# Economic Empowerment of Women through Literacy in India

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#### **Abstract**

Most interventions promoting women's empowerment has identified the economic independence and economic stability as one of the most important dimensions of women empowerment. There are of course other documents which show that the only economic power fails to ensure the process of empowering the women. But this phenomenon would only be a temporary one. There are many studies which deal with the relationship between the economic empowerment of women and their well-being. The economic stability of women determines the level of autonomy the women enjoy in the society and also it protects them from many odds in the real world. Domestic violence is one. It is shown that women with strong economic support are not prone to domestic violence. Moreover, with their economic strength, they take care of the welfare of the whole family. The objective of the present research is to examine the strength of relationship between the Relative Literacy Rate (RLR) and the Relative Economic Empowerment of Women (REEW). In fact, a functional relationship between Relative Economic Empowerment of Women (REEW) and relative literacy rate (RLR) will be estimated in order to check the extent of influence of RLR on REEW in both rural and urban segments of the states of India. The results establish a strong relationship between RLR and REEW in both the cases, rural as well as urban and the sensitivity of RLR on economic empowerment differs among the states both rural and urban sector.

**Keywords:** Women's empowerment, Relative Economic Empowerment of Women, Relative Literacy Rate, India

## **Background of the study**

Women's empowerment may be defined as the entirety of women's' access to and control over resources, which encompasses their decision-making capabilities about household decisions, employment, income, household assets and expenditure, fertility, sexuality, and freedom of movement (physical mobility); and also their decisive power over material and intangible resources such as property, information and time; their status within the household vis-à-vis other male and female

household members: their freedom from domestic violence; and their rights to education, health and wellbeing (Gurumurthy 1998; Dyson and Moore 1983). Empowering women is a multidimensional process with economic, socio-cultural, familial, legal, political and psychological dimensions (Malhotra, Schuler, & Boender, 2002; Mahmud, Shah, & Becker, 2012). However, most interventions targeted at empowering women are centred on the economic dimension (e.g. access to credit, ownership of productive resources and paid work; UNDP, 2011; World Bank, 2011). It is taken for granted that economic disparity is the cause of wider inequalities (Bradshaw, 2013), and that if the economic condition improves, automatic all-round improvement in all dimensions will be achieved (Malhotra et al., 2002). In earlier research studies on women empowerment, it is shown that one of the most important dimensions of women empowerment has become the economic independence and economic stability. There are many studies which deal with the relationship between the economic empowerment of women and their well-being. The economic stability of women determines the level of autonomy the women enjoy in the society and also it protects them from many odds in the real world. Domestic violence is one. It is shown that women with strong economic support are not prone to domestic violence. Moreover, they with their economic strength take care of the welfare of the whole family.

## **Research Objectives**

With this in the background, it would be interesting to analyze the relative empowerment of women vis-à-vis that of men. In this paper, it is our endeavor to examine some aspects of relative women empowerment considering only the economic parameter like average salary/wages of men and women in a segment. In this paper, the analysis is based on this measure of relative women empowerment.

An attempt has been made in the present study to understand the level of empowerment of women in India and also the justification of the same has been made.

#### The objectives of this paper are:

 To ascertain the status of the Indian States in terms of the Relative Economic Empowerment (REEW) and also to identify the states with lower level of REEW

- and also with the higher level.
- 2. To examine the levels of REEW associated with the sector of work and also with the level of literacy. Also to show whether there has been any difference in REEW across the demographic sectors like rural and urban.
- 3. To analyze the strength of relationship between the Relative Literacy Rate (RLR) and the Relative Economic Empowerment of Women (REEW). In fact, a functional relationship between Relative Economic Empowerment of Women (REEW) and relative literacy rate (RLR) will be estimated in order to check the extent of influence of RLR on REEW across various segmentation of the states of India.

## Methodology

## Measurement of women empowerment

Step 1: Development of relative empowerment index

This analysis has been done on the basis of a measure indicating the level of relative economic empowerment of women (REEW). The suggested measure (REEW) is as follow:

If REEW < 100, it implies that women empowerment is relative lower than that of men.

#### **Step 2:** Development of the model

It can be conjectured that the relative literacy rate (RLR) has significantly positive impact on the Relative Economic Empowerment of Women (REEW) RLR = f(REEW) The model considered in this paper is as follows:

$$RLR = f(REEW)$$

Data sets used in this research paper have been 1) National Sample Survey Office, 68th round (July 2011 – June 2012) and 2) Census 2011.

## Findings of the Study

The state-wise empowerment index of women based on REEW across rural and urban of all the states of India are estimated (ref table 1) to have understanding the status of each state on the economic empowerment issues of women. The results reveal that economic empowerment of women are more pronounced in the urban region in comparison to the rural in most cases.

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Table 1: State-wise Women Empowerment Index for Rural and Urban

States	Women Empowerm	ent Index
	Rural	Urban
A & N ISLAND	82.05	118.33
ANDHRA PRADESH	89.55	57.10
ARUNACHAL PRADESH	70.60	89.19
ASSAM	52.25	91.29
BIHAR	41.83	88.47
CHANDIGARH	61.11	115.15
CHHATTISGARH	60.93	71.69
DADRA & NAGAR HAVELI	82.51	120.39
DAMAN & DIU	94.89	92.03
GOA	68.73	94.98
GUJARAT	64.43	83.31
HARYANA	90.15	78.38
HIMACHAL PRADESH	57.67	71.96
JAMMU & KASHMIR	49.03	97.41
JHARKHAND	57.09	65.89
KARNATAKA	63.93	75.59
KERALA	65.26	79.35
LAKSHADWEEP	39.74	85.65
MADHYA PRADESH	40.07	69.74
MAHARASHTRA	83.10	71.69
MANIPUR	88.28	97.05
MEGHALAYA	80.33	84.23
MIZORAM	90.97	71.80
NAGALAND	90.01	70.00
ORISSA	91.00	62.58
PUDUCHERRY	39.87	54.70
PUNJAB	52.05	113.27
RAJASTHAN	54.12	98.98
SIKKIM	95.47	77.42
TAMIL NADU	68.17	70.74
TRIPURA	68.43	73.60
UTTAR PRADESH	57.76	76.13
UTTARAKHAND	85.77	99.60
WEST BENGAL	40.28	71.17

**Note:** Calculations are made by the author using the data set on Average per day wage / salary earnings of regular wage / salaried employees of age 15 – 59 years by industry of work and broad education category: 2011 – 2012 supplied by National Sample Survey office, 68th round (July 2011 – June 2012)

The states ranked on the basis of relative economic empowerment of women (REEW) in the category of rural and urban regions and the results are listed in the table 2 and table 3 respectively. North eastern states of India have received high rank both in the rural and urban region and the results are quite justified as women participate in all walks of life in those states.

Table 2: Ordered state-wise Relative Economic Empowerment of Women (REEW) Index in rural sector.

States	REEW ( Rural)	Rank
LAKSHADWEEP	39.74	34
PUDUCHERRY	39.87	33
MADHYA PRADESH	40.07	32
WEST BENGAL	40.28	31
BIHAR	41.83	30
JAMMU & KASHMIR	49.03	29
PUNJAB	52.05	28
ASSAM	52.25	27
RAJASTHAN	54.12	26
JHARKHAND	57.09	25
HIMACHAL PRADESH	57.67	24
UTTAR PRADESH	57.76	23
CHHATTISGARH	60.93	22
CHANDIGARH	61.11	21
KARNATAKA	63.93	20
GUJARAT	64.43	19
KERALA	65.26	18
TAMIL NADU	68.17	17
TRIPURA	68.43	16
GOA	68.73	15
ARUNACHAL PRADESH	70.60	14
MEGHALAYA	80.33	13
A & N ISLAND	82.05	12
DADRA & NAGAR HAVELI	82.51	11
MAHARASHTRA	83.10	10
UTTARAKHND	85.77	9
MANIPUR	88.28	8
ANDHRA PRADESH	89.55	7
NAGALAND	90.01	6
HARYANA	90.15	5
MIZORAM	90.97	4
ORISSA	91.00	3
DAMAN & DIU	94.89	2
SIKKIM	95.47	1

Note: Calculations are made by the author using the data set on Average per day wage / salary earnings of regular wage / salaried employees of age 15-59 years by industry of work and broad education category: 2011-2012 supplied by National Sample Survey office, 68th round (July 2011 – June 2012).

From the above table, is found that Lakshadweep, Puducherry, Madhya Pradesh, West Bengal, Bihar are some of the states where REEW turn out to be at the bottom whereas Nagaland, Haryana, Mizoram, Orissa, Daman & Diu, Sikkim indicate relatively higher REEW in the Rural sector.

Table 3: Ordered state-wise Relative Economic Empowerment of Women (REEW) Index in Urban sector.

States	Women Empowerment Index	Rank
PUDUCHERRY	54.70	34
ANDHRA PRADESH	57.10	33
ORISSA	62.58	32
JHARKHAND	65.89	31
MADHYA PRADESH	69.74	30
NAGALAND	70.00	29
TAMIL NADU	70.74	28
WEST BENGAL	71.17	27
MAHARASHTRA	71.69	26
CHHATTISGARH	71.69	25
MIZORAM	71.80	24
HIMACHAL PRADESH	71.96	23
TRIPURA	73.60	22
KARNATAKA	75.59	21
UTTAR PRADESH	76.13	20
SIKKIM	77.42	19
HARYANA	78.38	18
KERALA	79.35	17
GUJARAT	83.31	16
MEGHALAYA	84.23	15
LAKSHADWEEP	85.65	14
BIHAR	88.47	13
ARUNACHAL PRADESH	89.19	12
ASSAM	91.29	11
DAMAN & DIU	92.03	10
GOA	94.98	9
MANIPUR	97.05	8
JAMMU & KASHMIR	97.41	7
RAJASTHAN	98.98	6
UTTARAKHAND	99.60	5
PUNJAB	113.27	4
CHANDIGARH	115.15	3
A & N ISLAND	118.33	2
DADRA & NAGAR HAVELI	120.39	1

Note: Calculations are made by the author using the data set on Average per day wage / salary earnings of regular wage / salaried employees of age 15-59 years by industry of work and broad education category: 2011-2012 supplied by National Sample Survey office, 68th round (July 2011 – June 2012).

In case of Urban sector, States which are identified as the

states having low value of REEW are Puducherry, Andhra Pradesh, Orissa, Jharkhand, Madhya Pradesh etc.. Uttarakhand, Punjab, Chandigarh, Andaman & Nicobar Island, Dadra & Nagar Haveli etc. ensured higher value of REEW. It is very interesting to note that in Punjab, Chandigarh, A & N Island and Dadra & Nagar Haveli Island, Empowerment of Women is more than that of Men.

Estimation has also been made to measure the economic empowerment of women on the basis of the level of literacy across the sector considering both rural and urban region. In

the manufacturing, service and trade sector, the economic empowerment was observed maximum for the women having technical qualification and graduate degrees.

Table 4: Extent of REEW by industry of work and broad education category.

Sector of	Demographic		Level	of literacy			
work	Sector	Not	Literate &	Secondary &	Diploma/	Graduate	All
		literate	upto	Higher	Certificate	& above	
			middle	Secondary			
Agriculture	Rural	68.63	75.09	127.87*	NA	52.01	59.97
	Urban	68.42	84.56*	45.71	NA	51.66	36.60
Mining &	Rural	90.31	91.12*	14.46	11.56	12.24	44.12
Quarrying	Urban	84.74*	46.40	50.09	NA	32.40	49.44
Manufacturing1	Rural	67.01	79.15	59.93	86.06*	79.48	66.45
	Urban	69.60	63.95	56.56	71.72*	58.93	57.56
Manufacturing2	Rural	50.87	57.04	64.81	96.68*	29.83	49.44
	Urban	62.38	47.50	54.39	50.64	69.80*	61.13
Electricity, Gas	Rural	136.45*	25.07	101.41	76.90	74.47	53.61
&Water	Urban	61.02	133.29*	70.18	60.72	98.55	101.41
Construction	Rural	62.95	78.56	94.86	205.86*	15.78	115.50
	Urban	44.93	115.97*	299.08	51.37	72.64	67.02
Trade	Rural	43.02	60.15	62.91	64.39	126.04*	80.09
	Urban	93.24	90.57	88.59	149.77*	65.24	90.86
Transport & Storage	Rural	143.03*	134.35	115.19	NA	38.78	125.61
etc.	Urban	57.04	113.61	93.90	184.56*	76.53	102.54
Services	Rural	38.05	36.90	43.69	76.99*	67.19	52.74
	Urban	56.71	49.61	85.92*	73.88	77.03	76.07
Private hhs. With	Rural	39.38*	36.64	33.08	NA	NA	38.26
emp. persons							
	Urban	60.93	44.85	76.35*	28.46	50.78	48.59
Other	Rural	NA	NA	NA	NA	NA	NA
	Urban	NA	NA	NA	NA	NA	NA
All	Rural	51.22	51.50	56.34	95.19*	68.67	62.54
	Urban	59.44	55.98	85.62*	74.65	75.69	77.93

st indicates the Maximum REEW

Note: Calculations are made by the author using the data set on Average per day wage / salary earnings of regular wage / salaried employees of age 15–59 years by industry of work and broad education category: 2011–2012 supplied by National Sample Survey office, 68th round (July 2011–June 2012).

Relatively higher value of REEW is found at the Diploma / Certificate level of literacy in Manufacturing 1, Manufacturing 2, Construction, Trade Transport & Storage etc., and Services sectors. In Transport & Storage sector Women seem to be more empowered than Men.

## **Development of the Model and Analysis**

The model development stage and analysis section is comprised of several steps:

Step I: It is concerned with the identification of the segmentation of Indian states.

Step II: Here it is examined that the segmentation made are really distinct in respect of different parameters.

Step III: In this step, an estimation of functional relationship between REEW and RLR is made and estimation of the relationship will be done for each of the segmentation.

#### Step I

The dependent variable REEW is plotted against RLR in the two dimensional space by the scatter diagram for the both rural and urban segment (Figure I & II). The scatter diagram can not establish any relationship between the dependent variable and the discriminant scores.

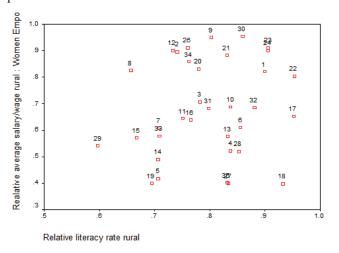


Figure I Mapping of the states in rural segment in respect of REEW and RLR

From the scatter diagrams, it is clear that there are outliers in both the figures. The outliers generally reveal the combinations of either low RLR with very high REEW or very high RLR with low REEW. After having excluding the outliers, the two scatter diagrams seem to be quite heterogeneous in respect of the relationship between

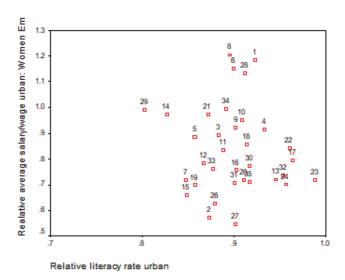


Figure II Mapping of the states in urban segment in respect of REEW and RLR Note: Numbers in the both the figures correspond the states

REEW and RLR. Subjectively we have divided the scatter diagram into two parts making both parts relatively more homogeneous within themselves in respect of relationship that we have talked about earlier.

The following table (Table I) shows segmentations of states of India on the basis of graphical presentation of relationship between the women empowerment reflected in the relative bargaining power in respect of salary/wages and relative literacy rate. These segmentations are done on subjective basis.

Table 1 Four Groups considering Rural and Urban Segment of the States of India

Groups	Cluster of States
Rural Group 1	A&NIS, Assam, Chandigarh, Goa, Himachal Pradesh, Meghalaya, Mizoram, Nagaland, Puducherry, Punjab, Tripura, West Bengal
Rural Group 2	Andhra Pradesh, Arunachal Pradesh, Bihar, Chattisgarh, Daman & Diu, Gujarat, Haryana, Jammu & Kashmir, Jharkhand, Karnataka, Madhya Pradesh, Maharashtra, Manipur, Odisha, Sikkim, Tamilnadu, Uttar Pradesh, Uttarakhand
Urban Group 1	A&NIS, Arunachal Pradesh, Bihar, Chandigarh, Chattisgarh, Dadra Nagar haveli ,Daman & Diu, Goa, Gujarat, Haryana, Jharkhand, Madhya Pradesh, Manipur, Punjab, Uttar Pradesh, Uttarakhand
Urban Group 2	Andhra Pradesh, Assam, Himachal, Karnataka, Kerala, Lakshadip, Maharashtra, Meghalaya, Odisha, Puducherry, Sikkim, Tamilnadu, Tripura, West Bengal

## Step II

The table 2 is constructed to check the difference in respect of male rural literacy rate, female rural literacy rate, average wage/ salary per day for male rural, average wage/salary per day for female rural for rural segment.

Table 2 Difference in respect of parameters between two groups in rural segment

	Group for rural		
	1.00 2.00		
	Mean	Mean	
Male rural leteracy rate	84.28	79.69	
Female rural leteracy rate	73.16	60.17	
Average wage/salary per day for male rural	419.53	382.96	
Average wage/salary per day for female rural	289.86	277.23	

From table 2 it is very interesting to note that literacy rate in group 1 is higher than group 2 and average wage/ salary per day is also high group 1.

The table 3 is constructed considering the same set of parameters for urban segment to check the difference between the two groups.

Table 3 Difference in respect of parameters between two groups in urban segment

	Group for urban		
	1.00 2.00		
	Mean	Mean	
Male urban leteracy rate	90.13	92.69	
Female urban leteracy rate	79.61	85.27	
Average wage/salary per day for male urban	504.74	495.39	
Average wage/salary per day for female urban	462.85	369.65	

From table 3 it is clear that group 1 is lagging behind group 2 in respect of literacy rate but average wage/ salary per day for group 1 is more than that of group 2.

#### **Step III**

Now, REEW is regressed on RLR for each group of rural and urban segment and the mathematical model has been

developed separately for four cases based on the following generalized methodology.

REEW = 
$$\hat{\beta}_0 + \hat{\beta}_1$$
 (RLR) .....(1)

 $\hat{\beta}_1$ =Co-efficient associated with independent variable RLR and it also indicates the level of importance of RLR towards the relative economic empowerment of women (REEW)

#### Case I-Group I (Rural Segment)

Regression analysis has been performed to analyze associative relationship between a dependent variable REEW and RLR for group 1 of rural segment (Ref Table 4 & 5).

Table 4 Output of Regression Analysis for Group I
(Rural Segment)
Model Summary

	R			
	Group for rural = 1.00		Adjusted	Std. Error of
Model	(Selected)	R Square	R Square	the Estimate
1	.818ª	.668	.635	.1076

a. Predictors: (Constant), Relative literacy rate rural

Table 5 Level of significance of RLR

				dardized icients	Standardi zed Coefficien		
			Соеп	cients	ts		
	Model		В	Std. Error	Beta	t	Sig.
Γ	1	(Constant)	-2.540	.712		-3.567	.005
		Relative literacy rate rural	3.675	.819	.818	4.489	.001

a. Dependent Variable: Relative average salary/wage urban: Women Empowerment b. Selecting only cases for which Group for urban = 1.00

High values of adjusted R square (0.635) indicate that the model fit the data very well (ref. table 4). The coefficient that is associated with RLR is statistically significant [significance at the 1% level].

#### Case II - Group II (Rural Segment)

Regression analysis has been performed to find the extent of relationship between a dependent variable REEW and RLR for group 2 of rural segment (Ref Table 6 & 7).

Table 6 Output of Regression Analysis for Group II (Rural Segment)

#### **Model Summary**

	R			
	Group for			
	rural = 2.00		Adjusted	Std. Error of
Model	(Selected)	R Square	R Square	the Estimate
1	.714 <sup>a</sup>	.510	.480	.1332

a. Predictors: (Constant), Relative literacy rate rural

Table 7 Level of significance of RLR

#### Coefficientsa,b

			dardized icients	Standardi zed Coefficien ts		
Model		В	Std. Error	Beta	t	Sig.
1	(Constant)	-1.248	.482		-2.588	.020
	Relative literacy rate rural	2.610	.639	.714	4.085	.001

a. Dependent Variable: Relative average salary/wage rural: Women Empowerment Index ( REEW) Rural in the context of Employment Market

Results show that adjusted R- value stands good for association between variables and R Square value indicates that relative literacy rate can explain the relative economic empowerment of women (REEW) at about 48 % level in the case of the states of group 2 of rural segment(Ref table 6). The coefficient that is associated with relative literacy rate (RLR) is highly statistically significant (Ref table 7).

#### Case III-Group I (Urban Segment)

Regression analysis has been performed to analyze associative relationship between a dependent variable REEW and RLR for group 1 of urban segment (Ref Table 8 & 9).

Table 8 Output of Regression Analysis for Group I (Urban Segment)

#### **Model Summary**

	R			
	Group for			
	urban = 1.00		Adjusted	Std. Error of
Model	(Selected)	R Square	R Square	the Estimate
1	.811 <sup>a</sup>	.657	.632	.1073

a. Predictors: (Constant), Relative literacy rate urban

Table 9 Level of significance of RLR

#### Coefficients<sup>a,b</sup>

		Unstandardized Coefficients		Standardi zed Coefficien ts		
Model		В	Std. Error	Beta	t	Sig.
1	(Constant)	-4.503	1.048		-4.297	.001
	Relative literacy rate urban	6.142	1.186	.811	5.177	.000

a. Dependent Variable: Relative average salary/wage urban: Women Empowerment (REEW) Index Urban in the context of Employment Market

High values of adjusted R square (0.632) indicate that the model fit the data very well (ref table 8). The coefficient that is associated with RLR is statistically insignificant [significance at the 1% level].

#### Case IV - Group II (Urban Segment)

Regression analysis has been performed to find the extent of relationship between a dependent variable REEW and RLR for group 2 of urban segment (Ref Table 10 &11).

Table 10 Output of Regression Analysis for Group II (Urban Segment)

#### **Model Summary**

	R			
	Group for			
	urban = 2.00		Adjusted	Std. Error of
Model	(Selected)	R Square	R Square	the Estimate
1	.627 <sup>a</sup>	.393	.342	8.394E-02

a. Predictors: (Constant), Relative literacy rate urban

Table 11 Level of significance of RLR

Coefficients<sup>a,b</sup>

		Unstandardized Coefficients		Standardi zed Coefficien ts		
Model		В	Std. Error	Beta	t	Sig.
1	(Constant)	-1.348	.747		-1.804	.096
	Relative literacy rate urban	2.264	.812	.627	2.787	.016

a. Dependent Variable: Relative average salary/wage urban: Women Empowerment ( REEW) Index Urban in the context of Employment Market

Results show that adjusted R- value stands good for association between variables and the value indicates that relative literacy rate can explain 34.2 % of the relative economic empowerment of women (REEW) in the case of the states of group 2 of urban segment(Ref table 10). The coefficient that is associated with relative literacy rate (RLR) is highly statistically significant (Ref table 11).

#### **Conclusions**

In the present study, relative economic empowerment of women (REEW) is taken as the construct of women empowerment and relative literacy rate (RLR) is taken as the contributing dimensions for the economic development of women in the context of rural and urban segment of the states of India. The results reveal that RLR has positive impact on REEW in both the cases, rural as well as urban. We therefore conclude that the findings of our study—in spite of several restrictions—can be seen as new empirical evidences indicating that state interventions focused on the improvement of women literacy rate would lead to

b. Selecting only cases for which Group for rural = 2.00

b. Selecting only cases for which Group for urban = 1.00

b. Selecting only cases for which Group for urban = 2.00

economic empowerment of women in respect to men both in the rural and urban sector of India. It is also interesting outcomes of our study that the dimension, RLR is more sensitive in the states belong to the group 1 of both rural and urban segment towards economic empowerment of women. It is evidenced that the states belonging to the group 1 in both rural and urban segment may generate more job opportunities for the women in comparison to the others for the literate and skilled women. We would thus argue that, for promoting women's empowerment in the study area, a broad package of interventions will be needed in order to achieve improvement in all dimensions.

#### **Limitations of the Present Study**

This research is based on a macro level data set. Therefore, the conclusion may not be valid for a particular sector of work in a particular state for a community having a particular level of literacy. But this research helps the researchers formulate the research hypotheses regarding the level of Relative Economic Empowerment of Women (REEW) for a particular community with clearly defined its demographic mapping in all aspects. Since there is no availability of micro level data set in this regard, researchers may have to design a clearly defined sample survey. Moreover, there might be some types of work which are gender specific. In that case, REEW may not be estimated at all, since there is no comparable data on men or women in regard to the average salary / wage for that particular group.

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