

Economic Policies for Marginalized Women in India: A Systematic Literature Review

Maheka Nath

Sanskriti School

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ABSTRACT

This paper explores the role of economic policies in the upliftment of marginalised women in India, including Dalits, sex workers, widows and Adivasis. It uses the 5W+1H method to critically examine all government schemes, policies, programmes, legal reforms and community-led initiatives in the country from 2005 to 2024. The findings of the paper suggest that although policies like MNREGA improved the financial condition and social standing of the women, barriers such as caste exclusion, weak implementation and limited awareness hinder complete empowerment. Despite these limitations, along with community-led initiatives and gender responsive budgeting, the policies have proven more effective.

Keywords: at-risk women, inequalities, economic policies, India

1. Introduction

Globally, women have faced inequalities across different economic and social indicators, including education, income, healthcare, the workplace, and political participation. Ensuring equal opportunity and status is a key factor in promoting economic growth and innovation. In India, marginalized women, such as Adivasis, sex workers, religious minorities, and those from low-income households, not only find it difficult to access jobs, education, or healthcare, but are also socially excluded and discriminated against.

According to the World Economic Forum's 2023 report, India ranks 127 out of 146 countries in terms of gender parity. The Government of India has launched several initiatives and policies to enhance women's economic participation, access to resources, and overall social mobility, including the Subhadra Yojana for economically weaker sections, the Pradhan Mantri Matru Vandana Yojana for pregnant women, and others. The sufferings of the defenceless and helpless indigenous women go unrecognised by civilisation, and no necessary steps are taken to protect

and support them (Khan and Hasan, 2020). Despite measures taken by the government at national, state, and local levels, tribal women still face limited access to resources, low literacy rates, and poor health (Manna, 2024). There has been a rapid decline in the sex ratio of India over the years, with severe socio-economic and cultural implications, especially in states like Gujarat, Maharashtra, Dadra and Nagar Haveli, and Jammu and Kashmir (Nautiyal, 2023). Widows in India face violence by in-laws, exclusion, and financial hardship. According to the Hindu Succession Act, 1956, a widow can claim her deceased husband's property. However, patriarchal social norms do not allow them to do so (Thomas, 2021). According to the Dalit Women Rise for Justice Status Report, 2021, present-day India continues to be unsafe for Dalit women and girls. 10 Dalit women and girls are raped every single day, but only 29% of the accused are convicted.

Against this background, this paper analyses various government reports and other research papers regarding these economic policies and assesses their effectiveness on the policies that are specifically designed to improve the lives of the marginalized women. This paper applies a systematic literature review framework to summarize the findings of the study. Methodology-based reviews focus on how research is conducted, rather than its findings, while theoretical reviews examine the origin and evolution of key concepts. For example, Ravindran and Kelkar-Khambete (2018) described how participatory action research contributed to the development of gender policy in rural India. A structured or narrative literature review includes an introduction, body, and conclusion, which provide a complete and comprehensive understanding of the subject. For instance, Chakraborty & Sinha (2021) conducted such a literature review on economic policies in South Asia. Finally, a theoretical literature review involves the analysis of themes and relationships of the topic over a period of time, as Turner and Baker (2018) wrote about Tracing the life cycle of a theory.

This paper employs a framework-based review with a 5W+1H approach to examine the role of economic policies in improving the financial condition of At-Risk women in India. A framework-based review examines existing research in a structured and systematic manner in order to provide more clarity on a given topic. This particular approach questions: **Who** (the subjects of the research paper), **What** (specific policy instruments), **When** (the time period of the study), **Where** (the geographical area of the study), **Why** (the objective behind the study), and **How** (how various policies have been implemented and affected the people in need). It focuses on at-risk women, including sex workers, single mothers, victims of domestic abuse, and dalits in India, and covers the period 2005-2024. This framework was used in various papers. For example, Aggarwal and Bajpai (2024) used this method in assessing the consumption of plant-based meat. Similarly, Jia and Yu (2013) employed this framework to review software testing for cloud computing.

The main results emerging from the systematic literature review framework show that while India has designed and implemented various policies for women across different marginalized groups, there are still a lot of gaps that are prevalent. While policies have been designed, a lot more work is needed on crafting careful execution and implementation. Lastly, having metrics to measure the performance will be extremely beneficial, as it will provide a structured progress plan. For India to be a developed economy by 2047, inclusivity is key, as that will help propel the growth for the future.

2. Key Government Initiatives in India

In India, gender has been a very critical topic of priority, as women have been discriminated against in various forms. For example, there has been a lot of research and evidence-based policies around closing the gender gaps in education, gender gaps in the workforce, the double burden of women, gender gap in the top leadership positions, gender gap in government and politics, unequal sex ratio, female infanticide, and more. Over the years, the government has implemented various schemes and provisions to ensure gender empowerment.

In 1994, the Pre-Conception and Prenatal Diagnostic Technique Act (PCPNDT) was enacted, which prevented the determination of the sex of the fetus in an effort to equalize the sex ratio and prevent female infanticide (Pandey and Singh, 2019). This was one of the earliest attempts to integrate gender empowerment at the structural level. The early 2000s saw a shift towards more centralized government initiatives. Community-based programs, like the Integrated Child Development Services (ICDS) launched in 1975 and the National Health Mission (NHM) launched in 2005, have contributed to social security by focusing on maternal and child health, nutrition, and healthcare access, and hence provided the necessary support to mothers and children (Rao & Choudhury, 2018; Chakrabarti & Mohanty, 2015). Since its establishment in 2006, the Ministry of Women and Child Development has led several initiatives in order to bridge the gender gap between men and women. Policies that are prescribed for particular groups have obvious policy goals with the intent to develop or grow the welfare of that specific group. Singh Yadav and Gupta (2023) examined the role of the local government in implementing the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in the tribal regions of Jharkhand and its effect on Adivasi women. Through their research, they found that enhancing the leadership skills and accountability mechanisms of elected panchayat representatives, expanding civic education to raise awareness of entitlements, and strengthening the decision-making process of the gram sabha are imperative for further protection of the Adivasi community. Introduced in 2001, MNREGA represents a shift towards rights-based legislation.

According to the Dalit Women Rise for Justice Report (2021), despite policies like the Protection of Children from Sexual Offences Act and SCs and STs PoA Act, violence against Dalit women

and minors has not decreased. This symbolizes the gaps in policy implementation and bureaucratic inefficiency. Apart from government intervention, community-led initiatives are crucial in uplifting women at risk. Reza-Paul (2012) documented how such initiatives significantly reduced violence and improved health conditions for sex workers in Mysore. The study found that strategies such as safe spaces, crisis response systems, community negotiations with police and lodge owners, and advocacy training all resulted in an 84% reduction in reported violence over a five-year period. The Government of India currently has over 37 schemes in place to ensure the upliftment of women. However, these schemes do not reach the right people due to the lack of awareness, underutilized funds, corruption, and more (Jayaswal and Saha, 2024).

3. Analysis of part literature using the 5W+1H Framework

3.1-What:

This section focuses on identifying and analysing key policy instruments that the government of India has been using over the past few years in order to combat gender inequalities. One of the most crucial instruments has been Gender Responsive Budgeting, which was introduced in 2005-2006. Women face various barriers when it comes to financial literacy, technology, low access to information, and mobility constraints, and GRB pushes the government to include gender priorities within the national budget and policy planning, rather than create a separate fund for it. Over time, this instrument included over 30 ministries, including key ministries such as the Ministry of Child Development and the Ministry of tribal affairs (ORF, 2022). Various policies have been put forward by the state and union government in order to ensure food security and maternity entitlements, school enrolment, employment opportunities, prevention of gender-based violence, and more. For instance, the national rural livelihood mission organises women into self-help groups in order to promote capacity building, enable access to credit, and lead to a collective enterprise. Such policies also led to the establishment of the Support to Training and Employment for Women, which equips women from disadvantaged backgrounds with entrepreneurial skills and also established the Mahila E-Haat, which allows women entrepreneurs to market their products and services online (IWWAGE, 2020).

Another instrument that has been used for women's empowerment and economic inclusion is skill development. This instrument aims to enhance women's employability, income generation, and decision-making abilities, which in turn allows them to participate in family decision-making and to control finances. Skill development entails services such as mentorship, placement assistance, and follow-up support (Effect of Skill Development on Women Empowerment for Economic Development in India, 2025).

India has taken several legal and constitutional measures in order to ensure that women have control over their own money, which can strengthen their bargaining power and transform their banking activity. According to Sharma (2019), rights-based policy tools protect women from discrimination and provide them with equal opportunities. However, they are also subject to challenges like slow legal processing, weak government capacity, and deep-rooted patriarchal norms.

3.2-Why

While the previous section highlighted various measures taken by the government of India to support marginalised women, this section focuses on the reasons for implementing such policies and the goals they aim to reach. Understanding the government's intention behind such policies is vital to assess their effectiveness and address the root cause of gender disparity.

In India, about 80-90% of marginalized women have been engaged in the informal sector, such as street vending, construction and agriculture industries. Many women from low-income households rely on unpaid household labor and self-employment work, which is marked by the absence of maternity benefits, exploitative wages and no bargaining power. The low participation of women in the formal sector of the workforce has led to concerns about job security, wage disparities and social protection measures. Therefore, policies are designed to promote financial inclusion and skill development (Sahu and Behera, 2025).

Another essential objective behind policies targeting at-risk women is to ensure their inclusion and participation in society. The Ministry of Women and Child Development has attempted to empower women to control their income and assets. This will increase their bargaining power, reduce domestic violence and allow them to take independent decisions. By implementing policies that ensure marginalised women's access to education, healthcare, and skill development, they can attain sustainable livelihoods (Pandey, 2025).

The Hindu Succession Amendment Act grants unmarried women the right to own private property. The study finds that this act significantly improved children's height for age ratio and weight for age ratio. It was found that women invested more in prenatal and postnatal care if they had more control over their property. This act also reduced gender bias in the country as it portrayed women as capable and independent, while at the same time leading to a reduction in dowries in the reformed states. Therefore, this policy, which supported gender equality, led to an improvement in child health, a decrease in gender bias, and an increase in women's autonomy. (Hossain and Nikolov, 2021).

3.3-Who

Marginalised women in India are a diverse group of individuals who face social, economic, financial and legal disadvantages. Among this group are dalits, adivasis, single mothers, sex workers, and domestic abuse survivors who are vulnerable and face difficulties in their daily lives that interfere with their ability to participate in economic activities and social life. Single mothers, including widows and those who are divorced or separated, find it difficult to economically support their children due to low access to child support, low-paying jobs and social stigma. The research published in BMC Health shows that single mothers are more prone to psychological stress and poor health outcomes due to the burden of supporting their children financially while at the same time dealing with social stigma, often not having support from family members (Sangeet and Singh, 2022).

Sex workers also face discrimination and stigma from society, and they are not protected by the law. A study conducted on 4098 sex workers in HIV prevalent states such as Maharashtra, Tamil Nadu, Andhra Pradesh and Kerala showed that community organizations (COs) have helped support sex workers both financially and socially. It also helps to bridge gaps that policies in India have yet to cover (Patel, Jain and Saggurti, 2018). Survivors of domestic abuse are another category of marginalised women in India that the law has failed to protect. Although the Protection of Women from Domestic Violence Act (2005) intended to provide legal resources and shelter to survivors, due to insufficient implementation and limited awareness, this policy failed to achieve economic and social security for these women. A study conducted by Das and Lakshmana showed that only 25% of women who reported abuse received institutional support. This shows the lack of resources and effort to implement such policies (Das and Lakshmana, 2020). Similarly, Adivasi women are at a disadvantage due to their geographical location and financial and social status. Various studies have shown that they require self-help groups within their communities and indigenous entrepreneurship to improve their access to resources and facilitate their integration into society (Naveen, Parida and Panda, 2023). The Dalit Women Rise for Justice (2021) reveals that such groups are highly neglected as seen through low conviction rates when it comes to sexual violence, low representation in political institutions and denial of resources.

3.4- Where

The marginalization of women in India is unevenly distributed across different states as they have different geographies, policies, economies and caste and tribal populations. This section covers the different regions of India within which marginalization occur. According to the Indian National Family Health Survey (2019-2020), states such as Bihar, Uttar Pradesh, Madhya Pradesh and Rajasthan have the poorest outcomes when it comes to child sex ratio, female

literacy, and maternal and child health. Tribal and indigenous women are concentrated mainly in Jharkhand, Chhattisgarh, Jharkhand, Odisha and parts of Kerala. These populations live in isolated regions with no access to public healthcare services and are sometimes displaced due to government activities. Reports show that the women and children belonging to these communities are highly malnourished and require well-implemented schemes and policies to provide healthcare and livelihood (Arlappa et al., 2023).

Dalit women are mainly discriminated against in regions where the caste system is still prevalent, including parts of Haryana, Uttar Pradesh, Madhya Pradesh, Rajasthan and Odisha. Policy instruments alone cannot guarantee protection of these communities (The Dalit Women Status Report, 2021). Cities such as Mumbai, Kolkata, parts of Chennai and Bengaluru are home to a number of sex workers, where they face constant stigma and lack access to identification documents, bank details, and social protection. In order to reduce violence among these communities and to provide them with healthcare services, community programs in Mysore and Avahan supported interventions in Karnataka have been working towards their protection (Reza-Paul et al., 2012). Domestic abuse survivors are distributed across urban and rural areas of the country. However such reports are lower in poorer and more conservative regions. These regions also have fewer resources to protect women than more developed areas (Das and Lakshmana, 2023). Widows on the other hand, especially elderly widows, are concentrated in poorer parts of the country and have weaker social protection. Provision of pension and food security need to be properly implemented for their protection (Singh, Yadav and Gupta, 2023).

3.5-When

This section explores the timeline of gender empowerment policies in India over time. India's journey of gender empowerment began in the early post-independence stages: around 1950-1970. When the constitution of India was drafted, it guaranteed gender equality, and The Community Development Programme (1952) and Integrated Child development services (1975) were some early initiatives that were mainly focused on maternal and child health and failed to protect all types of marginalized women.

In the decades that followed, India adopted a more diverse outlook towards gender empowerment. As a part of the seventh 5-year plan, The National Perspectives plan for women was adopted (1988-2000) which aimed to provide opportunities and protection to all women. In 1994, the pre-natal and Pre-conception Diagnostic Techniques Act banned sex selective abortions and aimed to balance the sex ratio of the country. This time also saw the emergence of self-help groups at grassroot levels in the country, which empowered women to be financially independent (3ie working paper series, 2021).

In the early 2000's many policies supporting gender empowerment were implemented including the Mahatma Gandhi National Rural Employment Guarantee Act in 2005 and the National Rural Health Mission in 2005, which collectively aimed to enhance women livelihood and healthcare in the country (Hossain, 2024). Simultaneously, Gender responsive budgeting was implemented in order to ensure that gender equality was considered when preparing the budget of the country, which involved financial planning and public expenditure (Khullar, 2023).

In recent years (2015-present), gender related policies have focused more on specific categories of marginalized women such as the Beti Bachao Beti Padhao Andolan(2015), Mahila Shakti Kendra(2017), which aim to improve education, nutrition and health. One stop centers and women helplines aim to provide institutional response in cases of violence against women.

State-led initiatives such as Kudumbashree Mission in Kerala and Tejaswini Project in Jharkhand have further encouraged self-empowerment and digital literacy to marginalized women.

3.6-How

This section focuses on the methods of implementation of policy initiatives to empower marginalized women in India. Implementation involves development of systems, capacity building, follow ups, amendments, observations and investment. The National Rural Livelihoods Project led to the creation of self-help groups of 10-20 women in rural areas. They were first started in 2019 in 8 of India's poorest states and aimed to promote women's financial inclusion by bringing together women from similar socio-economic backgrounds to save small amounts of money regularly; this programme would also allow them to take loans at low interest rates. Once the self-help groups were established, they were given community investment funds (CIFs) once they agreed to adhere to certain rules, including attending meetings, loan repayments, regular savings, etc. After the operation of this system for a few years, the study found that groups which were given larger CIFs performed better in terms of participation, decision making, loan repayment and high attendance at meetings. The implementation of this measure depended on state capacity to deliver funds and CIF rates (Kochar, 2021). The paper 'putting women at the center' explains that maternal and reproductive services need to be accessible to women, but many of India's current policies do not ensure this. Many women in rural areas have to travel long distances without sufficient transport in order to access such healthcare services, and when they do, they find that the facilities are understaffed, do not have sufficient resources or that employees are not trained. The paper states that implementation in such a case would require constant training of staff, exposure to women living in isolated areas, planning for resources and regular evaluation in order to ensure that all women get sufficient healthcare (BMC Public Health, 2017). The Ashodaya Samithi collective in Mysore aimed to reduce violence and risk of HIV among sex workers and started by assessing the level of stigma, violence and disease that

sex workers face. They also wanted to find out the extent of harassment by the police and anti-social elements. The next step was to establish a safe place for sex workers to meet, confide in one another, share their experiences and participate in decision making, and to employ peer educators and crisis management systems. The study shows that these measures reduced violence against sex workers by 84% from police (Sharma, 2023). An attempt was made to implement policies that increase the participation of adivasi women in Panchayati Raj Institutions in Telangana. Representation of adivasi women in such a case is not sufficient as male family members or dominant caste members may overshadow their decisions and prevent them from having an impact. After these women had enough training, mentorship programmes, and monitoring systems, they performed their jobs well, and this gave them the confidence and power to make independent decisions (Sunitha, 2024).

4. CONCLUSION

This systematic literature review, examining the impact of government policies aimed towards marginalized women in India. It delves into various policies implemented by the government to support gender empowerment, the implications of such policies, the timeline of policy intervention and the specific groups of marginalized women that need to be protected by the law. It uses the 5W+1H framework to analyze the What, When, Where, Why, Who and How of policy implementation and gender focused reforms. From the early initiatives of the post-independence era, to the recent institutionalization of gender reform, this paper highlights the transformation of awareness, effort, accountability and shortcomings of India's approach towards gender empowerment.

Through this paper, it has been understood that while the government has taken the necessary steps and implemented various reforms, their implementation in many instances have not been sufficient. This was visible when efforts such as MGNREGA (2005), Gender Responsive Budgeting (2005) and Empowerment of Women(2001) did not achieve desired outcomes due to inadequate monitoring and bureaucratic inefficiencies. However, various studies have shown that community led efforts, such as self-help groups and other micro finance initiatives led to an improvement in women's financial literacy and self-empowerment.

On the methodological front, this paper has adopted an analytical framework approach and uses the 5W+1H approach. This approach allows it to answer key questions when it comes to policy implementation and allows for a multidimensional approach to viewing gender empowerment. However, this framework has a relatively narrow scope as it may exclude data that does not fit into the 5W+1H framework. Additionally, this method relies on secondary data and policy documents which may not represent all aspects of research or capture the full complexities of the

experiences of these women. For instance, sufficient data about the long-term effects of gender responsive budgeting wasn't available.

Looking ahead, there is a lot more scope for comparing the progress of different states across India, and analyze reasons for which certain policies and reforms such as self-help groups work better for some states over others. It would also be beneficial to collect firsthand accounts of experiences of marginalized women through surveys and interviews, to understand the challenges that they face, improvements that could be made to the bureaucratic system, and lived realities of such initiatives. Such data would in turn help understand better methods of implementation of policies. Future research could also cover the crucial role of policies in implementing technology and digital literacy into the everyday lives of women, as the role of technology and the internet is increasing globally.

In conclusion, women's empowerment in India today, has improved substantially as compared to the post-independence era, even though improvement in various aspects is required. True empowerment doesn't just mean the provision of basic education, healthcare and safety, but also autonomy, self-sufficiency and the ability to participate in economic, social and political aspects of life.

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