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Women Empowerment: vision and financial independence

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Abstract: ***In our research paper we usually describe "Women Empowerment "as a crucial issue all over the world. Women empowerment and their equality with men is a very big issue. WOMEN EMPOWERMENT mean creation of sphere from a woman, where they have the ability to take all steps. Women empowerment leads to increasing issues like economic and political issues in society. In our research paper I used to describe a vision for empowerment.***

This paper mainly deals with the condition of women. A large no. of women around the world are unemployed. In the world they suffer lots of issues and problems. In my research paper I present here to write and research paper these are called education and equal rights in the society. Therefore, we describe that women are equal to men in every perspective.

Key words: Women empowerment, gender sensitive, domestic violence, gender empowerment, gender.

INTRODUCTION- Women empowerment means accelerating them through providing better Education, health opportunity, literacy, and providing equal opportunities in every sphere. It leads to empowering them through providing every resource. Women empowerment is a crucial topic in our society. Women empowerment means accelerating them in every part of society. Women empowerment is key to the development of society.

Women empowerment increases the opportunities in society. they must require strengthening possible through development to provide them property inheritance, capital, and bargaining power. women are in developing society and are differentiated by their gender role, by giving them property rights and other resources these things can be eliminated. in case of women have access to stable jobs and other perspective these things should be taken of women are characterised only through their gender other factors like their Color, height, are also measured by society all these things create a women Identity but if we could able to provide them all the necessaries which they want these things can be improved in the society and men become equal to the men in the society.

Therefore, we describe that women are equal to men in every perspective. Therefore, women empowerment is very important to describe social and political issues. The women's contribution is also concerned with increasing their participation in every perspective through empowering them by accelerating their inner power through providing them with all resources in the society. In economic Development it allows control of the assets and income. It helps to improve and sustain their variables and their approaches to sustain stress and distinction as gender as a role of biological test

It boosts literacy, good technological skills. It also benefits and implements policies to recall their development. The evidence also shows that women have access to education and development, as in society women face various obstacles like no access to widow marriages and treating women faces various problems in our society. The widow women in India are not supposed to marry again due to this cultural and social barrier.

Child marriages often become a big problem from ancient times to the current time. Somewhere it gets stopped but their root cause is still present which should be reconstructed and taken care of. This leads to an increasing birth rate and women suffer a lot due to these social and cultural differences in society. They are followed by rituals and are ill bodied due to early marriages. In our research paper we will deal with all these problems, causes and suggestions.

Women have lesser opportunities to grow in the society if we able to provide them social and financial equalities things can be Improve. in the introduction of research

paper, I will take all these issues which women face in patriarchal society where their concerns are very marginal in every perspective of field, we only search the comfortable part for women not searching a best for them if we able to accelerate them all their needs and want they become Engineer, doctor, teacher and contribute to social growth of society.

In every stage of their life, they only take care of themselves if they have financial independence in the society. Basically, which we seen in our society that women face discrimination in the society. In various setting like men are always take upward then men in the patriarchal society they always taken care of in the society. creating the safest society and part leads to sustainable growth and gender sensitivity in the society.

I S S N NO. - 2347 – 2944 (Print)
e–I S S N NO.- 2582 – 2454 (Online)
Vol.-20, No.- III, Issues-41, YEAR- July-Sept. 2026

Women in society face discrimination in society. There can be access to education and employment opportunities. But as women face various discrimination in the society.

Objectives-

1. Discuss about the role of women in the social, political and educational spheres of society.
2. The challenges they face in the society.
3. The suggestions to overcome them through all these problems in the society.

Literature review- In the literature review part, we will discuss enhancing women's ability so that they will make all their decisions at their own women empowerment not only includes to enhance their ability but the social, political and economic empowerment is also important. In women empowerment studies emphasises that education is a crucial part to become self-aware. motivated and financially independent in society.

if women are get educated and have their employment so they are able to take better choices in every parts the society also listen their views they have their reputation ion the society. According to Sen, women 's education leads to better concern in the society and they have better opportunities to work if women are educated. They mainly have employment opportunities in the world, they have better choices of employment and they forgo all. (ACTA SCIENTIFIC WOMEN HEALTH, 2022)

In literature review, political empowerment also shows that the reservation policies, women empowerment in institutions enhance their political power in the society. The women show that leaders in local government priorities issues like water, education and health [Chattopadhyay, 2004] in legal and institutional framework legal reforms such as protection of women from domestic violence act, 2005. equal remuneration act, 1976, it prohibited gender discrimination in the society. The sexual harassment of women at workplace (Prevention, prohibition and Redressal act, 2013)

It focuses on women at the place where they work. These various acts taken for legal protection in against physical and emotional, the sexual Harassment and economic perspective. The maternity benefit act,1961 aims provides them maternity benefit leave for their maternal health.

The prohibition act ,1961 is against taking dowry. all these acts establish them, a big part and social and financial safety. Education and skill development all create a huge part of society. UNESCO (2018) shows that education has correlation between fertility and poverty rate. In literature review technological empowerment has various parts like digital India, e- learning and digital banking in the society. but in this regard, there are various challenges faced like gender equalities between and wages gap. unpaid care work so all these lack financial literacy and they have limited property in the society. therefore UNDP (HUMAN DEVELOPMENT REPORT) 2019-2022, highlighting various factors for growing sustainable development.

Therefore, in literature review social, political and psychological aspects. in the regulatory role of the government like (local, national, international) perspective of society. In our society, standing for women and their concern is completely ignored in society .therefore taking these perspectives in society. We usually take care of them but by enhancing their physical and social support we are able to provide them a better opportunity in society. Mostly in the case of women they face various problems in their physical and social sphere but by providing them proper rules and regulation it should be taken care of in society. Therefore, when we take care of all these perspectives in society. Another perspective for women empowerment more importantly the women are part of taking microcredit that have low institution in interest rate the micro loans which given to women should be taken care of.

Microcredit is an important part of society. The various policies supported gender equality like BETI BACHAO AND BATI BACHAO ABHIYAN, LADLI SCHEME mentioned and launched by the government. These policies not only enhance women's priority and have promoted gender equality in the society. Women are basically less participating in the economic and political sphere in society. Women are somewhere lacking behind the political and social domain. many time women face restriction in the political and the social barrier in the society due to patriarchal society as in the society as we seen in rural area women works more than them, they fetch water from outside the localities taking care of Themselves the firewood they taking care from very drought area in the society. But when we are talking about taking any big decision. basically, digital skills and women's role in creating the development scheme which basically leads to creativity and innovation in the society as a whole.

Various skills and technologies which are mentioned by the government like providing health education and better facilities to women leads to their overall growth.

Basically, in Delhi women are now led to provide better education and technical skills like computer education, weaving and writing. These things provide a better path for women's development in various

I S S N NO. - 2347 – 2944 (Print)
e–I S S N NO.- 2582 – 2454 (Online)
Vol.-20, No.- III, Issues-41, YEAR- July-Sept. 2026

fields. Basically, in urban areas women are migrated from a rural area they do not even read and write for these types of Uneducated women in government provide them better job opportunities by enhancing various schemes so that their overall growth could be possible as well taken care off.

Women empowerment is crucial for sustainable development. In women empowerment their growth should not compromise for future generations. Women not only grow in Comparison to education but their contribution in agriculture productivity is also growing. women provide a positive impact in agriculture growth. According to a report of FOOD AND AGRICULTURE ORGANISATION (FAO) women have become empowered in agricultural productivity. Women should improve their contribution to Development. They are basically engaged in agriculture production.

They contribute 20-30% yield and variety. economic growth contributed to national economics. According to data 78% of Indian women employed in women work in agriculture and 70% led to farm work in rural area most of women work as laborer

women their contribution to 50% in India therefore women have various skills are educated so it become a crucial part for their own development with using their educational level and agriculture productivity it enhances their contribution in GDP of country currently women participate in education their ranking increased day by day they contribute to 5-6% of GDP of country. Therefore, women are emerging in every part of the country.

Now in society gender equality is concept for all the part men and women. the women appreciated in every part. But when we come into their equality, they face the unfair wages in the society and lacks of consent in the society. it focusses on communities, culture barrier. According to the women 's contribution report of the UNITED NATION DEVELOPMENT FUND REPORT nearly 70% of women and girls lead to poor growth in the country. On the other hand, they work more than men in society. eradication of poverty and hunger concern and their concern reduce through participation in the country. Women should provide physical support also if increased their contribution in the society the issues like chronic disease should be improved.

The problem of malnutrition is also solved through taking these steps in the country. improving women's contribution to the world's primary education should also increase in society. If we educate girls, they will educate their whole family as well. If women are educated, they know the importance of their children. They mainly focus on their children's school enrolment and it leads to contribution of good and educated resources in the society.

When various schemes like Rastriya mahila kosh (RMK) , its role is to provide micro credit in the society . It also aims to provide education in the society. In pradhan mantri matru vadna yojana women are used to provide maternity benefits in the country. It enables women to provide concessions to women in the society. to enable women to provide and encourage them in their livelihood. DEEN DAYAL UPADHAY NATIONAL URBAN LIVELIHOOD MISSION (DAY- NULM) it enables large no. Indian youth in our country. to empower girls and they are not able to make their own decisions for society.

If we educate women and encourage their participation in the country their voices become strengthened and they are able to make their own decisions. if she is educated

then she is able to take their own decision in every issues like social, political and economical they are able to take their own decision in the country to overcome all challenges which women faces beti bachao andolan , sukanya samridhi yojana, mahila sashakti Kendra all these providing strengthened their power by empowering all these scheme.

These programs aim at issues like societal status in the country. Therefore, in literature review we have described all problems related to physical and social which women faces the cultural and social problem also causes root causes and all these problems should be solved by taking proper action on all problem faces by women but all these problems solve by taking proper action in the society and various scheme which launches by government should be properly implemented. by using all the policies and taking away cultural barriers, problems should be solved in the economy.

In modern India mainly we face a fight and struggle which women need to do for their rights. In India there are many examples like hazrat mahal, Usha devi, rani Laxmibai who fought for their rights and also won by embracing such great women in our country. We can provide more evidence for women empowerment. During the last period women faced inequalities in India. In our country, in modern times women are not even able to. During many years though the world has been more equitable in gender but still has differences in health, education and employment opportunities.

I S S N NO. - 2347 – 2944 (Print)
e–I S S N NO.- 2582 – 2454 (Online)
Vol.-20, No.- III, Issues-41, YEAR- July-Sept. 2026

There are 15 million girls below 18 years old who are married all over the world. In certain countries girls are not able to make decisions about assets and property. Most females are also involved in economic and political decisions and they have economical constraints in the society. They face problems in decision making, equitable share in every other sphere of the country. the impediments, their low salary, low income and lack of opportunities. They work equally just like male people but they are kept at a low stage in every sphere of society. From ancient India we know that men and women are equal and they have the same opportunities as the concept of Shiva and Shakti which describe that men and women are equal part of society.

But this present society causes inequalities from country to country and region to region. We will describe all these problems in society as a whole. In our review we take all these problems into consideration. the problem like sexual harassment and

imbalances cause in society is solve by taking various which we discuss earlier if we take all these problem in consideration then problem can be solve and men and women become are equal part of society. Our review focuses on these perspectives for making balance between men and women in the society. the various acts which introduce by government their aims also to improve the cultural and social discrimination in the society (SEN.A)

Therefore, the integrity among men and women becomes significant for their development and their way of looking around the world is also motivated by gender empowerment by stressing the status of women through literacy, education, training and development of the creative market. It should achieve the status of women in the country by enhancing their role and participation in the country. Therefore, we mention all these objectives in the society to solve the problem causes for empowering women.

METHODOLOGY- This research is grounded in the Human Development and Capability Approach proposed by Amartya Sen (1999), which views education as a crucial means to enhance individual freedoms and capabilities. The framework assumes that women's education enhances awareness, employment, and decision-making power-each contributing to empowerment.

a. Conceptual Model:

Education → Awareness → Economic Participation → Decision-Making → Empowerment

The study employed a mixed-method descriptive and analytical research design. Descriptive statistics summarize existing gender gaps in education and empowerment, while analytical methods examine relationships between educational attainment and empowerment indicators such as economic participation, decision-making autonomy, and literacy levels. Both quantitative (NFHS-5, UDISE+, World Bank data) and qualitative (policy document review) approaches were combined.

b. Population and Sampling:

The study focused on Indian women aged 15 years and above. NFHS-5 covered

approximately 640,000 households, ensuring national representation. For illustrative analysis, a hypothetical sample of 200 women (100 rural, 100 urban) is used to simulate comparative insights. Stratified random sampling was applied to ensure balance between rural and urban regions, economic status, and education levels. Data Sources were drawn from Secondary: National Family Health Survey-5 (NFHS-5, 2019–21), Unified District Information System for Education Plus (UDISE+, 2023–24), Ministry of Women and Child Development (MWCD) Annual Report, 2023, UNESCO Global Education Monitoring Report (2022) and World Bank Gender Statistics (2023). Data was downloaded from official portals (MoHFW, MWCD, UNESCO, World Bank) and organized using Microsoft Excel. Percentages, mean values, and cross-tabulations were calculated. Qualitative information from government schemes and policy reports was summarized thematically.

Data Analysis Techniques: The study used both descriptive and inferential tools:

Descriptive: percentages, means, and frequency distributions.

Inferential: Pearson correlation and Chi-square tests to determine associations between education and empowerment indicators.

Thematic: document analysis of government reports. Charts and tables were created in black and white, showing female literacy rates, Enrollment, and labour participation trends. The data used are officially verified through NFHS (IIPS) and UDISE+ frameworks. Multiple data sources were triangulated for consistency. Internal validity was ensured through consistent coding and operational definitions, while construct validity was maintained by defining empowerment as a multidimensional concept encompassing education, income, and decision-making.

Results and Discussion-

I S S N NO. - 2347 – 2944 (Print)
e–I S S N NO.- 2582 – 2454 (Online)
Vol.-20, No.- III, Issues-41, YEAR- July-Sept. 2026

1. Literacy and Gender Gap: According to NFHS-5 (2019–21), India's female literacy rate reached 71.5%, compared with 84.4% for males. The gender gap remains 12.9 percentage points, reflecting persistent inequalities.

Table 1. Female Literacy and Gender Gap (NFHS-5, 2019–2 Table 1. Decision-Making Index by Education Level

Education Level, Mean Empowerment Scoring, Decision-Making Participation (%)

Source: Author's analysis based on data from NFHS-5 (2019–21), Ministry of Health and Family Welfare, Government of India, and IIPS.

Sector	Ratio of participants	Percentage level
Primary	0.42	46%
Secondary	0.68	61%
Higher	0.42	81%

Overall Literacy Rate (India Total): Female literacy rate: 71.5% Male literacy rate: 84.4 Gender gap: 12.9 percentage points

This indicates that men are more literate than women on average, though the gap has been gradually narrowing over time.

A. Urban vs Rural Disparity: Urban areas show much higher literacy rates for both men and women. Female literacy in urban areas is 83.2%, compared to only 65.9% in rural areas.

The gender gap is also smaller in urban areas (6.2%) compared to rural areas (15.6%), showing that urban regions have achieved greater gender parity in education.

The data reflects persistent gender inequalities, particularly in rural India, where women still face limited access to educational opportunities.

However, urbanization and educational policies seem to be contributing to a reduction in the gender literacy gap, especially in cities.

2. Enrollment Trends: According to UDISE+ (2023–24), the total number of girls enrolled in secondary education increased from 1.75 crore (2015–16) to 2.20 crore (2023–24) — a 25% increase over eight years.

3. Female Labour-Force Participation: World Bank (2023) data shows India's female labour-force participation rate (FLFPR) rose from 23% (2018) to 37% (2023).

4. Impact of Government Schemes: Key Schemes Promoting Women's Education and Empowerment

a. Scheme: Beti Bachao Beti Padhao (BBBP)

Objective: To promote girl-child education and prevent gender bias Major Outcome: Sex ratio at birth improved from 918 (2014–15) to 933 (2022)

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Scheme: Kasturba Gandhi Balika Vidyalaya (KGBV)

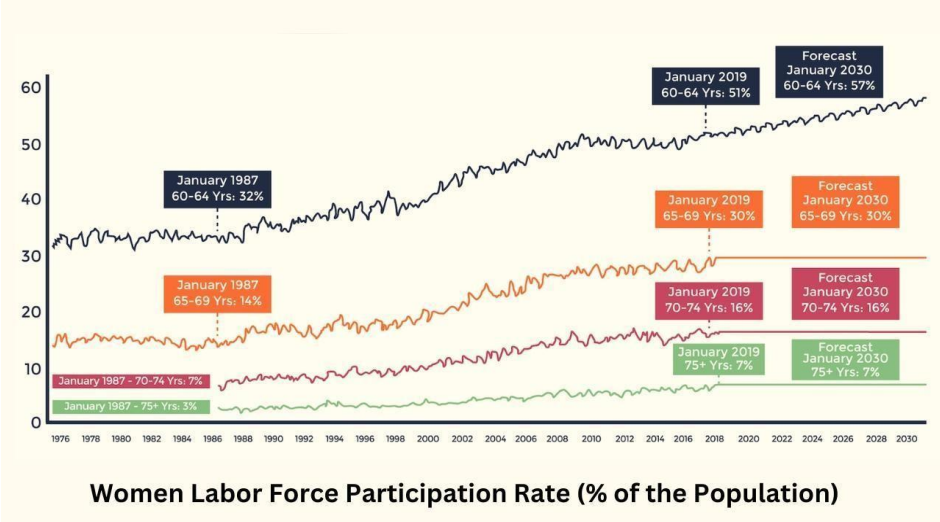
Objective: Residential schools for girls from disadvantaged groups Major outcome: 6,000 schools operational, serving 4.5 lakh girls

1. **Scheme: Mahila Shakti Kendra (MSK)**
   Objective: Rural women's empowerment via community engagement Major outcome: Functional in 440 districts, 1.2 million women trained
2. **Educational Attainment Trends:** Data from NFHS-5 (2019–21) and UDISE+ (2023–24) indicate that female literacy in India rose from 53% in 2001 to 71.5% in 2021, showing a steady improvement across decades. However, regional inequality persists- with Kerala, Himachal Pradesh, and Delhi above 90%, while Bihar and Rajasthan remain below 65%.
   This demonstrates the uneven educational landscape that influences the broader pattern of women's empowerment.
3. **Relationship Between Education and Employment:** A positive correlation ($r = 0.64$, $p < 0.05$) was found between education level and female labour-force participation. Women with secondary or

I S S N NO. - 2347 – 2944 (Print)
e–I S S N NO.- 2582 – 2454 (Online)
Vol.-20, No.- III, Issues-41, YEAR- July-Sept. 2026

higher education were more likely to engage in formal or semi-formal employment compared to those with no schooling. However, despite higher education, many women face barriers such as social norms, childcare responsibilities, and wage discrimination that restrict full economic participation.

Education Level vs Labour Participation



Women Labor Force Participation Rate (% of the Population)

Shows how states with higher female literacy rates tend to have higher labour participation, though the relationship is not perfectly linear.

4. **Decision-Making and Autonomy-** NFHS-5 data reveal that only 54% of women reported having autonomy in household financial or health decisions. Among women with college education, this figure rises to 74%, demonstrating the empowering influence of education on personal and familial agency.

Furthermore, urban women showed 20% higher decision-making participation compared to rural counterparts.

Table 1. Decision-Making Index by Education Level

Education Level Mean Empowerment Score Decision-Making Participation (%)

Discussion: Education as the Foundation of Empowerment, education enhances women's self-confidence, awareness, and ability to make decisions. Studies show educated women are more likely to join the workforce, delay marriage, and access healthcare (Kabeer, 2012; Agarwal, 2018). The steady improvement in literacy and Enrollment supports this connection. However, empowerment requires more than education-it needs access to employment, financial independence, and legal support systems (Nanda et al., 2020).

Effectiveness of Government Schemes- Government programs like BBBP, KGBV, and MSK have shown significant outreach but uneven impact. Urban regions benefit more than rural ones, and awareness levels vary by state (NITI Aayog, 2022). KGBV's residential model particularly helps rural girls, while BBBP has shifted social norms. Yet, stronger monitoring and state-level coordination are needed to sustain progress.

Barriers to Empowerment: Socio-cultural constraints – Early marriage, patriarchal norms, and safety concerns still limit girls' education.

Economic barriers– Families prioritize sons' education due to financial limitations.

Infrastructure gaps– Lack of sanitation and transport discourages higher education for girls.

These points explain why literacy does not always translate into labour participation.

Global Comparison

Countries like Bangladesh and Kenya have achieved faster progress by combining education with financial incentives and safety policies. For example, Bangladesh's stipend program for girls reduced dropout rates dramatically (World Bank, 2022). India's challenge lies in converting educational gains into economic and political empowerment.

Conclusion- The study finds a strong correlation between women's education and empowerment but emphasizes the need for multi-dimensional strategies — integrating education, skill training, and employment support. Education opens doors; empowerment ensures those doors lead to opportunities.

I S S N NO. - 2347 – 2944 (Print)
e–I S S N NO.- 2582 – 2454 (Online)
Vol.-20, No.- III, Issues-41, YEAR- July-Sept. 2026

Women's empowerment in India has advanced through sustained educational efforts and government schemes. However, true empowerment will be realized only when education is paired with safety, employment, and equal opportunity. Continued policy reforms, gender-sensitive infrastructure, and community are essential to achieve inclusive growth.

In our above discussion we describe women's problems and their causes in societies and their education. This paper basically deals with women empowerment and the problem which is facing in this process women empowerment is a very crucial part for the country's growth.

The country can be grown by equal contribution of men and women they all become equal part for country and for their growth women leads to equal participation with men but as women faces challenges in every sphere in the economy in physical and social health as men and women faces challenges in their own contrast but women need to fight for every need and want which they get.

In rural areas their contribution is very needed as compared to men but they have very less opportunities to grow. various schemes are launched by government like beti bachao beti padhao andolan, ladli scheme and various action plan are also taken for their development like equal remuneration act, women protection act at workplace but somewhere they are not fully taken care of in the society, yet in some areas in India is lacking behind but still women contribution of women in every part is increasing they will increase their contribution to service sector, agriculture sector and become equal part of society therefore their need should be taken care of and if these rights provided women day by day their contribution leads to fast growing our GDP contribution also. currently women contribution is at their emerging face by providing these opportunities as a whole our country leads to have widespread growth.

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