International Journal for Multidisciplinary Research (IJFMR)
E-ISSN: 2582-2160 ● Website: www.ijfmr.com ● Email: editor@ijfmr.com

Women, Entrepreneurship and Economic Empowerment:Role of SDEL Training Programme in Karnataka

Shimanth B. S

Research Scholar, Centre for Rural Development Studies, Bangalore University, Bengaluru – 560 056

Abstract

Discrimination based on gender is a major reason for the oppression and exclusion of women from mainstream development in India, as in many other countries. Concerted legal and transformative programmes for women empowerment and entitlement include the recent SDEL training in job skills in various sectors that are currently vital to economy in the globalized environment.

A study to look into the impact of the department of SDEL skill training programme is being carried out (as part of PhD work) selecting the district of Tumakuru in southern Karnataka and three taluks in it. A sample of 225 (75 per taluk) trainees were interviewed using structured questionnaires selecting six (popularly opted) sectors of potential employment, identifying them through the training centres – government and private.

The results have projected gender related problems and obstacles for women in the sample, to establish own enterprises or to seek self-employment as tailor, beautician, and others, despite these activities being feminine jobs as per tradition. Patriarchal dictates, more importantly, financial constraints and ignorance about starting a business or small-time independent work, marriage and family responsibilities were found to be the reasons behind stable employment and sustainable livelihood formation by the women trainees.

The paper (based on the study with greater details of outcomes) has recommended certain policies and steps to be undertaken by the government to mainstream young women seeking SDEL training with a lot of ambition to set up their careers in this competitive world of the 21st century dominated by 'gig economy, artificial intelligence, machine learning' and such other highly cosmopolitan jobs which are tough to join by the poor, rural dwelling and not so highly educated women trainees.

Keywords: Gender, Empowerment, SDEL, Patriarchy, Work Life Balance, Livelihood

1. Initial Steps for Women's Development (through SHGs)

In a country like India, where structural inequalities like class, caste, and religion-based discrimination continue to exclude the majority of people from the process of development, gendering is one of the critical and structural pre-requisites. The government at the centre and the states has undertaken a number of women empowerment and development initiatives or programmes from the time of the International Year 1975, and Decade for Women - 1975-1985. Formation of women's groups for savings and undertaking income generation purposes are among the significant ones here. Beginning with the DWCRA (Development of Women & Children in Rural Areas) programme of 1985, to the Stree Shakthi

Yojana (SSY) of 1999-2000, the government has enabled lakhs of women from rural, tribal and urban areas to form self-help groups (SHGs) and take up economic activities like rearing milch animal, goat/sheep rearing, pottery, weaving, basket making and so on – all as group activities. Micro-finance became a popularly accepted practice by these SHGs of women in which they saved their earnings in formal institutions – the banks – and availed of loans with subsidy for their economic activities.

2. Women, Protective Discrimination and Need for Skill Training: Inadequacy of Reservation of Seats in Government Employment (Not the only Parameter to Obtain Jobs)

While the above is true of illiterate or semi-literate women in rural areas, employment opportunities for even the educated women are not easily available. By 1990s itself higher educational qualifications were not sufficient to enable these women to get into permanent government employment in the competitive IT and BT world. A serious gap is that job skills have not been part of school and college education. This predicament is more in the case of women hailing from vulnerable sections such as SCs, STs and Muslim communities. One may wonder that the reservation system or positive discrimination will take care of their welfare, but there are a number of socio-cultural and regional issues which are hindering their active participation or gaining access to the available job openings. Caste background (that is to say birth into a Dalit household), or tribal background and residence in rural areas are some of the important constraint- causing factors in their efforts to come up in life through good jobs. These hindrances or obstacles become more intensive in the case of Dalits and other marginalized groups who are residing in backward zones such as the districts in Kalyana Karnataka.

The KSWDC (Karnataka State Women Development Corporation) was created in 1985 specifically to offer entrepreneurial forms of job opportunities to the deserving women. Financial assistance was offered through regional rural banks for small enterprises to be started by women from poor and marginalized background. Petty trade, dairying, sheep/goat rearing, small tea shop were such small enterprises, extending to big budget businesses like establishing shops for readymade garments, photocopying, beauty parlour etc. under the Udyogini scheme of Government of Karnataka (GoK).

3. Impact of Globalization and Free Trade Policies

The introduction of structural reforms policies with globalization, liberalization, and privatization uprooted whatever progress was made by women by breaking the patriarchal barriers to access education and small-time economic activities with marginal earnings. Traditional occupations based on caste collapsed, lost their economic value or market due to urban and factory-made goods and commodities. Home-based work by women came to face market failures and could not compete with machine-made products. While this was the situation with the unorganized sector, its counterpart - organized sector - began to include occupations and jobs which demanded not just educational levels but skills and competency. Opening up of markets due to free trade policy, establishment of special economic zones and such other policy changes caused by globalization have affected women's employment seriously. In addition to external changes discussed above, intra-household patriarchal culture and social structure have placed barriers for women's participation in economic activities.

Thus, hegemonic inequalities of power imposed by caste and patriarchal norms force social exclusion on women, forbidding them from independent economic status besides denial of many rights and opportunities. Legislative measures in favor of women's mobility, modernization, education, and all-round changes in the society have made much transformation regarding socio-economic mobility of

women in India. Karnataka is far better in its work for empowering women and leading to positive changes in their lives through its progressive reforms, initiated way back from the time of pre-independence period itself[1].

Continuing the efforts to empower women and provide them equal opportunities in employment, the government introduced skill trainings through its department of skill development, entrepreneurship, and livelihoods more than ten years ago. Most important among them are the series of vocational skills imparted through government and private institutions. Teaching or imparting training in a number of job-skills aimed to lead to self-employment or work in private, government companies.

The significant aspect here is that these skills are related to those occupations which are in much demand by the youth in globalized Karnataka and India. Data entry operations and other computer skill, mechanical works, sales execution, service professions like beauty parlours and apparel designing for women, tailoring and assorted jobs like food processing, driving automobiles, health care, are some examples here. The objective of skill training offered to both men & women is to advance social justice and equality, decrease their poverty and enhance economic advancement. Young women will be equipped with technical knowhow to earn independently and manage household responsibilities and children's education. By receiving training under SDEL at their young age, the women can achieve increased workforce participation and entrepreneurship, gender equality, economic independence, and socio-economic stability in life.

A comprehensive review of literature was made through secondary data bases by visiting libraries at ISEC, NIAS, Universities, government department of SDEL, besides web-search to go through published books, theses, articles in journals and periodicals, reports, notifications, and action reports.

Review of Literature

A brief review of literature is discussed here to highlight how government provisions, reservation of seats and group formation (SHGs) alone are unlikely to resolve women's employment problems and livelihood formation. Studies by economists, rural development experts, sociologists, and others have argued that a lot still needs to be dome to increase women's economic empowerment, decision-making, increased knowledge, and skills to deliver their household responsibilities and escape poverty and vulnerability. The study by Neila Kabeer (Reversed Realities, 1992) has upheld that women's empowerment helps in dismantling gender stereotypes. Other feminist studies have pointed out that women's independent employment helps in erasing or at least facing oppressive practices & obstacles in their way of their development. Mohanty (2009) has observed that much work still needs to be done to improve existing institutional structures and capabilities like that of SDEL programme. There is also need for better organizational structures to deliver training programmes. Lastly, the studies have insisted that the individuals should have the zeal to learn and practice skills for better employability.

Studies have further projected about a substantial educational gap between men and women in India. They have highlighted cultural traditions and economic constraints which together contribute to low literacy of women and high drop-out rate of girls from the school at secondary level. The National Family Health Survey (NFHS) (2019-2021) has shown that women continue to have lower literacy rates

[1] We can remember here the fact that schools for girls were started by Sri Nalvadi Krishnarajendra Wodeyar Bahadur, the king of Princely Mysore kingdom in 1920s itself. After independence several government programmes have further helped Karnataka's women to participate in public sphere activities, claiming equality with men.

than men, greatly impacting their economic opportunities and skill development (Chauhan 2018). Majority of women in his study in the Udaipur district of Rajasthan could not engage themselves in gainful economic activities because illiteracy prevented them from engaging in developmental activities and exposure. They lacked business knowledge and adequate training, making it difficult for women to run any successful business. This insight is obtained by a study carried out in Jammu district, where 70 per cent of women respondents were involved in online business, cooking, & arts and crafts. But they had never enrolled into any formal training for the same. Thus, lack of financial stability and knowledge about generating loans had created significant obstacles to women's full participation in independent economic activities and setting up a livelihood for themselves.

Objectives of the Paper, Data Source and Methodology

This paper is an outcome of a larger study for Ph D work of the author, regarding the ***Impact of the Skill Development, Entrepreneurship & Livelihoods programme of the Department of Skill Development, Government of Karnataka***. it was undertaken as an attempt to explore the functioning of the programme and analyze its impact on the trainees. The purpose was to understand the challenges which continue to hinder the economic empowerment of men & women in Karnataka and to identify the transformative strategies which will help in enhancing their financial autonomy and livelihood.

The present paper has the following objectives:

- To understand the motivational factors which led the respondents to undertake SDEL training;
- To look into their perceptions regarding the process of training; and
- To identify the challenges and experiences of women trainees in establishing their livelihoods based on SDEL training.

Data was collected from 225 respondents (both men and women) across three selected taluks, viz., Tumakuru, Tiptur and Pavagada. Contacting the trainees was achieved by establishing rapport with the training institutions – private and government. Trainees were contacted to seek information about their demographic, socio-economic and training details by administering a structured questionnaire. The limitations here were that the lists of trainees were not readily available with the government due to lakhs of youth being trained across the districts of the state and from more than 7-8 years. Lists of youth trained in leading training institutions were obtained, from where a cross section of them were covered as sample for the study, with representation across SC, ST, OBC and other categories, besides women.

4. Economic Empowerment and Development of Women through SDEL

Empowerment refers to accessing resources and taking a proactive role in income generation and freedom to take decisions, own & manage resources, access credit, and other inputs. Thus, empowered women will be able to obtain greater workforce participation and entrepreneurship, which promotes gender equality besides enhancing economic independence and stability. As a result, empowerment helps in improving the overall well-being and quality of life for women. Women can have better quality of life as they decide what is good for the family. It should, in the long run, enable women's control over household finances, motivating independent savings, and lead an inclusive life.

Has SDEL training for skill development in jobs enabled women to achieve empowerment?

Findings of the Study on Women's Empowerment through SDEL Training

We begin with the statement that women who are financially independent and enjoy autonomy are better in leading quality livelihoods, than who are not so. With economic empowerment, women can try to

obtain a secure and strong position in their own family, share equal power in the household environment, and ensure financial security. Their lives can get transformed at the household level as well as in society at large. But patriarchy impacts economic empowerment for the majority of women and curtails it. This is evident when we look at the labour force participation rates in India for females, males, and totally. They are 35.1 per cent, 76.4 per cent, and 55.8 per cent, respectively. This in itself is a proof that there is an immense gender difference that affects women's economic development. The MSME Annual Report 2023-24 has also highlighted similar rate of high gender disparity in the ownership of small and medium enterprises. According to it, male entrepreneurs own 79.63 per cent of enterprises, while only 20.37 per cent is represented by women.

There is no denial of the fact that discrepancy discussed above has to be removed to promote women's economic empowerment and attain equitable and inclusive development of the economy. The present study on which the paper is based, aims to identify the challenges that hinder economic development of women (and men) using skill training programme offered by the department of SDEL, GoK.

Undoubtedly, digital literacy is essential for achieving success in both service and business, in today's globalized world. It was found that our respondents lacked digital literacy which limited their ability to grab new opportunities for economic growth and innovation. This is supported by a study by **Kumari (2021)** which has revealed that women entrepreneurs in her field area, Gurugram, had to struggle with limited technical skills and knowledge to get into any own business or self-employment. This has made it difficult for them to utilize the knowledge and skill obtained in SDEL training.

Another study (**Ramachandran & Arockiaraj 2024)** has revealed that women have to obtain ways of utilizing digital tools and platforms to be able to set up own employment or even to join companies or work institutions. There are a few significant challenges that women face in this context: lack of ICT devices (77.4%), inadequate internet access (40.8%), and absence of adequate knowledge on digital applications to promote marketing (40.2%).

Our respondents (women trainees in the sample), mainly those hailing from rural areas, face several barriers to access credit and financial services due to lack of proper knowledge about beginning self-employment or business, mainly due to problems in financial inclusion. They were found to be totally lacking in knowledge about government schemes for credit facilities and financial inclusion programmes. As a result, women trainees have confessed that they are highly dependent upon their husband/father for financial support to start any business or self-employment in other ways. This is particularly true of those living in remote rural and tribal areas. At best, they are aware of and connected to or utilized the available loan facility at banks and microfinance institutions. The women trainees had moderate educational levels like SSLC, PUC and graduation, the last limited to only 15 per cent of our sample. Following what is observed by **Rani & Kumar (2024)** in their study, our respondents have also felt that they had to face complex documentation requirements and bureaucratic procedures in order to obtain loan or other benefits to set up a business. They face significant challenges to obtain inputs. As a result, they depend upon moneylenders for finance and by paying high interest rates. Women from Tumakuru city but leading a poor and middle-income life, also faced similar handicaps. They faced multiple financial challenges chiefly dependent upon a cash-based economy, informal credit systems etc. The jobs offered to them were temporary and non-contractual forms of jobs with unstable income.

Another notable outcome of our study has pointed out that women faced a lack of fixed capital, limited access to credit and decision-making at home. They do not have much access to asset ownership or

property of their households. These are agricultural land, house, or others. Digital-technology has pushed them down to hierarchies created by globalization.

5. Socio-cultural Barriers

Besides the above financial and macro level challenges, a number of local, socio-cultural factors also influence women's capabilities to engage in entrepreneurial activity. Patriarchy is the cause of such oppressive practices or norms, due to which women are expected to adhere to traditional household duties as women. These include compulsory household work, unpaid child and old people's care duties, and such others, which act as obstacles to women's taking up employment after training. Training was considered by their parents or husband and in-laws as an opportunity that government has given to them. Furthermore, respondent women faced non-acceptance to undertake travel outside home all by themselves (alone), and to stay in hotels etc. Interaction with male colleagues or business counterparts is also forbidden for them. They have to take their husband (if married) or father (if unmarried) - as the case may be - to outstation meetings with their male counterparts. There are social barriers resulting from class and caste (such as discrimination based on gender and caste) operating here. These again restrict women's financial access, mobility, and decision-making power.

The study has brought to focus another much significant drawback reported by our study regarding the chances of women's participation in labour force activities, supported by skill training through SDEL. It is about the total lack of financial literacy to trainee women who were motivated to seek training to become entrepreneurs. But they are confronted with numerous hurdles, including access to funds, restricted business connections, transportation, and security concerns. The pedagogy of training by the agencies was considered as good but lackiong in further directions about how to set up own business or join companies. Opportunities for networking with other trainees, business companies, and other relevant associates to develop a business were lacking. The study has highlighted the lack of information on potential employment opportunities, information about business, information, and physical resources like space to set up an office or shop. From this perspective, they have opined that they did not receive adequate training showing them the options for market availability for products or services and governmental support. All these have hampered entrepreneurial activities of trainee women from rural background.

6. Work-Balance and Conflicts

In addition to all the above constraints, the respondents (women trainees) have complained of difficulties in work-family balance – HH work, caring of children, senior members of the family, the sick and other domestic responsibilities. Conflicts arise often (according to them) due to imbalances in delivering these duties. Plus, professional competition, and heavy workloads limit their ability to establish, manage, and expand their businesses. This was narrated by women trainees who tried to establish a beauty parlour, tailoring shop or other own work spots, but in vain. The Asian Development Bank has also observed that poor women even with literacy can only take up agricultural work in villages. In cities and towns, they can only work in the unorganized, informal, and non-farm sector as wage workers, not finding it easy to establish even small businesses through entrepreneurship. Wage work is not a well-paying job and limits their economic well-being.

Critical Observations and Conclusions

The study has come out with the findings that women trained under the SDEL have expressed satisfacti-

on about the training. They are thankful to the government and coaching institutions for transferring skills to them to undertake economic activities/employment. However, they were unhappy about not receiving any users' kit or manual. More importantly, financial support to establish own enterprises is utterly lacking. As far as their establishing own businesses or joining for work in companies or shops and business establishments, they have expressed a that a number of challenges and difficulties confront them. 35 per cent of married women trainees have expressed that their family is not able to support them financially. They have also put forth problems like HH duties, family obligations, expectations from parents and parents-in-law and the kin about their feminine roles in the family. They have limited decision-making powers in the family and exposure to developments outside in the community/public sphere. They have not been able to establish own enterprises and aim at achieving economic empowerment.

7. Strategies for Improvement:

- Based on our study it is suggested that financial inclusion through government initiatives and support financial services is crucial for starting own enterprises or even to get suitable job after training.
- Different inputs for socio-economic empowerment, such as education, financial security, awareness about government support and job opportunities are needed. This is because the study has found a significant and strong association between economic inclusion and the economic empowerment of women.
- Awareness about the government-sponsored lending institutions is critical for trainee women's empowerment and economic initiatives. They have to be made aware that loans taken through micro-finance institutions is offered with affordable interest rates than what is charged by moneylenders. There are schemes offered by the Department of Women and Child Development (DWCD), GoK, such as Mahila E-Haat established in 2016, facilitating women entrepreneurs to promote sales of the products produced by them.
- Another such programme is the Women Entrepreneurship Platform (WEP), launched by NITI Aayog in 2017. Trained women must be given information that it provides a support structure for women entrepreneurs. This covers networking, financing, assistance, and further improvement of their job skills.
- Women from rural areas can obtain loans through their SHGs. Institutional financial agencies like banks and cooperatives can provide small loans to invest in their small-scale businesses. Secondly, SHGs also give education in business matters, account-keeping and offer financial education. They can provide training to assist women to improve their financial literacy and take good decisions about investment related matters. This is also upheld by studies. For example, Singh, Shridhar, & Sharma (2024) have found that women who engaged in Minor Forest Produce activities in Bilaspur, Chhattisgarh used microfinance benefit to significantly enhance their financial independence, decision-making ability (both in the household and outside). They have reported that it boosted their self-confidence. Better income flow, employment status, and savings habits were observed among women who took up self-employment in Udaipur, Rajasthan by Chauhan (2018). This was after they joined SHGs.
- Another much needed learning for women who started businesses after SDEL training is to inculcate self-confidence, self-esteem, and decision-making powers in them. They were also able to improve their communication skills and work towards reducing poverty. Post-training assistance by the

government through its department of DWCD in creating a suitable environment that is beneficial to get success in entrepreneurship is highly needed.

8. Need for Pre-Training Empowerment of Women by the Government

The paper recommends a few steps to be considered by the government to empower young women especially from rural areas. They are as follows:

- Creation of greater number of employment opportunities for women;
- Offering scholarships and coaching as encouragement for pursuing higher studies & technical skills by women;
- Providing business and vocational training concentrating on emerging sectors which are very popular in this IT and BT dominated world: digital marketing, renewable energy, data analytics to suggest a few;
- Gender stereotypes and cultural barriers in the way of women's successful entrepreneurship after SDEL training must be addressed and efforts must be made by the government to eliminate gender discrimination at home and in the community. Efforts must be made to promote equal opportunities for all. Girls have to be encouraged to pursue non-traditional career paths;
- Digital literacy, financial inclusion, knowledge, and easy access to government programmes must be provided especially concentrating upon rural and tribal areas.
- Banks and other financial institutions must be encouraged to offer low-interest loans, micro-credit for women entrepreneurs;
- Women who start own tailoring, apparel design, beauty parlours and start-ups should receive support (incubation centres, business development services, seed funding, market access and tax benefits, subsidies, and grants;
- Banks and other funding organizations must organize capacity building programmes for the women to impart knowledge about financial management and also offer low-interest loans to women who have received job skill training;
- PPT – private-public-partnership – method must be adopted to promote women's employment using the skills in which they were trained by the SDEL department. All stakeholders – like women trainees, government departments, NGOs, corporate sector establishments and other employers – must be made to work cooperatively to remove gender bias and inequality in forming livelihoods through modern employment; and
- Targeted policy-making will efficiently address women's empowerment issues and work towards removing obstacles which women entrepreneurs encounter while creating a sustainable and equitable balancing of work and home by the trained women.

While imparting vocational skills to women on par with men is an opportunity to empower women to take up suitable employment, it is riddled with difficulties and challenges. Women have equal potentiality to take up challenging roles in the economy, but due to their preoccupation with domestic and child care responsibilities, they face many limitations in achieving a recognized status and role in the structure of employment. Basically, they lack access to capital, and other requirements which are easily available to men due to prevailing gender biases and patriarchal power that they hold. There is need for an integrated approach to promote an environment where government departments, civil society organizations, and corporate sector institutions – all coordinate and collaborate to create a women-friendly work environment. then only women's talents and aspirations can be expressed freely by them.

Sustainable livelihood formation is possible only in that case. Education, skill development should be linked to access to financing services to realize the dream of economic empowerment of women, their inclusive growth and sustainable livelihoods for all.

References

1. Asian Development Bank Institute. (2023). Women's economic empowerment as a pathway toward sustainable and inclusive development in India (Policy Brief). https://doi.org/10.56506/XOMC9882
2. Bhatia, S., & Singh, S. (2019). Empowering Women Through Financial Inclusion: A Study of Urban Slum. VIKALPA The Journal for Decision Makers, 44(4) 182–197. https://doi.org/10.1177/0256090919897809
3. Chauhan, A. (2018). An analysis of socio-economic impact of women empowerment through microfinance schemes with special reference to Udaipur cluster (Doctoral dissertation,UniversityofKota).UniversityofKota.https://uok.ac.in/notifications/Anjoo%20Chauhan%20BUSINESS%20ADMINISTRATION.pdf
4. Goyal, S., Gupta, R. K., Vashisht, A. K. (2024). Does Financial Inclusion Influence Women Economic Empowerment? Evidence from India. Korea Review of International Studies, 17(3), 41-60. https://www.researchgate.net/publication/388155789
5. Gupta, P., Kar, B. P., Tripathy, M., & Meera, K. L. (2024). Role of Fintech in Financial Inclusion Among Working Women in India: An Empirical Study. Library Progress International, 44(3), 22898- 22904. https://www.researchgate.net/publication/387070087
6. International Labour Organization. (n.d.). ILOSTAT database. Retrieved September 05, 2024, from https://ilostat.ilo.org/data/
7. Javeed, I. (2024). A Study on Financial Inclusion and Women Empowerment in Jammu District. Journal of Business, Ethics and Society, 4(2), https://doi.org/10.61781/4-2II2024/3bmlm
8. Jisha, S. K. (2017). Women empowerment: A study of the role of self-help groups (Doctoral dissertation, University of Kerala). Shodhganga@INFLIBNET. http://hdl.handle.net/10603/414081
9. Kabeer, Neila (1994). Reversed Realities: Gender Hierarchies in Development Thought Paperback – Deckle Edge, 1 July.
10. Kumari, K. (2021). Enhancement of Women Entrepreneurship by Digitalization in Gurugram, India. International Journal of Education, Modern Management, Applied Science&SocialScience,3(4),219-222. https://www.researchgate.net/publication/373165753
11. Ministry of Health and Family Welfare. (2021). National Family Health Survey (NFHS-5) (2019–2021). Government of India. https://mohfw.gov.in/sites/default/files/NFHS-5_Phase-II_0.pdf
12. Ministry of Micro, Small and Medium Enterprises. (2024). Annual report 2023–24. Government of India. https://msme.gov.in/sites/default/files/FINALMSMEANNUALREPORT202324ENGLISH.pdf
13. Mitra, N., & De, K. (2024). A Study on Financial Independence and Financial Decision-Making Autonomy of Women. Asian Journal of Management, 15(3) 261-265. https://doi.org/10.52711/2321-5763.2024.00041
14. Mohanty, Bidyut. (2009). *The Daughters of the 73rd Amendment*, New Delhi: Institute of Social Sciences.

15. Pandhare, A., Bellampalli, P. N., & Yadava, N. (2024). Transforming rural women's lives in India: the impact of microfinance and entrepreneurship on empowerment in Self-Help Groups. Journal of Innovation and Entrepreneurship, 13(1), Article 62. https://doi.org/10.1186/s13731-024-00419-y
16. Ramachandran, A., & Arockiaraj, K. (2024). Financial Management and Digital Marketing Skills – A Way Forward for Young Women Entrepreneurs In Tamil Nadu. International Journal of Cultural Studies and Social Sciences, 21(27), 83-89. https://www.researchgate.net/publication/386336544
17. Rani, P., & Kumar, R. (2024). Exploring financial inclusion among women entrepreneurs: A survey in Hazaribagh district, Jharkhand. International Journal of Finance and Management Research, 6(2), 16413. https://pdfs.semanticscholar.org/efcb/b7e31f01acc5156ff929c51b554f2aa345c1.pdf International Journal for Multidisciplinary Research (IJFMR) E-ISSN: 2582-2160 ● Website: www.ijfmr.com ● Email: editor@ijfmr.com IJFMR250239805 Volume 7, Issue 2, March-April 2025 8
18. Showkat, M., Nagina, R., Baba, M. A., & Yahy a, A. T. (2025). The impact of financial literacy on women's economic empowerment: exploring the mediating role of digital financial services. Cogent Economics & Finance, 13(1), 24-44. https://doi.org/10.1080/23322039.2024.2440444
19. Singh, S., Shridhar, R., & Sharma, M. S. (2025). Microfinance as a tool for Women's Empowerment: a Case study in Bilaspur, Chhattisgarh, India. Cuestiones de Fisioterapia, 54(3), 1583-1603. https://cuestionesdefisioterapia.com/index.php/es/article/download/1301/1010
20. Srinivas, M. N. (1984). *Social Change in Modern India, Bombay:* Allied Publishers.