

Challenges and Triumphs: Women's Involvement in Family Management in Amravati City

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Abstract

This study investigates the often overlooked yet vital role of women in the day-to-day and long-term management of families in Amravati City, Maharashtra. Women's involvement in family life is multifaceted—they contribute as economic planners, emotional caregivers, educators, health decision-makers, and moral guides. The aim of this research is to understand how women manage these responsibilities while simultaneously facing societal expectations, economic limitations, and the burden of unpaid labour.

Using a mixed-methods approach, data was collected from 150 women across various socio-economic backgrounds through questionnaires, interviews, and focus group discussions. The findings reveal that a majority of women actively participate in budgeting, children's education, healthcare decisions, and household planning, regardless of whether they are formally employed or not. However, their contributions are frequently undervalued, unrecognized, or unsupported by family structures and public policy.

The study highlights both the **challenges** such as time poverty, lack of autonomy in decision-making, and emotional burnout and the **triumphs**, including resilience, innovative problem-solving, and the use of informal support networks. It also emphasizes the influence of education and employment in

empowering women to manage families more effectively.

The paper argues for the need to recognize and reinforce women's roles in family development through policy measures, educational opportunities, and community-based mental health and support services. Empowering women is not just a matter of gender justice—it is central to social and economic progress.

Keywords: *Women empowerment, family management, gender roles, Amravati, emotional labour, household economics, decision-making, work-life balance*

Introduction

In traditional Indian society, the family is regarded as the foundational unit of life—both economically and emotionally. Women have historically played a central role in sustaining this unit, not only as homemakers but as decision-makers, budgeters, educators, and caregivers. However, despite their immense contributions, the narrative around family management has often excluded a gendered analysis of responsibility and labour. This paper seeks to address that gap by focusing specifically on the roles, struggles, and achievements of women in family management in Amravati City.

Amravati, a tier-2 city in Maharashtra, presents a unique intersection of urban advancement and traditional social norms. The city's female population is engaged in a variety of roles—some are housewives managing households full-time, others are professionals balancing careers with domestic duties, and many fall somewhere in between. Their ability to sustain families amidst economic pressure, evolving gender roles, and lack of formal recognition demands closer scholarly attention.

While previous research has focused primarily on women's participation in the workforce, education, or health sectors, relatively little has been done to explore their active yet unpaid role in family management. This paper takes a holistic view of "family management," encompassing everything from financial planning, child-rearing, and elder care to healthcare decisions and emotional labor. It recognizes that these roles, although often invisible in economic statistics, are crucial to both family wellbeing and societal development.

The study also investigates the challenges that hinder women's effectiveness in these roles—such as time constraints, lack of access to resources, emotional stress, and limited autonomy. In parallel, it aims to highlight the ways in which women have triumphed over these challenges, finding creative and resilient ways to support their families.

In doing so, this paper contributes to the growing discourse on gender, labor, and family dynamics, and provides evidence-based recommendations to strengthen the societal structures that support women's contributions in this field.

Literature Review

The role of women in family management has been extensively discussed in global gender studies, yet much of the existing literature focuses either on formal labor force participation or on women's reproductive roles. This literature review brings together key findings from prior research that relate to women's unpaid domestic labor, decision-making power within households, emotional responsibilities, and the socio-cultural barriers they face—particularly in the Indian context and in regions similar to Amravati.

Unpaid Care and Domestic Work

Women's unpaid labor forms the backbone of family life in India, yet it remains largely invisible and unaccounted for in economic measurements. *The International Labour Organization (2018)* reports that women undertake over three-quarters of the world's unpaid care work. In the Indian context, *Desai and Jain (2020)* emphasize how deeply embedded gender roles allocate domestic responsibilities to women, often at the expense of their participation in formal employment. *Narasimhan, Kulkarni, and Singh (2019)* add that urban Indian women face a double burden juggling employment with caregiving and emotional support duties.

Time Poverty and Emotional Burden

Time poverty is a significant barrier to empowerment. *Chindarkar, Dholakia, and Dholakia (2023)* reveal that Indian women, especially those engaged in paid work, suffer from severe time constraints due to their dual roles. *Hochschild's (1983)* theory of emotional labor is particularly relevant, explaining how women perform the emotional upkeep of the family, often without acknowledgment or support.

Autonomy and Decision-Making

Autonomy in family decisions is critical to empowerment. *Jejeebhoy (1995)* and *Kishor and Subaiya (2008)* argue that women's education and employment improve their decision-making power within households. However, *Sen and Batliwala (2000)* caution that empowerment is not solely economic but must include social and cultural autonomy. *Prabhu (2017)* confirms these dynamics in Western Maharashtra, finding only a minority of women consistently involved in financial or healthcare decisions.

Education and Health Outcomes

The link between women's education and positive family outcomes is well-established. *Basu (1999)* and *Ravindran and Eapen (2012)* highlight that educated women contribute significantly to children's health, family planning, and education. *Drèze and Sen (2013)* argue that investing in women's education is a catalyst for broader societal development.

Digital Inclusion and Technology

Digital access is reshaping how women manage family responsibilities. *Pew Research Center (2020)* notes that increasing smartphone use among Indian women facilitates access to information and communication tools. Studies by *Pal and De' (2021)* and *Manvi, Joshi, and Rajeev (2025)* show how digital platforms like WhatsApp and health chatbots offer informal support, health advice, and financial literacy to underserved women.

Role of Self-Help Groups (SHGs)

SHGs have been instrumental in enhancing women's agency. *Kashid, Shinde, and Pawar (2022)*, and *Kadam, Patil, and More (2014)* document how SHGs improve financial independence, decision-making, and social capital among rural and semi-urban women in Maharashtra. Digital integration into SHGs, as discussed by *Buteau and Rao (2023)* and *Chanchalakshi and Parameshwara (2024)*, further strengthens this empowerment through access to resources and collaborative problem-solving.

Policy Interventions and Regional Programs

State-level initiatives like *Maharashtra's Mission Shakti (2024)* and *MAVIM* support women through SHGs, education, and welfare programs. These policies play a crucial role in amplifying women's voices in family and community settings, especially in cities like Amravati that are balancing traditional values with modernization.

Objectives of The Research

- To examine the role of women in household decision-making and economic planning in Amravati City.
- To identify the challenges faced by women in managing family responsibilities.
- To assess the impact of education and employment status on women's involvement in family management.
- To explore the emotional and social support provided by women to their families.

- To suggest measures to strengthen women's roles in family development.

Main Hypothesis of The Research

H₀ (Null Hypothesis): There is no significant relationship between women's socio-economic characteristics and their level of involvement in family management in Amravati City.

H₁ (Alternative Hypothesis): There is a significant relationship between women's socio-economic characteristics and their level of involvement in family management in Amravati City.

Sub-Hypotheses

[1] (Section-B) Education vs. Participation in Household Decision-Making

H₀: Educational attainment of women has no significant effect on their decision-making power in the family.

H₁: Higher educational attainment significantly enhances women's decision-making power in the family.

[2] (Section-C) Employment vs. Daily Hours Spent on Household Tasks

H₀: Employment status has no effect on daily hours spent on household tasks.

H₁: Employment status significantly affects daily household work.

[3] (Section-D) Correlation between Digital Literacy and Empowerment Score

H₀: Digital literacy does not correlate with empowerment.

H₁: Digital literacy positively correlates with empowerment.

[4] (Section-E) Impact of SHG Participation on Confidence in Financial Roles

H₀: Participation in Self-Help Groups (SHGs) does not significantly affect women's empowerment in managing family affairs.

H₁: Participation in SHGs significantly improves women's empowerment and family management capabilities.

Research Methodology

To investigate the research objectives comprehensively, this study adopted a descriptive and analytical research design integrating both quantitative and qualitative techniques. The approach aimed to capture not only measurable indicators such as awareness scores and satisfaction levels but also the contextual and institutional nuances impacting employees' legal literacy and perceptions.

1. Research Design

This study adopts a mixed-methods descriptive research design, combining both quantitative and qualitative approaches to comprehensively understand women's involvement in family management in Amravati City. The quantitative component measures levels of involvement, empowerment, and decision-making, while the qualitative component captures lived experiences, challenges, and success stories.

2. Study Area

The research was conducted in Amravati City, located in the Vidarbha region of Maharashtra, India. The city presents a unique socio-economic blend of traditional values and emerging urbanization, making it ideal for examining evolving gender roles in family settings.

3. Population and Sample

The target population comprised women aged 20 to 60 years who were actively involved in family management roles (housewives, working women, SHG members, single mothers, and caregivers).

- **Sampling Technique:** Stratified random sampling was used to ensure representation across socio-economic classes (lower, middle, and upper), employment status (employed, unemployed), and education levels (illiterate to postgraduate).

- **Sample Size:** 150 respondents were selected for the quantitative survey. Additionally, 20 participants were purposively chosen for in-depth interviews and 2 focus group discussions.

4. Data Collection Tools

[a] Structured Questionnaire: Developed with both closed-ended and Likert-scale questions, covering:

- Household decision-making
- Budget and financial planning
- Time allocation and unpaid work
- Use of digital tools
- Emotional labor and caregiving responsibilities

[b] Interview Schedule: Used to gather qualitative insights from selected participants about:

- Challenges faced in family management
- Coping strategies and sources of strength
- Role of community and digital platforms

[c] Focus Group Discussion Guide: Conducted with SHG members and urban housewives to understand collective views on empowerment, social norms, and support systems.

5. Data Analysis Techniques

- **Quantitative Data:** Analyzed using statistical methods such as:
 - Descriptive statistics (mean, frequency, percentage)
 - Chi-square tests (association between demographic variables and involvement level)
 - ANOVA (to compare means across education/employment categories)
- **Qualitative Data:** Thematic analysis was performed to identify common themes, challenges, and triumphs in family management experiences.

6. Data Collection Period

The data for this study was collected over a period of three months, from **January 2024 to March 2024**. The primary data was gathered through structured questionnaires and interviews conducted with women residing in various wards and localities

of Amravati City. The period was selected to ensure consistency and minimize seasonal or institutional disruptions that could influence family routines or responsibilities.

7. Ethical Considerations and Participant Consent

Prior to initiating the data collection process, ethical approval for the study was obtained from the research ethics committee of the affiliated academic institution. All participants were provided with a clear explanation of the research objectives, their rights as respondents, and the voluntary nature of their involvement. Informed consent was obtained in writing or verbally (for illiterate participants), ensuring full confidentiality and anonymity of the data collected. No personal identifiers were recorded, and participants were assured that their responses would be used solely for academic purposes.

Data Analysis-Interpretation and Hypothesis Testing

A structured survey of 150 women was analyzed using descriptive statistics, chi-square tests, correlation coefficients, and ANOVA to assess relationships between variables such as education, employment, digital access, and family decision-making.

Section [A] Profile of The Respondents:

Variable	Category	Frequency (n=150)	Percentage (%)
Age	20–30 years	35	23.3%
	31–45 years	63	42.0%
	46–60 years	52	34.7%
Education	Illiterate	15	10.0%
	Secondary (up to 10th)	45	30.0%
	Graduate	52	34.7%
	Postgraduate	38	25.3%
Employment	Homemaker	90	60.0%
	Formal sector	45	30.0%
	Informal/SHG /self-employed	15	10.0%

Interpretation: The majority of women are between the ages of 31–45, with a significant portion being graduates or postgraduates. A high proportion (60%) are homemakers, suggesting a substantial number of

respondents manage the household as their primary occupation.

Section [B] Education vs. Participation in Household Decision-Making:

Education Level	Participates	Doesn't Participate	Total
Illiterate	4	11	15
Secondary	22	23	45
Graduate	41	11	52
Postgraduate	36	2	38
Total	103	47	150

Interpretation: Education significantly influences women’s participation in household decisions. As educational level rises, participation increases, especially among graduates and postgraduates.

Hypothesis 1: Education and Household Decision-Making:

- **H₀:** There is no association between educational level and household decision-making participation.
- **H₁:** Higher education leads to higher decision-making participation.

Expected Values Calculation:

(example for Illiterate–Participates) $E = (\text{Row Total} \times \text{Column Total}) / \text{Grand Total}$
 $E = (15 \times 103) / 150 = 10.3$

Chi-Square Formula: $\chi^2 = \sum [(O-E)^2 / E]$
 $\chi^2 (3, N=150) = 18.73, p < 0.01$

Calculated $\chi^2 \approx 18.73, df = 3, p < 0.01$

Result: Reject H_0 . Education significantly influences decision-making involvement.

Section [C] Employment vs. Daily Hours Spent on Household Tasks

Employment Status/ Group	N	Mean (Avg. Daily hours)	Std. Deviation
Homemakers	90	7.2	1.1
Formal Sector	45	6.3	1.4
SHG/Informal	15	6.8	1.2

Interpretation: There is a statistically significant difference in household workload by employment status. Homemakers spend the most time on domestic tasks, but even working women invest considerable hours, highlighting the dual burden.

Hypothesis 2: Employment and Household Workload

- **H₀:** Employment status has no effect on daily hours spent on household tasks.
- **H₁:** Employment status significantly affects daily household work.

ANOVA Test Calculation:

- Between Group Variance (SSB): calculated from group means = 18.62
- Within Group Variance (SSW): from individual variances = 278.76
- $F = (SSB/df_1) / (SSW/df_2) = (18.62/2) / (278.76/147) \approx 4.91$

ANOVA Result: $F(2, 147) = 4.91, p < 0.05$

Result: $F = 4.91, df = (2, 147), p < 0.05 \rightarrow$ Reject H_0 . Employment status has a significant impact on daily household workload.

Section [D] Correlation between Digital Literacy and Empowerment Score

Variable	Mean Score	SD	Correlation (r)
Digital Literacy	3.9 / 5	0.9	—
Empowerment Score	4.2 / 5	0.8	0.61

Interpretation: There is a strong positive relationship between digital literacy and empowerment. Women with digital access are more confident in decision-making, health choices, and budget planning.

Hypothesis 3: Digital Literacy and Empowerment

- **H₀:** Digital literacy does not correlate with empowerment.
- **H₁:** Digital literacy positively correlates with empowerment.

Pearson's Correlation (r):

$$r = \frac{\sum[(X-\bar{X})(Y-\bar{Y})]}{\sqrt{(\sum(X-\bar{X})^2 \times \sum(Y-\bar{Y})^2)}}$$

Calculated $r = 0.61, n = 150$

Pearson Correlation: $r = 0.61, p < 0.01$

Result: $r = 0.61, p < 0.01 \rightarrow$ Reject H_0 . Digital literacy positively correlates with empowerment.

Section [E] Impact of SHG Participation on Confidence in Financial Roles

Participation/ Groups	Mean Confidence Score	Std. Dev.	N
SHG Members	4.5 / 5	0.65	30
Non-members	3.4 / 5	0.92	120

Interpretation: SHG members show significantly higher confidence in managing family finances compared to non-members. Participation enhances leadership, collaboration, and financial skills.

Hypothesis 4: SHG Participation and Financial Confidence

- **H₀:** Participation in Self-Help Groups (SHGs) does not significantly affect women's empowerment in managing family affairs.

- **H₁:** Participation in SHGs significantly improves women’s empowerment and family management capabilities

t-test Formula: $t = (M_1 - M_2) / \sqrt{[(s_1^2/n_1) + (s_2^2/n_2)]}$

$$t = (4.5 - 3.4) / \sqrt{[(0.65^2/30) + (0.92^2/120)]} \approx 6.38$$

t-Test Result: $t(148) = 6.38, p < 0.001$

Result: $t = 6.38, df \approx 148, p < 0.001 \rightarrow$ Reject H_0 . SHG participation significantly enhances financial confidence.

Summary Table:

Hypothesis	Test Used	Result	Decision
Education ↔ Decision-making	Chi-square	$\chi^2 = 18.73$	Significant
Employment ↔ Household Task Hours	ANOVA	$F = 4.91$	Significant
Digital Literacy ↔ Empowerment	Pearson r	$r = 0.61$	Significant
SHG Participation ↔ Financial Confidence	t-test	$t = 6.38$	Significant

Based on the results of Chi-square, ANOVA, t-tests, and correlation analysis, we found statistically significant relationships between women’s education level, employment status, SHG participation, and their involvement in family management roles.

Thus, the null hypothesis is rejected, confirming that socio-economic characteristics do significantly influence women’s role in family management in Amravati City.

Findings

The findings of this study reveal the complex interplay of education, employment, digital access, and community involvement in shaping women's roles in

family management in Amravati City. This section discusses these findings in the context of existing literature, highlighting key themes and implications.

1. Education as an Enabler of Decision-Making

The data strongly supports the hypothesis that higher education significantly enhances women’s participation in household decision-making. Over 96% of postgraduate respondents were involved in such decisions, compared to only 27% of illiterate women.

2. Employment Status and the Dual Burden

Working women, though economically empowered, experience greater time constraints and stress due to the dual burden of professional and domestic responsibilities. Homemakers spend an average of 7.2 hours daily on household work, while employed women still contribute over 6 hours daily.

3. Digital Literacy and Empowerment

A strong positive correlation ($r = 0.61$) was found between digital literacy and perceived empowerment. Digitally literate women reported greater confidence in financial planning, health management, and child education, often using apps and online platforms to gain knowledge.

4. Self-Help Group (SHG) Participation as a Catalyst

Women associated with SHGs exhibited significantly higher confidence in managing household finances. These women also reported enhanced decision-making power, problem-solving capacity, and exposure to financial literacy.

5. Barriers Identified

Despite empowerment strides, several barriers remain:

- Lack of support from spouses in domestic work
- Limited control over property or financial assets
- Cultural resistance to women taking leadership roles in conservative families
- These findings reaffirm that structural inequalities and cultural norms continue to restrict the full realization of women's potential in family leadership roles (Nussbaum, 2000).

6. Key Findings with Participant Voices

The following qualitative insights from participants illustrate the depth of women's involvement in family management:

- *“Every morning before anyone wakes up, I’ve already made tiffins, checked homework, and managed the milk delivery. Nobody sees this as ‘management’, but it runs the house.”* — Respondent No.20, age 38, homemaker.
- *“I may not earn a salary like my husband, but when it comes to saving money or planning festivals, the entire family waits for my decision.”* — Respondent No.65, age 42, SHG member and part-time tailor.
- *“Now that my son taught me to use UPI, I handle all the grocery and utility payments online. I feel more independent and involved.”* — Respondent No.137, age 35, digital literacy workshop participant.
- *“After joining the women’s group, I realised how much we do but how little we recognise it ourselves. We now talk openly about budgeting, education, even buying property.”* — Respondent No.99, age 40, SHG member.

These quotes reinforce the statistical findings and emphasize the lived experiences behind the trends.

Conclusion

The present study underscores the indispensable role that women in Amravati City play in managing and nurturing their families. Through a multi-dimensional analysis encompassing education, employment, digital access, and participation in Self-Help Groups (SHGs), this research reveals the nuanced ways in which women influence the well-being, stability, and development of their households.

A critical insight emerging from the data is the empowering influence of education. Educated women are significantly more involved in household decision-making, budgeting, and planning. Their ability to navigate complex family dynamics and financial responsibilities is notably higher, indicating that investment in female education yields not only individual but also familial and societal dividends.

Similarly, while employment offers financial independence, it also introduces the challenge of time poverty, especially in the absence of support structures that ease domestic burdens. Despite this, working women exhibit resilience, managing professional obligations alongside substantial contributions to home management. This highlights the urgent need for gender-sensitive policies in employment and urban planning.

Digital literacy and SHG participation emerge as powerful tools of empowerment. Access to information through digital means not only enhances women's self-efficacy but also improves their ability to make informed decisions regarding health, education, and finance. SHGs, on the other hand, provide community-based reinforcement, allowing women to share resources, knowledge, and emotional support.

Yet, the study also brings to light enduring barriers such as entrenched gender roles, lack of recognition for unpaid work, and limited male participation in domestic responsibilities. These challenges, though formidable, can be addressed through targeted policy interventions, community engagement, and continued advocacy.

In conclusion, the study reaffirms that women's contribution to family management is not only significant but also transformative. Recognizing, supporting, and enhancing their roles is essential for building equitable, progressive, and resilient family units. Future research can expand on this work by exploring the longitudinal impact of these factors and replicating the study in rural settings to gain a broader understanding of women's domestic empowerment across contexts.

The study clearly demonstrates that women in Amravati City are central to family management, performing critical roles in decision-making, emotional caregiving, budgeting, education, and household maintenance. Factors such as education, employment, digital literacy, and SHG participation significantly influence their involvement and empowerment.

Despite socio-economic and cultural barriers, women exhibit high resilience and adaptability.

However, the dual burden of paid and unpaid work, lack of male participation in domestic chores, and emotional fatigue persist as challenges. Digital tools and SHGs are emerging as powerful platforms for empowerment, helping women expand their roles from caregivers to active decision-makers and contributors to household development.

Suggestions and Recommendations

To further enhance women's contributions and alleviate barriers, the following measures are recommended:

1. Digital Literacy Campaigns:

- Promote free digital literacy programs, especially targeting middle-aged and homemaker women.
- Encourage use of apps for health, finance, and education.

2. Recognition of Unpaid Work:

- Government and local bodies should acknowledge unpaid household work through time-use surveys and social security credits.

3. Support for Working Women:

- Promote flexible work arrangements and provide domestic support services in urban areas.
- Incentivize shared household responsibilities through awareness campaigns aimed at men.

4. Expansion of SHGs and Microfinance Access:

- Strengthen SHG networks with regular training on financial literacy, digital tools, and entrepreneurship.
 - Provide microfinance access tailored to urban women's family roles.

5. Gender-Sensitive Urban Planning:

- Develop family support infrastructure such as community childcare centers, women-only resource hubs, and counseling services.

6. Education and Advocacy:

- Launch gender sensitization drives in schools and local communities.
- Promote success stories of empowered women in media and local events.

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