to 0.79 indicates a

Table 1. Demographic profile of respondents

Demographics	Frequency	Percent
Ownership of House	186	65.96
Yes	96	34.04
No		
Age	191	67.7
18-35	45	15.9
36-45	46	16.3
Above 46		
Type of Saving Account	62	21.98
No Account	100	35.46
Single/Individual	120	42.55
Joint		
Education	40	14.19
None	9	3.19
Primary	39	13.8
Secondary	194	68.7
Diploma/degree		
Work Status	22	7.80
Student	179	63.47
Employed	43	15.24
Unemployed	38	13.47
Doing Business		
Individual Monthly Income	39	13.82
No Income	34	12.05
Less than 5000	63	22.34
5000- 15000	57	20.21
15000-30000	54	19.14
30000-50000	35	12.41
50000-100000	47	16.66
Age of husband compared to women	61	21.63
Younger	97	34.39
Same age	50	17.73
1-4 Years older	27	9.57
4-8 Years older		
More than 8 years older		

moderate level of development and an index value of 0.8 and more indicates the superior level of development. The study has adopted the same method to calculate the status of women empowerment in terms of decision making indices.

Data Analysis and Results

As presented in Table 3, participants in the study area, have an important role in decision- making on domestic matters. The overall household decision making has indices value of 0.85 that denotes a higher level of women empowerment status with respect to household decision-making on different parameters. Among the majority of the parameters, the perception is encouraging. However, a significant finding of this research is about the two parameters, wherein empowerment indices is low and cause of concern. The first parameter is the freedom of women in supporting their natal/ parental home, the index score is only 0.62. Another parameter that requires attention is women's freedom in deciding the number of children, the score is 0.71 that is much below as compared to the overall average score of the indicator. This parameter was suggested for future research by Women's Empowerment Report, Auroville Village Action Group (2010).

Table 2. Reliability statistics of decision-making constructs

Study Indicator	No of Statements	Cronbach alpha Value
Household Decision Making	10	0.626
Economic Decision Making	6	0.648
Position of Women in the household	10	0.740
Freedom of Mobility	8	0.760
Domestic Abuse	5	0.642

Table 3. Household decision-making index

Items : Participation of Women in the Household decision making	Indices Value
Can you express your opinion freely to your husband, whenever a decision regarding the household needs is to be made?	.9131
Can you express your opinion freely to your husband's family whenever a decision regarding the household needs to be made?	.8262
Who takes decisions regarding the domestic expenditures (like food, vessels, clothes) are?	.7814
How much say do you have in making large purchases like a plot of land, house, furniture's etc.?	.8493
How much say do (did) you have in how many children you and your husband have ?	.9255
Do you think a woman should have a say in how many children she would like to have ?	.7138*
How much final say do (did) you have in celebrating special occasions (birthday ,rituals like mundan ceremony etc.) in your family ?	.9309
How much final say do (did) you have regarding your health care ?	.9131
How much final say do (did) you have regarding child health care ?	.9480
How much final say do (did) you have on supporting natal home ?	.6250*
Overall Say in Household decision making	.8581

Note: - * Items are the areas of concern

Table 4. Economic decision making indices

Items : Participation of Women in Financial decision making	Indices Vaue
Who manages the money in your home ?	.7970
Who decide how to use it	.8546
Do you think a woman has the right to demand an equal share of her inheritance	.8273
Who keeps the custody of jewelry	.6447*
Do you think a woman is as capable as a man in money management	.7734
Do you think a woman should decide how to use the money she acquires herself	.7806
Overall say in the decision regarding money control	.7796

Note: - * Items are the areas of concern

Table 5. Position of women in the household

Items : Women Position in the household	Indices Value
Do you think men should participate in the housework if the woman works outside the home ?	.7266
Do you think men should participate equally ?	.7537
Do you think it is ok for a woman to ask her husband for help if she feels that there is too much housework to manage , even if she doesn't have an outside job ?	.7695
Would you ever like to have more help from your husband in the house and children ?	.7279
Do you ever ask your husband for help with the household and / or children ?	.7806
Do you believe that it is the duty of the wife to serve her husband and children and eat separately either before or after ?	.6028*
Do you serve your husband and children their food and then eat separately, either before or after ?	.6975*
Can you express yourself freely in front of your husband?	.8957
Can you express your opinion freely to your husband's family ?	.7893
In your own opinion how valid is the women opinion as compared to a man's?	.7908
Overall score of women position in household	.7534

As depicted in Table 4, findings from the survey reveal, that the women in the study area, have an important role in decision-making with regards to the freedom in spending/controlling money related matters. Women are almost equally involved in financial decision making. For some Indian women, her jewelry has an emotional value more than ornaments. In Indian tradition, a good amount of jewelry is gifted to women during her marriage by her parents; however, this jewelry is often kept in the custody of her in-laws. The survey finding also shows the lowest index value in this parameter (0.6447). With an indices value of (0.7734) they need to get themselves better educated in term of saving and other money-related matters. The overall indices in financial decision making is (0.7796) that falls in the moderate category.

As per the findings in table 5, the overall index score of women's position in the household is (0.7534) that is categorized as moderate. Lately, the proportion of women among the paid labor force has increased, the notion of full-time motherhood is also evolving (Gerson,2009) and so is the perception of women regarding their position in the household. A working woman believes that the husband should also equally participate in household work (0.7536). They also express their opinion freely to their husband (0.8957). they also believe that their opinion is equally valued as compared to their husband. However, the point of worry is that women still believe that it is their responsibility to serve food to husband and family (0.6028*) and eat separately (0.6975*).

In table 6, the overall score of women's freedom in moving outside the home is (0.6742), that is quite low as compared to other indices. They also agree to a certain extent to the phase that "A woman's place is at home" (0.667), however, along with old-style families' alternate families have also arisen who strictly deny this. In most of the cases, women need to inform her husband/ family before moving out. As per NFHS 4, 2015-16 the most disappointing statistics is that in the period between 2005-06 to 2015-16, the percentage of women having the independence for movement, has grown only by 8 percent from 33% to 41% correspondingly. The parameter that performed most poorly is going to the hospital or health centre alone (0.2624), the women still express inhibition in going to the health center alone and they prefer company.

The overall indices concerning countering the domestic violence and gender equality are (0.7169) in Table 7, that is not encouraging. The most shocking fact is, around sixty percent of Indian women approve with a reason like ignorance of household chores or disrespect of in-laws as wife-beating being justified. The index value of the first and second item (0.5180 and 0.5234) explains that they

Table 6. Women freedom in mobility

Items : Women Freedom in Mobility	Indices Value
“A woman place is in the home “. do you agree with this statement ?	.6667
If a woman capable of looking after herself outside the home	.6915
When visiting another place in your city do you need permission from your husband / family or do you simply need to inform them of where you are going?	.6906
If your husband or his family without a good reason does not allow you to go out to do you attempt to discuss it or convenience them that you should be allowed to?	.6649
Does your husband inform you of where he is going ?	.8369
Do you need permission to go to your parent’s house or do you simply inform ?	.7908
Do you need permission to go to your friends’ house or do you simply inform ?	.7376
Do you go to health center or hospitals alone ?	.2624*
Overall Score of women freedom in moving outside home	.6742

Table 7. Women's perception regarding countering the domestic abuse

Items : Women’s perception regarding countering the domestic abuse	Indices Value
A woman should remain in married life, even if her husband abuses her on a regular basis	.5180
Can a woman leave her husband if he abuse her ?	.5234
Is it her fate to be abused ?	.9672
Is it more important for boys to be educated than girls ?	.8394
Do you believe boy child should be valued and preferred more than girl child	.7411
Overall perception concerning countering domestic violence and towards gender equality	.7169

are not strong enough to stand against physical abuse and take tough steps. Most of them resort to continue in an abusive relationship, instead of leaving their husband. (survey results).

Hypotheses Testing

The independent sample t-test is used to test the significant relationship between work status as independent variables (with two classifications working and non-working) and indicators of decision

Table 8. Difference in perception between decision making Indicators and Work Status

Indicators	Working (N=194)		Non-Working (N=84)		t-value	Significance
	Mean	SD	Mean	SD		
Household decision making	.8663	.12609	.8138	.1413	2.909	.004 Sig.
Economic Decision Making	.8369	.199	.6738	.213	5.722	.000 Sig.
Freedom of Mobility	.6828	.185	.6522	.183	1.238	.217 Not Sig.
Position in household	.7582	.204	.7249	.261	1.101	.272 Not Sig.
Domestic Abuse	.7511	.197	.6346	.187	4.441	.000 Sig.

Table 9. Difference in perception between women decision making indicators and age

Indicators	18-35 N=191	36-45 N=45	46 Above N=42	F value	Sig. Pairs
	Mean	Mean	Mean		
Household Decision Making	.8569	.8716	.7948	4.063	18-35 &46 above 36-45 &46 above
Economic Decision Making	.7874	.8313	.7477	1.462	No Sig.Pair
Position in Household	.7584	.7788	.6671	3.1	18-35 &46 above 36-45 &46 above
Freedom of Mobility	.6694	.6833	.6655	0.121	No Sig. Pair
Domestic Abuse	.7292	.7244	.6514	2.293	No Sig. Pair

making indicators as the dependent variable. Work status is measured in nominal scale while decision making indices are measured as a ratio scale. The result in table 7 shows there exists a significant relationship among work status and household decision making (p-value,0.004), control over money (p-value,0.000) and perception against countering the domestic abuse (p-value,0.000). There is no significant effect of the working status on freedom of mobility (p-value, 0.217). There is also no significant effect of working status on her position in the household (p-value, 0.272). Thus the hypothesis, *there is a significant relation between Women Work Status and the Indicators of decision making is supported in the indicators like household decision making, economic decision making, opinion for domestic abuse but not supported for indicators, freedom of mobility and position in the household.*

One-way Analysis of variance (ANOVA) test is used to find the significant relationship between age as an independent variable (with three categories, 18-35,36-45, 46 and above) and decision making indicators as the dependent variable. The result from table 8 shows that there is a significant relationship between household decision-making and age. The significant difference is found between the age group 18-35 and 46 above and 36-45 and 45 above.

Table 10. Difference in perception between decision making indicator and education

Indicators	Primary N=19	Secondary N=49	Diploma N=210	F value	Sig. Pairs
	Mean	Mean	Mean		
Household Decision Making	.7482	.8500	.8700	17.114	Secondary/Primary Diploma/Primary
Economic Decision Making	.6296	.5946	.8400	25.55	Primary/Diploma Secondary/Diploma
Position in Household	.5404	.6026	.7972	20.169	Primary/Diploma Secondary/Diploma
Freedom of Mobility	.3894	.5994	.7126	30.061	All pairs significant
Domestic Abuse	.4444	.6308	.7570	18.104	All pairs significant

One-way Analysis of variance (ANOVA) is used to test the significant relationship between Educational qualification as an independent variable (with three categories, Primary education, Secondary education and diploma/degree) and decision making indicators as the dependent variable. It is evident from the findings that in all the decision making indicators with the advancement in education empowerment indices has significantly increased. *Thus, the hypothesis that there is a significant relationship between age and decision making indicators is supported, in all the indicators across different age groups.*

As per the findings, *the hypothesis that there's a significant relationship between ownership of house and decision making indicators was not supported in all the indicators.*

Discussion

The results in Table 3 revealed higher levels of empowerment with respect to household decision making on different parameters. This is similar to the research of Yogendrarajah (2013) which also indicates a positive relationship between decision-making and interpersonal empowerment at 0.724 at 0.01 significant level. A study by Yogendrarajah (2013) reveals that the decision making, specifically for cooking, visits to a relative's house and health care had a positive moderate relationship with empowerment (<0.50) and the decisions on household income, savings, expenditures and children's education have a weak relationship with empowerment (>0.50). The low indices of parameter assessing freedom of women in supporting their natal/parental home are due to the culture in India, where still the societal protocols enforce women to take the permission of their husband to for any monetary support to her parents (indianhomemaker.wordpress.com). The low value for women freedom in deciding the number of children could be due to a deep-seated cultural inclination towards sons in India, the husband and his family often decides regarding the number of children.

The results in Table 4 reveal low indices for parameter on economic decision making. Value research (2019) also points out that even the well-earning women are less likely to be managing their own money, their savings and their investments. Lown (2012) through an online survey probed into the future financial plans of women and specified that their low income inhibited women from accomplishing their financial goals. Another similar study conducted by Hung et al (2012) brought out that women lack financial know-how and thus are not confident of their financial skills. One more stereotype that needs to be changed is and even women believe that a man can handle money better. A study (2017) by Fidelity Investments held last year revealed, that women not only save 0.4% more than men, but their investments also earn more annually by the same amount (Reuters, 2017).

The OECD (2012) highlights that enhancing educational attainment will contribute to women's more inclusive economic growth leading to empowerment. The Honorable Supreme Court of India also held that "Hindu married woman is the absolute owner of her 'Streedhan' (property received by her in marriage) property" (www.lawctopus.com). Another study by Avery, C. (2010) points out that women being more intuitive, judicious and thoughtful, are more apprehensive about the quality of their investments rather than the quantity. Hence, they can take better decisions in the complex world of investments.

The analysis revealed moderate scores of women's position in the family. In India, women whether working or homemaker, tend to do more domestic chores compared to men, as per a study, which indicates the persistent gender-specific nature of the division of housework (Economic Times, 2017). A study by Cerrato and Cifre (2018) show reasons for unequal gender involvement.

Similar to the results of Table 6, the findings by Gupta and Yesudian (2006) also revealed low values of this parameter. Universal Declaration of Human Rights (article 13) stresses on Freedom of movement as a human right. However, women's freedom is restricted due to an unsafe environment and cultural practices. This limits their options of education and employment and they get married, stay at home mother and accept a domestic role, by tradition. This has a profound impact on the status of women empowerment and needs further serious discussion on how to resolve this issue (empowerwomen, 2016). Uteng (2011) discussed the ways in which constrained mobility in

women results from prevalent cultural/ norms, transport infrastructure, women's presence and their participation in the informal sector and access to Information and Communication Technologies (ICT).

Results in Table 7 are similar to studies on women abuse (Ahmad et al., 2004; Ali et al., 2012; Faramarzi et al., 2005) confirm that women have been accepting abuse. Another study by Martin, Tsui, Maitra, & Marinshaw, 1999, verified women's acceptance of sexual abuse as a part of their marital life and that none of the genders perceives this as wrong. A study by Schissel, B. (2000) states that youngsters who witness the violence of their fathers towards their mothers were more likely to be violent when they grow up. Like Shah et al. (2012) reported that due to the existence of domestic violence in the present era, both reporting of domestic violence and public consciousness has to be raised. The experience of violence is a pronounced barrier in the status of women empowerment (Jaising, 2018).

The significant relationship shown in Table 8 indicated that if a woman is earning, she is financially dependent and she can take care of herself and not depend on spouse and family for her needs. She has also more negotiating power within the household and she can also stand against domestic abuse with more confidence. However, her movement outside home and office are still guarded by husband and family one of the reasons may be more incidents of women harassment in public places. This is contrary to the study by Varghese (2011), who found no significant relationship between the two.

The results in Table 9 imply that the younger and mid-age segment women are more progressive in their thoughts and they are significantly more participative in decision making as compared to the older group. The empowerment indices with respect to the position in the household of younger and mid-age women are significantly higher than the women in the age bracket of 46 years and above. The freedom in mobility indices was lower as compared to other indices in all the age group. The economic decision making was highest in the mid-age segment, although no significant difference was found between different age groups. The younger as well as the mid-age segments have higher empowerment indices with respect to countering the domestic abuse as compared to older age groups, although there is no significant difference between different age groups. Women decision making can vary during the entire life cycle, since their responsibilities and duties vary with age (Rugh 1984; Jejeebhoy 2000), (Kishor & Subaiya, 2005).

Table 10 results re-enforce that education is the leading factor in the growth of any individual and it is also very critical for women prosperity, independence and involvement. Growth and development should be inclusive in nature and should empower different sections in society. All the sections of the society, irrespective of belief, religion or gender, must have an essential role in the upliftment of society. To achieve the same all strata of the society, comprising of women and girls has to be prepared with the necessary education and expertise so that they can make their contribution to the growth of society. Sell (2018) suggests that though 'education' remains the most essential contributor to women empowerment status, however, empowerment is associated with education equality. In another study (Kishor and Subaiya, 2005), educated women were found to be better empowered and aware with regards to decision making as well as with family planning.

CONCLUSION

From the findings, it could be concluded that a positive relationship exists between decision-making indicators and the empowerment of women. The overall decision making index score of women's position in the household is (0.75), that is categorized as moderate. With the improved participation of women among the paid workforce, their position in the household has definitely improved, but still, the traditional mindset believes that it is women's duty to serve meals to her husband and the entire family. The overall score of women's freedom in mobility is (0.67), which is low as compared to other empowerment indices. One major reason that India has the highest number of crimes against women. Another noticeable point is that women still have a strong inhibition in going to the health centre or hospital alone (0.26) the lowest among all the items surveyed, and they prefer going with a

companion. The overall decision making index with respect to opinion against domestic violence and gender equality is (0.71). Domestic violence is a social evil. As per our survey finding, women still do not believe in moving out of matrimony even if they are physically and psychologically abused (0.52). The first hypothesis tests the relationship between women decision making indicator and work status. If a woman is in the paid workforce, she has more bargaining power in terms of decision making. This supports the study that working women are likely to have a stronger decision-making role in the household, better mobility and control over resources (Dutta, 2000; Salway, 2005). She has more control over the money and she can stand more strongly against domestic abuse. The second hypothesis tests the relationship between women decision making indicator and Age. As per the results, younger age group and older age group women are more progressive in their opinions and have greater influence in household decision making and taking a stand against domestic abuse. As cited in the UNESCO report (Women Education and Empowerment, Medel, 2019.) due to greater participation of younger women in paid labor force younger women are more empowered as compared to their counterpart. The third hypothesis tests the relationship between women decision making indicator and Education. Among all the decision making indicators, education qualification significantly increased the empowerment indices of women. The hypothesis supports the empirical study done by (Malhotra and Mather, 1997) that says education has a very important influence on women's employment and it is subsequently associated with empowerment. The fourth hypothesis tests the relationship between decision making indicator and ownership of the house. As per the results, there is no significant effect of ownership of the house on all the empowerment indicators.

Implications

Women have a pivotal role in the overall development of society. Education of women bridges inequality based on gender. Women must complete her education and should be determined for her career. Education of women has a close association with her work status and the output is financial independence. The study implies financial independence empower women, she can stand against social evils like domestic violence more strongly, can protect her children, make better decisions for their future and can become support for her natal family also. In India, it is believed after marriage, women's responsibility is her husband and in-laws and she is not liable for her parents. This is also one of the reasons for the strong preference of male children in an Indian family. Although women's property inheritance constitutional rights have amended, societal pressures still stop women from taking benefits of laws and successfully use their right property (Narayan 2005). The work status and financial independence of women can change this stereotype. Empowerment means removing the inequalities based on gender, mindset, age-old beliefs and not only relying on the constitution and laws but well established in society that both genders are equally capable enabling better decisions in every dimension. As per the report by the world economic forum, increased women membership in the labor force to the equivalent level as men can enhance India's GDP by 27 per cent (Lagarde and Solberg). It is evident that the work status of Indian women is not just the predictor of decision making, it is equally essential for improving the economic health of the developing country. Domestic/household worker's/construction laborers, which constitutes a major chunk of working women, are the most unrecognized workers. The study also infers that there should be laws to regulate domestic employment. The government has initiated minimum wages and leave provision, but still, there is a lot of scope in implementing the same. Education modules directed at rural women should be commenced to increase their familiarity in performing economic and domestic responsibilities proficiently. Domestic violence is accepted as the major hurdle in the women empowerment status. Women should be encouraged to join a self-help group, NGO to stand against it. With the changing mindset, education and knowledge on gender issues, people are likely to be more responsive to those situations. Police, Judiciary and the administration should work together against this social atrocity.

Despite some notable achievements in India's journey towards women empowerment, there is still a long way left to go. Even though women may be leading their male counterparts in many aspects

of development index (most notably in the level of education), they are always discouraged to lead the show. A historical moment was created when India's 1st satellite mission was successfully led by female scientists from its inception to completion in 2019 (Singh, 2019). The notion that rocket science is a profession earmarked for male counterparts was defied by female leadership for the lunar mission. Another milestone was reached when the Supreme Court upended the government's position on women serving as army commanders in 2020.

However, there are lessons that India could draw from the Japanese model to increase economic empowerment for women (Kapur and Narayan, 2020). Tokyo's female labour force participation has visibly increased from approximately 66.5 per cent in 2000 to 76.3 per cent in 2016 primarily due to policy, demographic and economic factors under the "Womenomics" plan (Shambaugh et al, 2020). The Indian legal system is also confronted with gaps between policy and practice and calls for amending the existing labour laws, introducing new anti-discrimination provisions and enhancing child-care policies. Despite the existing legislation to protect women and girls, the enforcement of these laws and the conviction of alleged perpetrators needs to be strengthened. The study strongly acclaims gender equality can only be attained if women have equal and significant participation in all the decision making spheres.

Limitations of The Study and Future Work

The present study analyzes important parameters to show how the decision-making power of women can influence Women Empowerment in an Indian context.; nevertheless, it has some limitations like any other empirical study. Since the data was collected from Uttar Pradesh based respondents, it is not sufficient to generalize the findings for the whole country across all strata of women. It may be worthwhile to administer this questionnaire and analyze the current women's empowerment status using decision making indicators from different samples of women across different geographical sections of India. The survey could be random instead of the focused group approach as done in this study. Also, the surveyed parameters of the questionnaire could be factored using statistical approaches, to establish their independent role in the study.

REFERENCES

- Acharya, Bell, Simkhada, van Teijlingen, & Regmi. (2010). Women's autonomy in household decision-making: A demographic study in Nepal. *Reproductive Health Development and Change*, 7(15), 261-302.
- Ahmed, R., & Hyndman-Rizk, N. (2018). The higher education paradox: Towards improving women's empowerment, agency development and labour force participation in Bangladesh. *Gender and Education*, 1-19.
- Akhtar, M. S., Ayub, A., & Anwar, M. S. M. (2019). An Analytical Study On Women's Empowerment Regarding Decision Making: A Case Study of Pakistan. *The Government-Annual Research Journal of Political Science*, 7(7).
- Akram, N. (2018). Women's empowerment in Pakistan: Its dimensions and determinants. *Social Indicators Research*, 140(2), 755-775. doi:10.1007/s11205-017-1793-z
- Allendorf, K. (2012). Women's agency and the quality of family relationships in India. *Population Research and Policy Review*, 31(2), 187-206. doi:10.1007/s11113-012-9228-7 PMID:27147776
- Amin, S., Diamond, I., Naved, R. T., & Newby, M. (1998). Transition to adulthood of female garment-factory workers in Bangladesh. *Studies in Family Planning*, 29(2), 185-200. doi:10.2307/172158 PMID:9664631
- Arya, K. (2019). Indian Women and Constitution. *Journal of Public Policy & Environmental Management*, 2(3), 38-42.
- Asaolu, I., Alaofè, H., Gunn, J. K., Adu, A., Monroy, A., Ehiri, J., Hayden, M. H., & Ernst, K. (2018). Measuring Women's empowerment in sub-Saharan Africa: Exploratory and confirmatory factor analyses of the demographic and health surveys. *Frontiers in Psychology*, 9, 994. doi:10.3389/fpsyg.2018.00994 PMID:29971030
- Avery, C. (2010). *What women want: Understanding the modern female investor*. http://www.caimllc.com/reports/44135_CAIM.pdf
- Baliyan, K. (2015). *Factors Affecting Participation of Woman in Household Decision Making: Implications for Family Welfare and Agriculture Development*. http://www.indiastat.com/SOCIO_PDF/103/fulltext.pdf
- Balk, D. (1994). Individual and Community Aspects of Women's Status and Fertility in Rural Bangladesh. *Population Studies*, 48(1), 21-45. doi:10.1080/0032472031000147456
- Banerjee, S., Alok, S., & George, B. (2020). Determinants of Women Empowerment as Measured by Domestic Decision-Making: Perspective from a Developing Economy. In *Advanced Issues in the Economics of Emerging Markets*. Emerald Publishing Limited.
- Barkat, A. (2008). *Women empowerment: A key to Human Development*. <http://www.goodgovernance.org>
- Batliwala, S. (1993). *Empowerment of women in South Asia: Concepts and practices*. New Delhi: Asian-South Pacific Bureau of Adult Education and Freedom from Hunger Campaign.
- Batliwala, S. (1994). *The meaning of Women's Empowerment: New Concepts from Action*. In G. Sen, A. Germaine, & L. C. Chen (Eds.), *Population Policies Reconsidered: Health, Empowerment and Rights* (pp. 127-138). Harvard University Press.
- Bhardwaj, B. R. (2018). Can education empower women through entrepreneurial marketing: A model for upliftment of community services. *Journal of Enterprising Communities: People and Places in the Global Economy*, 12(1), 19-31. doi:10.1108/JEC-01-2017-0004
- Birdsall, N., & Chester, L. A. (1987). Contraception and the status of women: What is the link. *Family Planning Perspectives*, 19(1), 14-18. doi:10.2307/2135361 PMID:3556534
- Cerrato, J., & Cifre, E. (2018). Gender inequality in household chores and work-family conflict. *Frontiers in Psychology*, 9, 1330. doi:10.3389/fpsyg.2018.01330 PMID:30123153
- Chakrabarti, S. (2017). Measuring Women Empowerment in the Household Sector: A Generalized Index and an Application to Indian Households. In *Women's Entrepreneurship and Microfinance* (pp. 17-39). Springer. doi:10.1007/978-981-10-4268-3_2
- Chen, M., & Mahmud, S. (1995). *Assessing change in women's lives: A conceptual framework*. Dhaka: BRAC-ICDDR, Working Paper Series No. 2.

- Deininger, K., Goyal, A., & Nagarajan, H. (2013). Women's Inheritance Rights and Intergenerational Transmission of Resources in India. *The Journal of Human Resources*, 48(1), 114–141. doi:10.3368/jhr.48.1.114
- Deininger, K., & Xia, F. (2014). *Inheritance law reform, empowerment, and human capital accumulation: second-generation effects from India*. Policy Research Working Paper Series 7086, The World Bank.
- Duflo, E. (2012). Women empowerment and economic development. *Journal of Economic Literature*, 50(4), 1051–1079. doi:10.1257/jel.50.4.1051
- Dutta, M. (2000). Women's Employment and Its Effects on Bengali Households of Shillong, India. *Journal of Comparative Family Studies*, 31(2), 217–229. doi:10.3138/jcfs.31.2.217
- Economic Times. (2017). https://economictimes.indiatimes.com/magazines/panache/men-vs-women-its-2017-and-guess-who-does-more-household-chores/articleshow/60854648.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst%27
- Field, E., & Ambrus, A. (2008). Early Marriage, Age of Menarche and Female Schooling Attainment in Bangladesh. *Journal of Political Economy*, 116(5), 881–930. doi:10.1086/593333
- Frankenberg, E., & Thomas, D. (2001). *Measuring Power. Food Consumption and Nutrition Division*. Discussion Paper No. 113. Washington, DC: International Food Policy Research Institute.
- Gerson, K. (2009). *The Unfinished Revolution: How a New Generation is Reshaping Family, Work, and Gender in America*. Oxford University Press.
- Goel, S., & Gupta, P. (2019). Role of Smartphone in women empowerment. *International Journal of Knowledge-Based Organizations*, 9(1), 1–11. doi:10.4018/IJKBO.2019010101
- Golla, A., Malhotra, A., Nanda, P., & Mehra, R. (2011). *Understanding and Measuring Women's Economic Empowerment: Definition, Framework and Indicators*. International Center for Research on Women Grafiska AB.
- Grillos, T. (2018). Women's participation in environmental decision-making: Quasi-experimental evidence from northern Kenya. *World Development*, 108, 115–130. doi:10.1016/j.worlddev.2018.03.017
- Gupta, K., & Yesudian, P. P. (2006). Evidence of women's empowerment in India: A study of socio-spatial disparities. *GeoJournal*, 65(4), 365–380. doi:10.1007/s10708-006-7556-z
- Hadi, A. (2001). Promoting health knowledge through micro-credit programmes: Experience of BRAC in Bangladesh. *Health Promotion International*, 16(3), 219–227. doi:10.1093/heapro/16.3.219 PMID:11509457
- Hartmann, M., Krishnan, S., Rowe, B., Hossain, A., & Elledge, M. (2015). *Gender-Responsive Sanitation Solutions in Urban India*. RTI International. doi:10.3768/rtipress.2015.rb.0009.1502
- Heckert, J., Olney, D., & Ruel, M. (2019). Is women's empowerment a pathway to improving child nutrition outcomes in a nutrition-sensitive agriculture program? Evidence from a randomized controlled trial in Burkina Faso. *Social Science & Medicine*, 233, 93–102. doi:10.1016/j.socscimed.2019.05.016 PMID:31195195
- Hung, A., Yoong, J., & Brown, E. (2012). Empowering women through financial awareness and education. *OECD Working Papers on Finance, Insurance and Private Pensions*, 14, 14:1–42.
- Hussain, B. A., & Hussain, N. A. (2011). Decision Making Power among Rural Women at Gross-Root Level. *Research Journal of Finance and Accounting*, 2(5), 18–23.
- Jaising, I. (2018). Violence against women: The Indian perspective. In *Women's rights, human rights* (pp. 51–56). Routledge. doi:10.4324/9781315656571-5
- Jyoti, K.S., Gracy, & Prakesh, S.C.P. (1999). Empowerment and Decision Making by Rural Women- An Economic Study Karnataka. *Indian Journal of Agricultural Economics*, 53(3), 308–316.
- Kabeer, N. (1994). *Reversed Realities: Gender hierarchies in development thoughts*. Verso Publications.
- Kabeer, N. (1997). Women, wages and intra-household power relations in urban Bangladesh. *Development and Change*, 28(2), 261–302. doi:10.1111/1467-7660.00043
- Kabeer, N. (2001). *Reflections on the measurement of women's empowerment, Women's Empowerment-Theory and Practice*. Sida Studies No. 3. Novum Grafiska AB.

- Kabeer, N. (2003). *Reversed Realities: Gender Hierarchies in Development Thought*. Verso.
- Kabir, S. M. S., & Jahan, A. K. M. S. (2013). Household Decision Making Process of Rural Women in Bangladesh. *IOSR Journal of Humanities and Social Science*, 10, 69-78.
- Kapur, R., & Narayan, S. (2020). *Women Empowerment in India: More needs to be done*. <https://www.isas.nus.edu.sg/papers/women-empowerment-in-india-more-needs-to-be-done/>
- Karl, M. (1995). *Women and empowerment: participation and decision making, Women and world development series*. Zed Books.
- Kaur, R., Singh, B., Sandhu, L. K., & Kaur, G. (2018). *Dimensions of Women Autonomy in Household Decision Making in Rural Punjab*. Academic Press.
- Keller, B., & Mbewe, D. C. (1991). Policy and planning for the empowerment of Zambia's women farmers. *Canadian Journal of Development Studies*, 12(1), 75–88. doi:10.1080/02255189.1991.9669421
- Kishor, S., & Subaiya, L. (2005). *Household decision making as empowerment: A methodological view*. Presentation at the 2005 Meeting of the International Union for the Scientific Study of Population (IUSSP), Tours, France.
- Kondal, K. (2014). Women empowerment through self-help groups in Andhra Pradesh, India. *International Research Journal of Social Sciences*, 3(1), 13–16.
- Kritz, Adebuso, & Gurak. (2000). The role of gender context in shaping reproductive behaviour in Nigeria, Women's Empowerment and Demographic Processes: Moving Beyond Cairo. New York: Oxford University Press.
- Kurtiş, T., Adams, G., & Estrada-Villalta, S. (2016). Decolonizing empowerment: Implications for sustainable well-being. *Analyses of Social Issues and Public Policy (ASAP)*, 16(1), 387–391. doi:10.1111/asap.12120
- Lown, J. M. (2010). *A profile of financial planning for women participants: Implications for education and advising*. Academy of Financial Services Proceedings.
- Malapit, H. J. L., Kadiyala, S., Quisumbing, A. R., Cunningham, K., & Tyagi, P. (2015). Women's empowerment mitigates the negative effects of low production diversity on maternal and child nutrition in Nepal. *The Journal of Development Studies*, 51(8), 1097–1123. doi:10.1080/00220388.2015.1018904
- Malhotra, A., & Mark, M. (1997). Do schooling and work empower women in developing countries? Gender and domestic decisions in Sri Lanka. *Sociological Forum*, 12(4), 599–630. doi:10.1023/A:1022126824127
- Marcus, R. (2018). *The norms factor: recent research on gender, social norms, and women's economic empowerment*. Academic Press.
- Mason, K. O. (1997). *Gender and Demographic Change: What Do We Know? The Continuing Demographic Transition*. Oxford: Clarendon Press.
- Mason & Smith. (2003). *Women's Empowerment and Social Context: Results from Five Asian Countries Gender and Development Group*. World Bank.
- Mathur & Slavov. (2013). *Empowering women through employment, earnings and wealth in India*. Working Paper No. 4794. American Enterprise Institute.
- Mayoux, L. (2000). Micro-finance and the empowerment of women: A review of the key issues. Geneva International Labor Organization. ilo_data/public/english/employment/finance/download/wp23.wpd
- Medel, C. (2019). *Education transforms lives*. Retrieved from: http://www.unesco.org/education/pdf/283_102.pdf
- Mehra, R. (1997). Women, empowerment, and economic development. *The Annals of the Academy*, 554(1), 136–149. doi:10.1177/0002716297554001009
- Miedema, S. S., Haardörfer, R., Girard, A. W., & Yount, K. M. (2018). Women's empowerment in East Africa: Development of a cross-country comparable measure. *World Development*, 110, 453–464. doi:10.1016/j.worlddev.2018.05.031

- Moghadam, Z. B., Rezaei, E., Sharifi, B., Nejat, S., Saeieh, S. E., & Khiaban, M. O. (2018). The Effect of Empowerment and Educational Programs on the Quality of Life in Iranian Women with HIV. *Journal of the International Association of Providers of AIDS Care*, 17. doi:10.1177/2325958218759681 PMID:29562846
- Momsen, J. H. (2006). Women, men and fieldwork: Gender relations and power structures. *Doing Development Research*, 44-51.
- Moonzwe Davis, L., Schensul, S. L., Schensul, J. J., Verma, R. K., Nastasi, B. K., & Singh, R. (2014). Women's empowerment and its differential impact on health in low-income communities in Mumbai, India. *Global Public Health: An International Journal for Research, Policy and Practice*, 9(5), 481-494. doi:10.1080/17441692.2014.904919 PMID:24766149
- Narayan, D. (2005). Conceptual framework and methodological challenges. In D. Narayan (Ed.), *Measuring empowerment: Cross-disciplinary perspectives* (pp. 3-38). World Bank Publications.
- OECD. (2012). *Gender equality in education, employment and entrepreneurship: final report to the mcm 2012*. <http://www.oecd.org/employment/50423364.pdf>
- Özdemir, H. (2019). *The Road to Women's Empowerment in a Man's Crop: A field study of Ugandan women's empowerment process in the coffee farming industry*. Academic Press.
- Panda, P., & Agarwal, B. (2005). Marital violence, human development and women's property status in India. *World Development*, 33(5), 823-850. doi:10.1016/j.worlddev.2005.01.009
- Panda & Reddy, . (2016). Women's Empowerment Through SHG Revolution in Orissa an Analysis through case studies. *Journal of Asia Business Studies*, 10(1), 41-60. doi:10.1108/JABS-10-2014-0082
- Pennington, A., Orton, L., Nayak, S., Ring, A., Petticrew, M., Sowden, A., White, M., & Whitehead, M. (2018). The health impacts of women's low control in their living environment: A theory-based systematic review of observational studies in societies with profound gender discrimination. *Health & Place*, 51, 1-10. doi:10.1016/j.healthplace.2018.02.001 PMID:29482064
- Ransom, E. I., & Elder, L. K. (2003). *Nutrition of women and adolescent girls: why it matters*. Academic Press.
- Reuters. (2017). <https://www.reuters.com/article/us-money-investing-women/why-women-are-better-investors-story-idUSKBN18Y2D7>
- Richardson, R. A. (2018). Measuring women's empowerment: A critical review of current practices and recommendations for researchers. *Social Indicators Research*, 137(2), 539-557. doi:10.1007/s11205-017-1622-4
- Roushdy, R. (2004, September). *Intrahousehold Resource Allocation in Egypt: Does Women's Empowerment Lead to Greater Investments in Children?* Economic Research Forum.
- Rowlands, J. (1995). Empowerment examined. *Development in Practice*, 5(2), 101-107. doi:10.1080/0961452951000157074 PMID:12346153
- RoyC.ChatterjeeS.Dutta GuptaS. (2018). Women Empowerment Index: Construction of a Tool to Measure Rural Women Empowerment Level in India. 10.2139/ssrn.3357543
- Rutenberg, N., Ayad, M., Ochoa, L., & Wilkinson, M. (1991). *Knowledge and use of contraception. Demographic and Health Surveys Comparative Studies No. 6*. Institute for Resource Development.
- Salway, S., Jesmin, S., & Rahman, S. (2005). Women's Employment in Urban Bangladesh: A Challenge to Gender Identity? *Development and Change*, 36, 317-349.
- Sarania, R. (2015). Impact of Self-Help Groups on Economic Empowerment of Women in Assam. *International Research Journal of Interdisciplinary & Multidisciplinary Studies*, 1(1), 148-159.
- Sathar, Z. A., & Kazi, S. (2000). Women's autonomy in the context of rural Pakistan, Pakistan. *Developmental Review*, 39(2), 89-110.
- Schissel, B. (2000). Boys against girls: The structural and interpersonal dimensions of violent patriarchal culture in the lives of young men. *Violence Against Women*, 6(9), 960-986. doi:10.1177/10778010022182236

- Schuler, S. R., & Nazneen, S. (2018). Does intimate partner violence decline as women's empowerment becomes normative? Perspectives of Bangladeshi women. *World Development*, 101, 284–292. doi:10.1016/j.worlddev.2017.09.005 PMID:29371749
- Sell, M., & Minot, N. (2018, November). What factors explain women's empowerment? Decision-making among small-scale farmers in Uganda. In *Women's Studies International Forum* (Vol. 71, pp. 46–55). Pergamon. doi:10.1016/j.wsif.2018.09.005
- Sen, A. (1999). *Development as Freedom*. Oxford University Press.
- Sen, G. (1993). *Women's empowerment and human rights: The challenge to policy*. Academic Press.
- Seth, D. L., & Sethi, H. (1991). The NGO sector in India: Historical context and current discourse. *Voluntas*, 2(2), 44–68.
- Shah, S. H., Rajani, K., Kataria, L., Trivedi, A., Patel, S., & Mehta, K. (2012). Perception and prevalence of domestic violence in the study population. *Industrial Psychiatry Journal*, 21(2), 137. doi:10.4103/0972-6748.119624 PMID:24250047
- Shambaugh, J. (2017). *Lessons from the rise of women's labor force participation in Japan*. Brookings Institution. <https://www.brookings.edu/research/lessons-from-the-rise-of-womens-labor-force-participation-in-japan/>
- Shetty, S., & Hans, V. (2019). Women Entrepreneurs in India: Approaches to Education and Empowerment. *International Journal of Research and Analytical Reviews*. Advance online publication. doi:10.2139/ssrn.3346540
- Shimamoto, K., & Gipson, J. D. (2019). Investigating pathways linking women's status and empowerment to skilled attendance at birth in Tanzania: A structural equation modeling approach. *PLoS One*, 14(2). doi:10.1371/journal.pone.0212038 PMID:30759174
- Singh, S. (2019). Chandrayaan-2: India's 1st space mission being led by women scientists. *Times of India*. <https://timesofindia.indiatimes.com/india/chandrayaan-2-indias-1st-space-mission-being-led-by-women-scientists/articleshow/70214125.cms>
- The Hindu. (2018). *Global poll says India most dangerous country for women*. <https://www.thehindu.com/news/national/global-poll-says-india-most-dangerous-country-for-women/article24260750.ece>
- The World Bank. (2018). <https://www.worldbank.org/en/news/speech/2018/03/17/women-indias-economic-growth>
- Thorpe, S., VanderEnde, K., Peters, C., Bardin, L., & Yount, K. M. (2016). The influence of women's empowerment on child immunization coverage in low, lower-middle, and upper-middle income countries: A systematic review of the literature. *Maternal and Child Health Journal*, 20(1), 172–186. doi:10.1007/s10995-015-1817-8 PMID:26511131
- Upadhyay, U. D., Gipson, J. D., Withers, M., Lewis, S., Ciaraldi, E. J., Fraser, A., Huchko, M. J., & Prata, N. (2014). Women's empowerment and fertility: A review of the literature. *Social Science & Medicine*, 115, 111–120. doi:10.1016/j.socscimed.2014.06.014 PMID:24955875
- Uteng, T. (2011). *Gender and mobility in the developing world*. World Development Report 2012 Background paper.
- Value research. (2019). https://www.valueresearchonline.com/story/h2_storyview.asp?str=22334&utm_medium=vro.in
- Wodon, Q., & Briere, B. (2018). The cost of gender inequality unrealized potential: The high cost of gender inequality in earnings women farmers. *Canadian Journal of Development Studies*, 12(1), 75–88.
- WomenEmpowermentInIndia.com. (2017). <https://www.womenempowermentinindia.com/>
- World Bank. (2001a). *Engendering Development: Through Gender Equality in Rights, Resources, and Voice*. World Bank Policy Research Report. Oxford University Press.
- Yazdkhasti, M., Simbar, M., & Abdi, F. (2015). Empowerment and coping strategies in menopause women: A review. *Iranian Red Crescent Medical Journal*, 17(3). Advance online publication. doi:10.5812/ircmj.18944 PMID:26019897

Yogendrarajah, R. (2013). Women Empowerment through Decision Making. *The International Journal of Economics and Business Management*, 3(1).

Young, K. (1993). *Planning Development with Women: Making a World of Difference*. Macmillan.

Richa Misra is working as an Associate Professor at Jaipuria Institute of Management, Noida. She has done her Doctorate in Management from Amity University. She has more than eighteen years of teaching experience in the field of IT and Decision Science. Her research papers and cases have been published in reputed refereed journals like *International Journal of Management Education*, Elsevier, *On the horizon Emerald*, *International Journal of Logistics and Economics (Inderscience)*, *Journal of Information and Organizational Sciences*, ECCH, Abhigyaan (FORE), BHU (IT), *IBS Business Review*, *Smart Journal of Management*, *Fortune Business Review* and *International Islamic University Malaysia*. She has also presented her Cases and Research in various international conferences and forums. She has imparted training in various organizations in the areas of IT Security, Qualitative and Quantitative research methods, Data analysis and decision making and Quantitative techniques for HR and Marketing perceptive.

Shalini Srivastava is an academician, researcher and trainer with 22 years of experience in the field of OB. She is working as Professor at Jaipuria Institute of Management, Noida. Her areas of interests are Personality, OCB, Change Management, Employee Engagement, Leadership. She has published 70+ research papers in 'A', 'B', 'C' category of ABDC listed Journals. Her paper entitled "Leader Effectiveness in Emerging Markets" has been awarded Highly Commendable Paper of year 2014 by Emerald.

Renuka Mahajan is working as an Assistant Professor in Jaipuria Institute of Management, Noida. She has done her Doctorate in Management from Amity University. She has more than 17 years of teaching experience in the field of IT and Data Science. Her research papers and cases has been published in reputed refereed journals She has also presented her Cases and Research in various international conferences and forums. She has imparted trainings in various organizations in the areas of IT Security, Qualitative and Quantitative research methods, Data analysis and decision making and Quantitative techniques for HR and Marketing perceptive.