

**EXPLORING THE LINKAGE BETWEEN SKILLS ACQUIRED AND
INCOME EARNED ON THE ECONOMIC EMPOWERMENT OF THE
WOMEN WORKING IN URBAN INFORMAL SECTOR IN THE CITY OF
TAJ: AN EMPIRICAL STUDY**

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ABSTRACT

Women, when endowed with economic resources and having control over meaningful decisions, tend not only to benefit themselves but also their households and communities. Access to training can enhance the income-earning ability of women, thereby leading to an increase in her ability to question and use resources for betterment of life and to make rational decisions. Using data from a primary survey of working women in the urban informal sector in Agra, this paper examines the role of skills acquired through training, amount of income earned the interaction term of high income coupled with skills acquired in determining economic empowerment. The index of economic empowerment is constructed using eleven indicators. We have further examined if economic empowerment of self-employed women who have acquired training to do intricate work is significantly different from the women who work for wages.

The main results of our paper show that higher income earned does lead in enhancing economic empowerment of women in our sample. However, the interaction term, that is training acquired along with higher incomes earned plays a significant role in determining economic empowerment. We also find that the self-employed women are more economically empowered than the women who work for wages. Given the results of the paper, one of the policy recommendations is to create training camps to impart knowledge and skills to women at a relatively younger age which will boost employment opportunities and can help women earn higher incomes which are a dire need. This will ensure greater economic empowerment.

Keywords: Economic Empowerment; informal sector; skill; self-employed women.

1. Introduction

The United Nations 2030 Agenda for Sustainable Development includes as one of its goals the achievement of gender equality and the empowerment of all women and girls (Goal 5). Accordingly, women's economic empowerment has become a subject of serious concern among scholars and policymakers in developed and developing countries. Though a lot has been attained in improving the lives of women yet there is a long way to go. One of the ways through which these goals can be achieved is through better incomes earned. It is also skills acquired to do intricate jobs which are popularly prevalent in the city of Taj, which helps them earn higher incomes and thus enhancing women's economic empowerment.

To the best of our knowledge, we haven't come across any study which investigates the relationship between training received to acquire skills by women working in the urban informal sector leading to enhanced income and thus boosting economic empowerment enjoyed by women. We did this by conducting a primary survey among working women in the urban informal sector in the city of Taj. The main results of our paper show that higher income earned does lead in enhancing economic empowerment of women in our sample, although the skills acquired to do intricate jobs does not play a significant role on their own. However, the interaction term, that is training acquired along with higher incomes earned plays a significant role in determining economic empowerment.

The paper is divided into the following sections. Section 2 provides brief literature on economic empowerment of women, the incomes earned by these women, skills acquired and the interaction of the skills acquired and high incomes that helps to earn in determining economic empowerment. Section 3 describes the data description and data collection procedures and also presents descriptive statistics. Section 4 and 5 talks about the empirical strategy used in the study and estimation of results. Policy implications and discussions of the study are presented in Section 6.

2. Literature Review

Economic empowerment of women is the key to achieve broader development goals of economic growth, poverty reduction, health, education and welfare (Parsuraman, et al, 2016) Women, when endowed with economic resources and having control over meaningful decisions, tend not only to benefit themselves but also their households and communities. Thus, empowering women in the economy is a cornerstone of the 2030 Sustainable Development Goals (SDGs).

A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions. It can be defined in terms of five components: ‘women’s sense of self-worth; their right to have and determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives, both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally’ (UN, 1995).

Economic empowerment is one of the fundamental building blocks in efforts towards the overall empowerment of women. Income earning ability improves women’s position within the household substantially, gives them greater control over the distribution of such earnings and household resources, and generally improves their status and strength in society (Törnqvist, et al, 2009). According to West (2006), working is important to empowerment and that women who work have a greater likelihood of higher empowerment than those women that do not, but that the strength of the relationship varies by empowerment indicator. World Bank’s latest data estimates that women represented 23percent of India’s formal and informal workforce in 2021 (Banerji, 2023). Among them almost 94percent of total women workers are engaged in the informal sector, of which about 20percent work in the urban centres’ (Geetika et al, 2011). Women in informal employment are over-represented in the most vulnerable employment category of contributing family workers, home-based workers doing piece-rate work in the lower tiers of supply chains and domestic workers. This is largely because informal sector provides the flexibility in the working hours and the location advantages that women require to incorporate market work into their family work, as well as into the social norms that majorly regulate women’s economic participation (Masood, et al, 2015). Their contributions to the economy are very high but they are marginalized with earnings less than their male counterparts in almost all occupations (Pascual, 2008). Given the importance of the informal sector for women participation, we in our study have tried to cover the women working in the urban informal sector. Earning better incomes can enhance and improve women’s ability to question, obtain knowledge and utilize right information. Also acquiring skills to do various types of skilled work further enhances their capacity to earn even more. It further can enhance their intra household bargaining power, and their decision-making ability to optimally utilize resources for their betterment and substantially take rational decisions (Parsuraman, et al, 2016; Ahamad, et al, 2016).

Women’s economic empowerment is a multifaceted concept. It is not directly observable but can be trapped through dimensions of knowledge, health, resources, decision making and employment. Swain and Wallentin (2008) measured the latent economic empowerment through economic and financial confidence, managerial power, networks, political and social awareness,

behavioural changes within the household and respondent members and education. Rather and Bhat (2017) used three themes related to empowerment. One of the three themes talks of control over one's own earning and saving money. Individual empowerment was designed as a composite of twelve empowerment indicators by Bhattacharjee and Goswami (2022) for measuring women's economic empowerment. All these encompass personal and socio-economic dimensions where former included women's participatory role in making household decisions and latter included women's contribution to family income and participation in the household economy, access to socio-economic resources and ownership of assets. Roy et al (2018) develops an index based on few sector-specific parameters to measure empowerment level of women engaged in Self Help Groups. Both 'individual empowerment index' and 'group empowerment indices' have been constructed, where 'financial liberty', 'ability to take decisions', 'health condition of the women' and 'ability to stand up against the evils of the society' have been considered as her empowerment parameters.

Given this background, the present study aims to examine the extent of economic empowerment that a woman working in the urban informal sector enjoys, within a household setup. Since economic empowerment is a complex concept and involves interplay of many decisions, the study tries to find the factors that signal her economic empowerment. We have incorporated eleven variables which we feel can best capture the women economic empowerment and have constructed a composite index.

Decision making power of women in household matters is definitely determined by her earnings. Her bargaining power with income is far greater than one having no income. The opportunity to engage in paid work actually makes women invest in their own health and education, as well as in that of their children. But women who work on the household farm have no more autonomy than those who are housewives; while those who earn, independent incomes have considerably greater autonomy (Anderson et al, 2009).

Our study also tries to determine the role that incomes earned by the working women in the urban informal sector of the city of Taj earn has any impact on the economic empowerment of women. Women also acquire some skills to work in beauty parlours, work as sales girl, work in factories to make artful tings. A lot of money is spent by them in the hope that it would lead to earn higher incomes. We study whether this interactive term has any role to play in enhancing or reducing the economic empowerment of women. We in our paper will also study if women engaged in the urban informal sector of the city of Taj enjoy different levels of economic empowerment because they are engaged in self-employed works.

To the best of our knowledge, we haven't come across any study which investigates the relationship between skills acquired and the incomes earned as a result of training received to do

artful work, and its relationship with the economic empowerment. Given higher income levels, a woman learns much better ways of managing her income, saving and spending the income earned. This boosts her confidence and gives her more say in taking decisions on money matters at home. All this indicates higher economic empowerment of women. Our contribution in this paper is the Economic empowerment index (EEI) which we have constructed.

Thus, the present study seeks to answer the following research questions-

RQ 1: Despite being working, does data support that women are economically empowered?

RQ 2: Do self-employed women enjoy different levels of economic empowerment?

RQ 3: Does higher income earned by women leads to enhancing their economic empowerment?

RQ 4: Do the skills acquired by women have any role in enhancing economic empowerment of women?

3. Data

The data for this study comes from a primary survey that we conducted among working women in the urban informal sector in the Agra city. A structured questionnaire was administered to get the requisite information. Data was collected from March, 2023 to July, 2023. We steered a face-to-face primary survey in a traditional pen and paper style to collect data from women worker in informal sector. The survey was conducted from 285 respondents by visiting slums, colonies, factories, shops, different markets and other places in the urban informal sector. Other than jobs like caregiving, tailoring, working in beauty parlours, household help, cleaners, washers; special focus on wages and self-employment options pertaining to traditional businesses of Agra like Handicraft (Marble/wooden), Petha/Sweet making, Shoe making, Tourism, manufacturing of silver anklets and bracelets, rakhi, festoon and poshak making and others to mention which requires specialised skills set. Acquiring these skills and if it leads to income enhancement and thus economic empowerment is what our paper has tried to study. After editing, 219 responses were considered suitable and used in this study. The rest of the responses were rejected which were inaccurate, incomplete or insincerely responded to.

The population of Agra as per 1991 census has been recorded to be 1.11 million. The data suggest that household and non-household industrial workers engaged in leather works and stone making are principal economic activities in Agra city. The lack of housing and basic services has resulted in the development of slums and squatter settlements with wider ramifications on the health, safety and well-being of their residents. Agra has 432 identified slums and other settlements without access to basic services and with poor environmental conditions. These

slums are distributed across 77 of 90 Wards and seven planning zones of the city according to the Agra Master Plan 2021 (census 2011). This year Agra hosted the G20 EMPOWER Inception Meeting, themed around - Empowering Women to Lead across Sectors: Role of Digital Skilling and Future Skills, on 11th and 12th February 2023. It is this meeting under the India’s G20 Presidency which encouraged us to focus on the study of the city of Taj. With this backdrop, we want to find out how women working in the informal sector in Agra stand in terms of economic empowerment and which factors have an impact on their economic empowerment. Since a lot of emphasis is laid on skill acquiring as mentioned above, we in our study lay special emphasis on the training acquired by the women in such activities and if these skills acquired lead to enhancement in income earned and thus making them more economically empowered.

Construction of Economic Empowerment Index

The questions in this questionnaire allow us to measure the extent of economic empowerment of a woman. We have eleven questions in the questionnaire to capture economic empowerment. In accordance with various definitions of economic empowerment adopted in earlier research, the indicators used here to measure economic empowerment are broadly divided into five domains like women’s control over her own finance, independence in financial decision-making, control over property and financial assets, voice in property decision-making and their participation in community life (UNICEF, 2017). This is shown in Table 1.

Table 1: Variables indicating Economic Empowerment

Domain	Indicators used in constructing Economic Empowerment Index of Working women
Control over her own Finance	Do you have a steady flow of income?
	Do you keep your income with you?
	Do you have a bank account in your name?
Power to spend money independently	Can you utilize your savings independently?
	Can you spend your income on yourself without asking anyone?
	Do you have the freedom to decide whether to send money to your siblings/buy gifts for them?
Access to property and financial assets	Do you have land in your name?
	Do you have gold Jewellery/ Fixed Deposit in your name?
Power to decide on property and financial assets transactions	Have you ever bought/sold any asset(s)?
	Have you ever taken a loan in your name?

Participation in community life	Are you a member of Self-help groups (or any such group)?
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Source: Authors' Contribution

Her control and voice over financial decision making, for her own self, is reflected under first and second domain. Enhanced ownership of assets, particularly land, raises household wellbeing through increased female bargaining power. This increase can translate into greater participation in household spending decisions and stronger, more realistic exit options in the case of an unhappy or abusive relationship (World Bank, 2014). Third and fourth domain incorporates this dimension of women's control and voice over assets. Final domain is to do with women participation in self-help groups. This is because a growing body of evidence suggests that when women participate in self-help groups and other participatory development programs, increased agency accompanies economic outcomes (Kandpal, et al. 2013, World Bank 2013).

The eleven variables considered in the study which we feel can contribute to explaining the economic empowerment of women are binary variables, indicating whether the workers have this benefit or not. While creating the economic empowerment index, "Yes" is assigned number 1, and "No" is assigned number 0. Thus, the economic empowerment index (EEI) is an equal weighted summation of all the eleven variables mentioned above. With the binary coding of all the variables, the economic empowerment index value lies between [0, 11], where 0 means no economic empowerment to the women, and as the index value increases it reflects higher economic empowerment of the women. This index satisfies the basic principle of having higher value for women with more answers in affirmative and having lower value for women with more answers in negative to the indicator questions.

Descriptive Statistics

Apart from personal information of the respondent, the questionnaire had sections on occupational details, number of hours put in work, working and living conditions of women, income earned by the women, skills acquired by the women, whether working as wage employer or self-employed, her education levels and others. Table 2 gives the descriptive statistics and the details of the variables that are used in the regression analysis.

Table 2: Descriptive Statistics

Categories	In percentage terms	Economic Empowerment Index (EEI)
Education		
Illiterate	15.14	0.433

Up to Primary	33.03	0.494
Middle& Secondary	29.35	0.496
Above Secondary	22.48	0.501
Total	100	
Occupation		
Self Employed	26.05	0.556
Wage Earners	73.95	0.464
Total	100	
Marital Status		
Unmarried	16.44	0.471
Married and staying together	68.49	0.472
Divorced, separated	15.07	0.519
Total	100	
Religion		
Hindu	72.02	0.485
Muslim	11.01	0.397
Others	16.97	0.553
Total	100	
Social Groups		
SC, ST	41.74	0.482
OBC	14.68	0.472
General	43.58	0.498
Total	100	
Age Group		
Up to 25 years	19.63	0.488
26 to 45 years	57.99	0.483
Above 45 years	22.37	0.493
Total	100	

Staying with family		
Yes	81.65	0.475
No	18.35	0.541
Total	100	
Skills acquired		
Training acquired	34.86	0.535
No Training	65.14	0.512
Total	100	
Migrated		
Yes	32.86	0.498
No	67.14	0.485
Total	100	
Income Earned		
Upto 10000	65.64	0.468
Upto 20000	26.61	0.543
Greater than 20000	7.75	0.591
Total	100	
Average working hours	7.27	
Number of observations	219	

Source: Authors' calculations based on survey data

We observe that around 15 percent of the women in the sample are illiterate and the EEI is 0.433. Around one third of the women in the sample is up to primary level educated and has EEI as 0.494. Thus, an increase is seen in the EEI with the rise in literacy. However, with further rise in education levels, the EEI in fact falls down, although the fall is very less. This does not show that education is not important in determining economic empowerment of women; it only shows that other variables are also important in determining economic empowerment of women. Women that we have surveyed were employed in a variety of occupations, like a household maid, presswali (ironing clothes work), construction workers, beauty parlours, sales women (both in

shops and door-to-door selling items), washers, cleaners, sweepers, cooks, and others. There are women who work in traditional businesses of Agra like Handicraft (Marble/wooden), Petha/Sweet making, Shoe making, Tourism, manufacturing of silver anklets and bracelets. Special focus on self-employed women engaged in work like making rakhi, festoon and poshak making and others which requires specialized skills set.

For some of these categories, the number of observations were way too less to do any meaningful analysis. Thus, we club them into two broad categories. One as wage employment and others as self-employed. Although the self-employed women are not many in number in our sample as indicated in Table 2, but their role is very important. Their EEI is 0.556 and that of the wage earners is 0.464. The self-employed women are usually not the ones who assist their spouses or family members in their work and don't earn independent income of their own. These women make artistic items as described above and sell it to the middlemen who then sell them in nearby towns during festival season. These women thus earn their own income. We therefore, in our study have also tried to study if these women who are very important component of the women working in the urban informal sector in the city of Taj make any significant difference in enjoying economic empowerment.

In our sample, around 68 percent women were married and staying with their spouses and have EEI of 0.472, whereas the divorced or separated are only 15 percent. Their EEI is higher and is 0.519. The result is as per our expectations as women staying alone learn to manage all the components of economic empowerment on their own. 72 percent of women were Hindus with EEI of 0.485, 11 percent were Muslims with EEI of 0.397 and the rest belong to other religions, like Sikh, Christianity, Jainism and others enjoying EEI of 0.553. For social groups, around 44 percent of the sample includes the upper caste individuals with EEI of 0.498, and the rest are included in the non-forward castes with EEI of 0.482. Around 81 percent of women in the sample are staying with their families with EEI of 0.475 and the ones not staying with the family enjoy a higher EEI. This high value is what comes to them on its own as they have to manage all the logistics and thus have to look after all the components of economic empowerment on their own. This can be a potential variable affecting economic empowerment that women can enjoy in taking decisions. Around 35 percent of women have acquired skills and have EEI of 0.535 and the rest have not received any formal training to acquire skills and have EEI of 0.512. We will use regression analysis to confirm if this is a significant difference in the value of EEI between the two categories. We in our study have studied if higher income earned because of work obtained as a result of training received enhances economic empowerment or not. 65 percent of women earn income up to Rs.1000 and have EEI of 0.468, 26 percent women earn more than Rs. 10000 but less than Rs. 20000 with EEI of 0.543 and the rest earn more than Rs. 20000 with EEI of 0.591. Through empirical analysis we would like to confirm if this increase in the value of EEI

with the increase in income levels is significant or not. The descriptive statistics show expected results for almost all the determinants of economic empowerment, except a few.

4. Empirical Estimation

We use the index of economic empowerment calculated to estimate the degree of empowerment that a woman enjoys, using Ordinary Least Square (OLS) Estimation procedure, given by the following equation:

$$EEI_i = \beta_1 + \beta_2 * Wage\ employment_i + Z_i\beta'_3 + \beta_4 X_i + \varepsilon_i \quad (1)$$

Here, the coefficient β_2 measures the extent of change in the value of economic empowerment index when the women are self-employed. To estimate the extent of various other determinants that affect the economic empowerment of working women in the Agra city, we run different models.

Z_i is a vector of control variables, which includes her age, marital status, religion, caste categories, number of hours put to work, woman staying with family or not and her education levels. These variables have been included in the regression model for some reasons. We control the marital status of women, as we expect that married women may be less economically empowered as they might have to share their resources (income or savings) with her husband or with the in-laws. We control for religion and social categories of women because it could be the case that women belonging to different social groups may enjoy different degrees of economic empowerment. We also expect economic empowerment to increase with age.

X_i is the set of variables that we have included in the model one by one to see if they show the distress situation of women and how they affect their economic empowerment. Model I is the basic model, which is represented by Equation (1). When we talk of the self-employed women, we are essentially referring to women who make various items like Rakhis, decorative items like bandarwal, clothes of various Gods and sell them to the middlemen who then sell it in nearby towns, these women are largely not the ones who work as street vendors selling vegetables, fruits, eatables and other items with their husbands. They largely work independently, make these items at home, sell them and get money. The income they earn is essentially their income and not pooled income which might be the case if they work as a self-employed with their husbands or other family members. The results show economic empowerment rise if women are self-employed. The results are as per our expectations.

In Model II, we added the income categories which these women earn as a category variable. Even if women are earning more, it could be the case that they may not be able to enjoy economic independence, just because they do not have the time to manage the various

components of economic empowerment as they work for a greater number of hours. However, we expect higher level of economic empowerment with rise in income levels.

In Model III, the skills which women acquire to do various works of art are included. Also training acquired to work in beauty parlours and to work as sales girl is included. It was found that in the city of Agra, women learn many skills related work like, putting ghungroos on the anklets, making variety of dresses of God, kaarigari work on sarees, dupattas, poshak making and other types of skills. We wanted to analyse the impact of acquiring these skills on their empowerment, controlling income and various other aspects of economic empowerment. Finally, we have analysed the effect of the interactive term of acquiring skills and income earned in Model IV. It might be the case that just by acquiring skills and not earning much does not make you economically empowered. Therefore, we have seen its effect separately and expect economic empowerment to enhance with the interactive term.

5. Estimation Results

To estimate the extent of economic empowerment that working women in the urban informal sector enjoy, we run different models. The results are shown in Table 3. The base categories are other religion, SC caste category, illiterate, below Rs. 10000 of income, training not acquired, self-employed, not staying with family, not migrated and not married.

Table 3: Estimation Results for Economic Empowerment

Dependent Variable: Index of Economic Empowerment of Women				
Number of observations: 219				
Variables	Model I	Model II	Model III	Model IV
Age	0.0043* (0.002)	0.0043** (0.001)	0.0031 * (0.002)	0.0042* (0.002)
Wage Employment	- 0.2001** (0. 048)	-0.2176*** (0.052)	-0.2137*** (0.052)	-0.2173*** (0.069)
Hours of Work per day	- 0.0389*** (0.013)	-0.0426*** (0.0135)	-0.0397*** (0.013)	-0.0409*** (0.013)
Hindu	- 0.0915* (0.055)	- 0.0821 (0.054)	-0.0816 (0.052)	-0.0848 (0.053)
Muslim	- 0.1432** (0.071)	- 0.1241* (0.072)	-0.1256* (0.071)	-0.1332* (0.072)

General	0.0175 (0.039)	0.0094 (0.036)	0.0363 (0.033)	0.0306 (0.033)
OBC	0.0854 (0.039)	0.0194 (0.056)	0.0366 (0.055)	0.0536 (0.055)
Married	- 0.1013 (0.068)	- 0.0989 (0.073)	-0.0226 (0.056)	-0.0265 (0.055)
Education (Primary)	0.0551 (0.058)	0.0212 (0.061)	0.0208 (0.054)	0.0266 (0.054)
Education (Secondary)	0.0463 (0.065)	0.0011 (0.067)	0.0071 (0.061)	0.0133 (0.062)
Education(Above Secondary)	0.0461 (0.068)	-0.0091 (0.071)	0.0227 (0.067)	0.0202 (0.067)
Migration	0.0449 (0.038)	0.0567 (0.046)	0.0071 (0.061)	0.0006 (0.036)
Staying with family	-0.0647 (0.052)	-0.0891 (0.076)	-0.0335 (0.043)	-0.061 (0.045)
Monthly income up to Rs 20000		0.1569 *** (0.048)	0.1573*** (0.046)	0.1585** (0.046)
Monthly income up to Rs 30000		0.4091* (0.208)	0.3842* (0.213)	0.2331 (0.235)
Training			0.0190 (0.036)	0.0091 (0.037)
Interactive Dummy: Skill *Monthly Income above Rs20000				0.5608** (0.237)

Source: Authors' calculations based on survey data.

Robust standard errors in parenthesis. *** p<0.01, ** p<0.05, * p<0.1.

In all the models, EEI is significantly less for wage employed women as compared to self-employed women. Women involved in self-employment feel self-satisfaction, independence and sense of determination which helps them to achieve success (Palanivelu, et al, 2013). This is in particular the kind of self-employed women, termed as own-account workers that we have considered in our data set. They are the sole self-employed women, having no economic partnership with male family members. This makes them free from any disguised ownership role adopted by male members. Also, self-employment helps women more better time management

with household work (Matysiak, et al, 2020), which further increases their economic empowerment through greater participation in household decision-making. In all the models, economic empowerment of wage employed women is significantly less than the economic empowerment of self-employed women.

With rising education levels, women get more and more economically empowered although our results are insignificant in all the models. However, it does not mean that education is not useful for women. What it implies is that education alone may not ensure better economic empowerment. There could be other factors that are at play (Barman, 2018).

Our results show that married woman has less economic empowerment than unmarried although the result is insignificant in all the models. This is quite expected as for married women, employment come at the cost of women's leisure time rather than reducing time spent on household chores (Matulevich, et al, 2019). This reduces their sense of freedom as compared to unmarried women. Also, often husbands' restrictions on women's control of her income are linked to reduced economic empowerment of married women. Mostly husbands take the leading role in household decisions, which wives have to approve in any way (Biswas, et al, 2018).

If the woman is migrated, she will first try to get employed in whatever work she gets. She is increasingly drawn to the wage labour market (both formal and informal) as a survival strategy to augment meagre family income. Thus, women's migration from rural to urban areas offer a diverse range of advantages that can be associated with their financial and social empowerment such as independence, economic attainment through trading, and networking to find better economic opportunities (Bello-Bravo, 2015). We get positive results for this variable and economic empowerment, although the results are insignificant.

If a woman is staying with her extended family, she has less economic empowerment although the results are insignificant. This is because the households are dominated by family elders and in their presence; women have no participation in decision-making process. In fact, women enjoy better economic empowerment in nuclear family as compared to joint family (Doss, et al, 2022).

In all the models, we find Hindu women to have less economic empowerment. However, the coefficient is insignificant in all models, barring the first one. The negative sign of the coefficient is as expected. Hindu women are highly influenced by the expectations of what being an "ideal" woman means in private and public spaces hindering decision-making power in the household, mobility and control over resources. These become barriers for Hindu women to achieve full autonomy in several realms of life (Haldar, 2020).

Muslim women are the least empowered and one of the disadvantaged sections of the society in two ways, one being as a woman and two as a member of the minority community which is both

educationally and economically backward and religiously orthodox (Sanu, 2018). Thus the economic empowerment of Muslim women turns out to be significantly less, in all the regression models, than women from other religion.

Women working for more hours tend to earn more and be more economically empowered. However, we get inverse and highly significant results with number of hours worked. Women working for more hours suffer from Time poverty that affects millions of women across all socioeconomic strata in both urban and rural areas. They mostly juggle work and family responsibilities which create mental and physical stress. Thus, a proper time cost–benefit analysis is required where the costs of participating in activities that challenge the status quo are balanced against the benefits of time savings in burdensome tasks (Asian Development Bank, 2015).

Economic empowerment rises with increase in age. Younger women are less likely to participate in decision making than older women (Acharya, et al, 2010). These results are in sync with the changing nature of age variable. In all the models I to IV, age variable shows that as a woman grow older, her economic empowerment increases.

In model II, we find that income earned by the women is significant and plays an important role in determining economic empowerment. The higher is the income, the more is the economic empowerment (Swain, et al, 2008).

The second variable included in Model III is skills acquired by the women to work in places like beauty parlours, work as sales women, or do various art work. However, the results are not significant. This does not mean that skills have no role to play in enhancing their income and thus economic empowerment.

After collecting data, what we could gather from our sample was that the skills acquired helps them earn higher incomes. Thus, we have incorporated in Model IV, another factor which is the interaction term of high income and the skills acquired. Skills training provides for improvement in the quality of employment for women, in terms of earnings and job security. Also, being employed in a job related to training greatly affect improvement in personal income which further increases their decision-making power (Parsuraman, et al, 2016). In our current model, the variable is highly significant in explaining economic empowerment of the women working in urban informal sector.

6. Policy Implications and Discussions

Skill development initiative focusing on specific needs and challenges faced by growing entrepreneurs is the key to promote economic empowerment among the Indian women. Skill

training need to propel employability and increased income (Parsuraman, et al, 2016). This is a need to be addressed when planning vocations for women. Economic empowerment of slum women can be successfully executed only when the skills development programmes can incorporate follow up services to help women make the transition to work using the specific skill knowledge. Also, improvement in access to markets and credit sources, post training is the need of the hour. Hence, only imparting skill training to women is not enough, it has to be linked with high income generation to achieve their economic empowerment.

The government of India is running many skill development programmes for women to improve their socio-economic status and contribution to the country's economy. Ayushman Bharat, Swachh Bharat Mission, Smart City Mission, and other government initiatives have joined with Skill India to tie skill development efforts to these national goals by guaranteeing a consistent supply of qualified workforce. But, according to the Oxfam survey, many skilled women stay out of the workforce to care for their families and comply with societal expectations (Economic times, 2022). So, the full potential of the skill training can be realised only if the participation of skill-trained women in workforce increases in reality. This will go a long way not only to improve labour participation rate of women but also will enhance their economic empowerment.

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