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Women-Led Development in India: Political Empowerment and Economic Inclusion

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Abstract

The reform of women's development is an important component of achieving equality, inclusive growth, social justice and democracy in India. The new approach toward women has changed the view of them from passive recipients of welfare programmes to active participants in the development of the country. Political empowerment and economic inclusiveness are considered the two key components of women's development in India. The 73rd and 74th Amendments of the Constitution of India gave women the right to become members of Panchayati Raj Institutions and Urban Local Bodies respectively. Apart from this, a great number of programmes have been introduced in the fields of financial inclusion, self-help groups, entrepreneurship skills and job placement. Nevertheless, many obstacles to women's development remain, including a patriarchal mindset, the weight of unpaid domestic work, discrimination against women and the lack of women's presence in the upper structures of the state. Hence, the present paper provides information about the link between political empowerment and financial inclusion and analyzes these issues descriptively.

Keywords: Women-led development; Political empowerment; Economic inclusion; Financial inclusion; Self-help groups; Gender equality

1. Introduction

When speaking of development, we must keep in mind that it is not only a question of growing national income and building good infrastructure. Development is not only about economic growth; it also has to do with human development, social justice and equality of opportunities for everyone. In countries where democracy is established, like India, it is essential to have women involved in economic processes as well as in all other processes in society. Women have always played an important role in agriculture, industry, education, health care, public administration and the family.

Women's development is a concept that goes beyond seeing women as individuals who only need help from the state. Women must be seen as agents of change, and not only as recipients of help from the government. Women must also be in charge of government, as it is they who can decide on the distribution of finances and control the entire development process.

Political empowerment enables women to vote, obtain government jobs, participate in making laws and hold institutions accountable. Economic inclusion helps women to get jobs, get credit from banks, access land and tools, acquire skills, establish businesses, and have safety nets. Political empowerment and economic inclusion depend on each other. While a woman may have the right to vote, if she cannot manage

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finances, exercising that right will be difficult. Conversely, if a woman has an income but cannot speak in public or even in her own house, she will never be fully empowered.

India has taken legislative and administrative measures for the empowerment of women. The 73rd and 74th Amendments made provisions for women's participation in local government. Government schemes make available bank accounts, loans, jobs, schooling and business opportunities to women. The Constitution provides that the law is equal for all people, and one cannot be discriminated against on the ground of sex. However, there is a gap between what the law says and what happens in practice. According to the Periodic Labour Force Survey (PLFS) 2023–24, 41.7 per cent of women aged 15 years and older are in the labour force, whereas the figure for men is 78.8 per cent (Ministry of Statistics and Programme Implementation [MoSPI], 2024).

In light of this information, the paper discusses women's empowerment and financial inclusion in India and argues that women's development is not just about being present in the workforce. It means having the true power of being employed in safe, well-paid positions.

2. Objectives

The objectives of the paper are:

1. To discuss the idea of women's development in India;
2. To study how politics and law can provide women with power;
3. To analyze government policies and practices aimed at achieving women's financial inclusion;
4. To identify the political and economic reasons preventing women from being empowered;
5. To analyze the correlation between employment and financial independence;
6. To suggest measures for promoting women's leadership and development in India.

3. Research Methodology

The research is qualitative and descriptive, based on document analysis of laws, reports and official documents. It draws on the constitutional framework for women's political participation, government schemes and labour statistics. Qualitative analysis helps in understanding the link between the empowerment and the financial inclusion of women.

The investigation does not aim to be a field study or primary inquiry. The deductions have been made on the basis of secondary sources. Wherever statistics are compared, explanations of the terms are given, and the time period is mentioned in terms of the references being used.

4. Discussion and Analysis

4.1 Conceptual Understanding of Women-Led Development

Women-led development is an approach that states the need to place women at the core of the developmental agenda. It is more than an approach in which benefits go to women; it views women as people capable of making choices, influencing governance, managing resources and making decisions.

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According to Sen (1999), development means the attainment of freedom and capabilities by individuals. For women, this means the availability of education, healthcare, employment and financial resources as preconditions for making choices. The gender and development approach further suggests that women are suppressed by rules, power structures and the distribution of resources. Thus, empowerment involves changing rules and social practices in addition to what individuals do (Kabeer, 1999).

There are three connected elements of women's empowerment. The first is the ability of women to participate in politics as well as in business. The second is that they should have financial and political power to shape decisions. The third is that the rules should be such that women are heard by policymakers and able to influence lawmakers' decisions.

4.2 Legal Framework for Women's Empowerment

The Constitution of India is one of the most important foundations of women's empowerment. Article 14 lays down the rule of equality before law and equal protection of the laws for all. Article 15 prohibits discrimination on the basis of sex, and Article 15(3) allows the State to make special provisions for women and children. Article 16 provides equality of opportunity in public employment. Article 39 says that the State should provide equal means of livelihood and equal pay for equal work for men and women.

The actual enactment of these provisions depends on the law, the institutions ensuring adherence to the law, and the transformation of society as a whole.

The 73rd and 74th Amendments are important steps towards women's political participation. They reserve one-third of the seats in Panchayats and Municipalities for women, with reservation also available for women from the Scheduled Castes and Scheduled Tribes (Government of India, 1992a, 1992b). The Constitution further permits the states to reserve the position of Chairperson according to the prescribed norms. Several states now provide for 50 per cent reservation for women in these bodies.

These reforms have paved the way for bringing more women into governance and, hence, into decision-making relating to water, toilets, schools, health, roads and welfare. Being a local politician is about gaining experience in running public affairs, managing budgets, negotiating, solving disputes and exercising leadership at the community level.

4.3 Representation and Actual Political Involvement of Women

Women's political empowerment involves both representation and practical power. Representation means women's visibility in the political setup, whereas practical power denotes their capability to make decisions, raise important issues, interact with the media and ensure that accountability is observed. Access to local political participation provides women with opportunities for leadership, in particular women living in rural areas and groups that have historically experienced discrimination. Women are able to bring issues formerly ignored by society to public attention and thus gain first-hand experience of governance.

Women are not a single group. Their experience in the political environment depends on ethnicity, class, religion, region, education and economic conditions. Therefore, policies should take these differences into account to make sure that women from marginalized populations are not deprived of opportunities for leadership roles.

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The Constitution (One Hundred and Sixth Amendment) Act, 2023 is a landmark in the discussion of women's access to Parliament and State Legislative Assemblies. The Act stipulates one-third reservation of seats for women in the Lok Sabha, State Legislative Assemblies and the Legislative Assembly of the National Capital Territory of Delhi, subject to the provisions of the Constitution concerning its implementation (Government of India, 2023). It is therefore essential to differentiate between the enactment of the amendment and the commencement of reserved seats for election.

Beyond substantive empowerment, political parties need to provide women with opportunities to participate in politics, to play an active role in the selection of candidates and to influence party policies. It is also necessary to provide women with leadership training, transparency in political financing, safeguards against harassment and mechanisms for dealing with violence.

4.4 Economic Inclusion and Financial Independence of Women

Economic inclusion is defined as the ability to be involved in productive jobs, financial services, entrepreneurship, markets, skills, technology, property and safety-net services. It can increase, in particular, the bargaining power of women within their families and communities and enable them to make independent decisions.

Financial inclusion is an important part of economic inclusion. It provides women with access to banking, savings, credit, digital payments, insurance and financial literacy, thus enabling them to control their income.

Initiatives such as the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM) aim to empower rural poor households by organizing them into self-help groups, with a special focus on women. Self-help groups provide useful features such as savings, access to credit, means of livelihood, entrepreneurship and collective action. They are important because they not only perform financial functions but also act as a means of building confidence, cooperation and leadership.

Enterprises led by women contribute to job creation, innovation and household incomes. Women are involved in food processing, tailoring, retail, handicrafts and agricultural enterprises. However, micro and small enterprises struggle to access low-cost credit and training. Access to credit alone is not sufficient, since entrepreneurs also need to find markets for their products and keep their businesses running.

Hence, mere access to bank accounts and loans is not sufficient to achieve economic inclusion. Women need to be empowered to manage their financial resources and to have ownership of productive resources and fair working conditions. Ownership of land and inheritance is also very important, because access to productive resources helps in acquiring formal credit at lower cost.

4.5 Women's Employment and Labour Force Participation

The participation of women in paid jobs is a crucial measure of their economic inclusion. However, it is necessary to pay attention to the grade and nature of the work as well. Women may be employed in various sectors and carry different statuses: regular employees, casual workers, self-employed, agricultural labourers, unpaid family workers and entrepreneurs. These categories differ in wages, job security, autonomy and access to social protection. PLFS 2023–24 shows that the female labour force participation rate for persons aged 15 years and above, by usual status, grew from 37.0 per cent in 2022–23 to 41.7 per

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cent in 2023–24, while the male rate in 2023–24 was 78.8 per cent (MoSPI, 2024). This means that the rate of female participation has grown, but there is still a high gender gap in the labour force. Labour force participation includes both employed persons and unemployed persons actively looking for work or available for it, according to the survey definitions. It does not mean that women in the labour force enjoy secure jobs, good pay and freedom with regard to their earnings.

Although women play a crucial role in agriculture and related activities, their contributions may be undervalued or regarded as unpaid family labour. The barriers women face in urban contexts include lack of opportunities in the formal sector, occupational segregation, discrimination at work and lack of childcare services. Educated women may also have difficulties in finding jobs commensurate with their education.

The gender wage gap and women's lack of access to higher positions are still major issues. Women are often found in low-income jobs and may experience career interruptions due to childcare. Addressing the problem requires the application of equal-pay laws, safe working environments, openness in hiring and promotions, affordable childcare services and training opportunities for career change.

4.6 Unpaid Care Work and Structural Barriers

One of the reasons preventing women's economic empowerment is the unequal distribution of unpaid care work, such as cooking, cleaning, fetching water or firewood, and taking care of children and elderly people. Disparities in the burden of caregiving can limit the time women spend on education, earning a living, attending meetings, acquiring skills and entrepreneurial activities. Women in paid jobs may still bear the brunt of household responsibilities. As a result, women's career progress and involvement in public life are negatively affected.

The role played by patriarchal norms in guiding decisions concerning women's mobility, work, financial independence and leadership cannot be overestimated. There are instances of women being discouraged from working and their income being restricted. Early marriage, lack of education, unsafe means of transport and gender-based violence are additional factors that limit women's choices.

Economic programmes alone cannot solve these problems. Affordable childcare services, safe public transportation, sanitation and hygiene services, social security payments and parental leave should be provided. Additional efforts to promote gender equality should focus on involving men and boys in the process.

4.7 Significance of Government Initiatives

Several schemes have been instituted in India for women's political and economic empowerment. Alongside constitutional provisions for reservation in local bodies, initiatives such as the National Rural Livelihoods Mission contribute through financial inclusion, the provision of skills and business support services.

The National Rural Livelihoods Mission encourages women to form self-help groups and community-based organizations to manage savings and credit and to explore different livelihood opportunities. The long-term success of these organizations depends on factors including market and other auxiliary support.

The Pradhan Mantri Jan Dhan Yojana has made it possible for people to open bank accounts, and the Pradhan Mantri Mudra Yojana provides loans to eligible non-corporate small and micro enterprises. Women

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entrepreneurs can take advantage of these sources. Skill development programmes can provide better work opportunities through training that matches the needs of the local labour market.

It is necessary to evaluate the success of initiatives by outcomes and not just by the number of people enrolled in programmes. Important indicators of success include continuous growth in revenues, control over cash flow, sustainability of the business, access to formal employment and involvement in community life. The impact of programmes can be strengthened through the coordination of government bodies, educational institutions, the banking system, local authorities, civil society and private business.

4.8 Interconnection of Political Empowerment and Economic Inclusion

Political empowerment and economic inclusion support each other. Women who have access to money, assets, education and financing find it easier to participate in political life, attend meetings, gain information and run for elections. Economic independence gives them the possibility to make decisions independently of family members or other influential people. On the other hand, women in power can advocate for programmes focused on the economic empowerment of women, such as the provision of drinking water, sanitation, roads, childcare, education and medical services. The results still depend on the authority of institutions, available financing, local conditions and the capabilities of the representatives.

Self-help groups exemplify the linkage between financial and political empowerment. Women engaged in group savings and livelihood initiatives can learn valuable skills, including meeting and record maintenance, negotiation and public relations. Such skills can subsequently prepare them for leadership roles in community organizations and local governance. Nevertheless, participation in self-help groups does not guarantee political empowerment; it necessitates supportive institutions and avenues for public leadership.

An integrated policy approach should link women's representation in local governance bodies to financial literacy, administrative training, livelihood support and the availability of public information. Economic initiatives must not treat women solely as beneficiaries, but should foster their empowerment and their capacity to lead and make decisions.

4.9 Difficulties of Women-Centred Development

Despite constitutional provisions and policies introduced to improve women's empowerment, a number of issues still prevent this from happening. Patriarchal attitudes curtail women's freedom, participation in public life and control over resources. Access to education, professional networks, digital technologies and leadership training may also be limited. Several measures are needed to address these difficulties. First, women's political participation should be strengthened through leadership training, safeguards against harassment and meaningful roles in political parties. Secondly, emphasis should be placed on promoting women's access to productive resources, microcredit, business education, digital technologies and markets. Entrepreneurship programmes should not only provide loans, but also offer mentoring and market-linkage services. Thirdly, the quality of women's employment should be improved through better pay, decent working conditions, social security, skills acquisition and equal promotional opportunities.

Fourthly, investing in childcare, health centres, transportation, sanitation and other public services can alleviate the problems arising from burdensome unpaid work and unsafe mobility. Fifthly, public funds should be properly utilized, and state budgeting should be assessed for its efficiency in addressing women's

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concerns and enhancing women's capacities. Effective monitoring and analysis of gender-disaggregated data can aid in evaluating the outcomes of measures as well as in finding gaps in their implementation. Educational institutions can play a significant role in this process, because they can provide gender-sensitization and training courses, conduct research, organize discussions and give students opportunities to practise leadership.

5. Findings

This analysis presents the following findings:

1. **Constitutional amendments have increased opportunities for political activism.** The 73rd and 74th Amendments form the institutional basis for women's representation in rural and urban governance. However, representation does not automatically imply an independent capacity to make decisions.
2. **Financial inclusion remains unequal.** Although schemes of financial inclusion and self-help groups have created opportunities, access to stable jobs, productive resources, markets and management of income continues to be unequal.
3. **A gender gap persists in labour force participation.** PLFS 2023–24 shows 41.7 per cent women's participation in the labour force in comparison with 78.8 per cent for men aged 15 years and above, using the usual status approach.
4. **Economic and political empowerment are interdependent.** Economic resources can empower women to engage in public life, and effective political representation allows for the introduction of policies that foster employment opportunities and welfare.
5. **Social norms and unpaid care work hinder opportunities.** Gender differences in domestic duties, stereotypes, fear of risks and discrimination are barriers to women's employment and the development of political leadership.
6. **Implementation determines the effectiveness of policies.** Constitutional provisions and development schemes depend on factors such as the availability of institutions, knowledge, resources, transparency and accountability.
7. **Intersectionality is important.** The experience of women varies by caste, class, geographic location, disability, education and economic status, which makes it crucial to include and give priority to women from disadvantaged categories in policies.
8. **Substantive empowerment must be the focus.** Policy should emphasize real empowerment of women and not only the number of women elected to a position or registered in a scheme.

6. Conclusion

Women's participation in, and contribution to, the process of development is needed for India's inclusive growth, democracy, social justice and sustainable development. Women need to play a role in development decision-making rather than only be seen as beneficiaries of development programmes. Women's political and economic empowerment is a key factor in this transformation, enabling the exercise of agency by women as well as their participation in institutions and society.

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Women's representation in local governance institutions has received a boost due to constitutional provisions and reservation policies. Economic initiatives focusing on financial inclusion, self-help groups, entrepreneurship and livelihoods have created many opportunities. However, social inequalities in political power, employment, wages, ownership of property and the distribution of care work show that legal provisions alone do not suffice.

The empowerment of women needs an integrated approach, uniting political representation and economic freedom, education and social protection. Elected women representatives should get adequate training, and women entrepreneurs and working women should have proper access to finance, markets and resources.

Ultimately, the yardstick for women-centred development is whether women can really make significant decisions about their lives, lead without facing threats, have control over their finances and possessions, and have equal access to social and economic institutions.

Development becomes more inclusive, just and sustainable when women hold a decisive voice in governance as well as access to resources to act on their own. Investment in women's leadership should therefore be viewed not as a mere question of rights, but also as a vital contribution toward strengthening India's democracy and national development.

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