Routledge
Taylor & Francis Group

Journal of Human Development and Capabilities
A Multi-Disciplinary Journal for People-Centered Development

ISSN: 1945-2829 (Print) 1945-2837 (Online) Journal homepage: www.tandfonline.com/journals/cjhd20

Women's Self-Employment in Informal Settlements in Delhi, India: A Pathway to Empowerment?

Kathleen Fincham

To cite this article: Kathleen Fincham (23 Oct 2025): Women's Self-Employment in Informal Settlements in Delhi, India: A Pathway to Empowerment?, Journal of Human Development and Capabilities, DOI: 10.1080/19452829.2025.2572700

To link to this article: https://doi.org/10.1080/19452829.2025.2572700

Published online: 23 Oct 2025.

JOURNAL OF HUMAN DEVELOPMENT AND CAPABILITIES
https://doi.org/10.1080/19452829.2025.2572700

Routledge
Taylor & Francis Group

Women's Self-Employment in Informal Settlements in Delhi, India: A Pathway to Empowerment?

Kathleen Fincham

Centre for Research into the Education of Marginalised Children and Young Adults (CREMCYA), St Mary's University, Twickenham, UK

ABSTRACT

Within Western development discourse, women's economic activity is often assumed to automatically lead to their empowerment. Using empirical qualitative research with focus groups as the primary research method, this paper explores the extent to which working class women in three informal settlement types in Delhi perceive their engagement in self-employment to be leading to their empowerment. Using the Capability Approach as a theoretical lens to privilege women's perspectives, and building on previous scholarship related to gender, self-employment and empowerment within the Indian context, the paper argues that while engagement in self-employment has helped some women to adapt to financial challenges, it has often stopped short of enabling them to achieve lasting economic and social empowerment.

KEYWORDS

Capability approach; economic development; poverty; well-being; gender; India

Introduction

'Bottom-up' development is a paradigm which focuses on finding community-based solutions to development problems (Chambers 1997). It encourages local communities to identify their own development priorities and make decisions about how best to achieve their specific needs through collective action without waiting for government intervention (Ostrom 2009). Communities are encouraged to mobilise and organically overcome the absence/deficit of basic quality service provision through their own efforts, such as through creative self-employment ventures. By engaging in self-determination and working together, it is presumed that communities and individuals can prosper and gain control over their own lives without receiving 'handouts' from others.

Within this paradigm, it is often presumed that all individuals will automatically and equally benefit from development and that women's position will

CONTACT Kathleen Fincham kf48@hotmail.com Edmonton, Alberta, Canada

inevitably improve through an increase in their economic participation (e.g. through engagement in self-employment). Through their own actions and choices, through the 'elasticity' of their labour, and benefiting from the presumed construct of the household as a single altruistic unit with a benevolent (male) head, women will be able to gain equality and achieve empowerment through their own agency (Dyer 2007; Raynor 2005; Kaiser 2020).

Using empirical qualitative research with focus groups as the primary research method, this paper explores the extent to which working class women in three informal settlement types in Delhi perceive their engagement in self-employment to be leading to their empowerment. Using the Capability Approach as a theoretical lens, and building on previous scholarship related to gender, self-employment and empowerment within the Indian context, the paper argues that while engagement in self-employment has helped some women to adapt to economic challenges and shifting environmental conditions within their households and communities (i.e. develop increased resilience), it has often stopped short of enabling them to achieve lasting economic and social empowerment – i.e. 1. make choices about their lives, and 2. live lives that they value (Kabeer 1999; Sen 1999). Rather, gains have often been short-term and benefited only a particular cohort of women. Moreover, structural gender inequalities (e.g. gender norms, gender division of labour) have often remained unchallenged, thus limiting brighter prospects for future generations.

Background

Country Context

With a population of more than 1.4 billion, India is the most populous country on earth and the world's largest democracy (UN DESA 2023). The country also has one of the world's fastest growing economies, and the World Bank projects that India is poised to reach 'high middle-income' status by 2047 (World Bank 2024). However, economic growth has not coincided with the creation of enough good quality jobs. Although the economy added nearly 57 million jobs from 2017 to June 2022, leading to an increase in India's workforce to 493 million, 35 million people remain unemployed (Reuters 2023). Moreover, unemployment remains pervasive amongst particular social groups (e.g. women) (Maass 2023).

Delhi's Informal Settlements

Located in the central northwest of the country, and with a metro population of just over 32 million people, Delhi is the largest commercial centre in northern India and the third largest mega-city in the world (Biswas 2016). New Delhi, a municipality in the national Capital Territory of Delhi, is the nation's capital and the seat of all three branches of the Government of India.[1]

Informal settlements (resettlement colonies, unauthorised colonies, *Jhuggi Jhopri* – unplanned squatter settlements) are those which have arisen illegally either on government land or on private land in a haphazard manner without government oversight. Each type of settlement has different levels of access to basic amenities provided by public agencies, and low-cost private alternatives have arisen to address the absence of public sector services in relation to sewage collection and the provision of water, health care, schooling and transport (Dixon 2013; Rajagopalan and Tabarrok 2014; Humble et al. 2023). Approximately 49% of the urban population of India currently lives in informal settlements, and the number of people living in informal settlements in Delhi sits at 1.8 million (Sharma, Tiwari, and Rao 2020; Tiwari and Shukhla 2024; UN Habitat 2022). A major driver of the growth of informal settlements, both within the broader Indian context and within Delhi, has been rural to urban migration as migrants have moved to cities looking for better economic opportunities (Ishtiyaq and Kumar 2010). Much of Delhi's economic growth has been driven by the informal sector, and an estimated 70% of Delhi's work force is informally employed with many workers living and working within the informal settlements (Bansal 2022).

Women's Economic Participation

India ranks among the lowest in the world in terms of women's economic participation (Amaral, Bandyopadhyay, and Sensarma 2015; Nandi et al. 2020). India's female labour force participation sits at just under 33%, and there is a significant gender wage gap with women having earned 24% less than what men did in 2021–22 (Maass 2023; Reuters 2023). There is also significant regional diversity, with female labour force participation being significantly lower in Northern Indian states than it is in South and West Indian states, and higher in urban areas than it is in rural ones (Amaral, Bandyopadhyay, and Sensarma 2015).

Women's low female labour force participation in India is influenced by both supply-side and demand-side factors. Supply-side factors include social norms and cultural restrictions, household responsibilities, education levels, and rising household incomes (prompting a withdrawal from the labour market of some women who can afford to do so in order to focus on domestic responsibilities). On the other hand, demand-side factors include the availability and quality of suitable jobs, occupational segregation, mechanisation, and structural transformation of the economy from agriculture to the service sector (particularly impacting rural women) (Deshpande and Singh 2024).

While most women in India work and contribute to the economy in one form or another, much of their work is undocumented and, therefore, unaccounted for in official statistics (Verick 2014). Moreover, most growth in women's participation in India's labour force (e.g. a rise of 14 percentage points to nearly 65% between 2018 and 2022) has been led by women's self-

employment in the informal economy, characterised by low pay, poor job security, and few protections for workers' wellbeing and workplace rights (Reuters 2023; Verick 2014). Women's engagement in self-employment has been largely driven by financial distress due to falling household incomes.

Suggestive of an overall improvement in the condition of women and women's access to the labour market, India has made considerable progress in terms of legislative gender equality, declining fertility rates and a narrowing of the educational gender gap (Amaral, Bandyopadhyay, and Sensarma 2015). However, multiple socio-demographic, cultural, and structural factors have influenced trends in women's labour force participation in India, including patriarchal social norms which restrict women's educational and economic achievement, limited employment opportunities, and inadequate access to services to alleviate the dual demands of domestic duties and unpaid care work (Nandi et al. 2020).

In India, (heteronormative) marriage has traditionally been seen as culturally compulsory, with 'singleness' (being unmarried/widowed/divorced/separated) often resulting in social ostracism, particularly for women. Within this construct, men have been socially constructed as the 'breadwinners' for the family while women remain responsible for taking care of the household. As such, women are often discouraged from undertaking employment in order to prioritise domestic responsibilities, such as housework and childcare (Amaral, Bandyopadhyay, and Sensarma 2015). Women's work outside of the home in non-professional roles is often associated with deprivation and the inability of menfolk to properly take care of their families (Biswas and Mukhopadhyay 2018). Within this context, women's inability/reluctance to work has often resulted in them becoming financially dependent on their husbands.

With regards to pre-primary school-aged children, familial rather than institutional care has been the dominant mode of childcare in India, especially within poor households. Importantly, women have retained responsibilities for unpaid domestic work even if they take up employment, producing conflicting demands on their time. As such, women who enter the labour force are often forced to bring their children to work, leave them at home unattended, or entrust their care to other female family members who are then unavailable for work (Nandi et al. 2020). Of course, the generalised description of traditional gender norms in India above must be contextualised and negotiated in relation to women's other identity positions, such as location (region, urban/rural), ethnic and religious affiliation, economic position, caste and social class (Dunne et al. 2017, 2020).

A key barrier to women's economic participation across India has been the rising levels of gender-based violence both within and outside the home (Amaral, Bandyopadhyay, and Sensarma 2015). Some research has identified a correlation between women's increased labour force participation and lower levels of violence against women in the home due to their increased

bargaining power as a result of income generation (Aizer 2010; Hashemi, Schuler, and Riley 1996). In contrast, other studies have shown that financial empowerment for women may invite a backlash from existing power structures within the family (e.g. male household heads) and lead to higher incidents of domestic violence. Furthermore, some scholars note that as women gradually shift from traditional labour roles to non-traditional choices, this may expose them to violence during their commute as well as in the workplace (Gangopadhyay 2015).

It is within this complex socioeconomic context that women living in informal settlements in Delhi engage in self-employment. The next section provides an overview of the scholarly literature, key ideas and theoretical frameworks which frame this paper, namely those of 'self-employment', 'empowerment' and 'resilience'.

Theoretical Framing

Self-employment vs Growth Entrepreneurship

It is often assumed that women's participation in economic activity (such as self-employment) will always have a positive impact on their wellbeing and lead to empowerment. However, this notion is frequently based on an inaccurate conflation of self-employment survival activities (including 'necessity entrepreneurship') with growth entrepreneurship. While self-employment and growth entrepreneurship both involve working for oneself, they generally differ in terms of scope, ambition, risk, and potential for empowerment through enhancement of capabilities.

Self-employment typically focuses on providing services or products to clients/customers for the benefit of oneself for the purpose of subsistence. Self-employment can range from freelance work to sole proprietorship of a small business with limited growth potential. Self-employed workers may be employers (have employees), own-account workers (without employees), members of producers' cooperatives, or contributing unpaid family workers who do not have an employment contract to receive a fixed amount of income at regular intervals but share in the income generated by an enterprise (ILO 2013). Growth entrepreneurship, on the other hand, entails building a scalable business with the potential for growth, innovation, employing others and expansion beyond subsistence needs. Growth entrepreneurial enterprises are more likely to formalise and contribute to structural economic transformation (UNICEF 2025). Thus, while all entrepreneurs are self-employed, not all self-employed individuals may be said to be growth entrepreneurs.

Risks and outcomes often differ markedly for individuals engaged in self-employment and those engaged in growth entrepreneurship. While growth entrepreneurs generally bear higher financial risk in absolute terms, the *de*

facto risk is often much higher for self-employed individuals whose very survival is dependent on the success of their economic activity. Moreover, the potential for empowerment through self-employment and growth entrepreneurship is often quite different (discussed in more detail below).

Empowerment

'Empowerment' is a complex and contested concept which requires unpacking. To start with, it is important to define what 'empowerment' means and for whom. Development and humanitarian organisations have come up with a number of ways to understand and measure 'empowerment' through prescribed checklists, matrices and frameworks (e.g. UNDP's Gender Empowerment Measure – GEM). While helpful in providing a standardised definition of empowerment through which empowerment outcomes can be compared across communities and country contexts, these matrices do not necessarily address real women's needs or concerns. Moreover, due to the power imbalances inherent within the paradigm of international development, empowerment frameworks can impose external categories and values on local women through a 'top down' approach and a Eurocentric gaze (Chambers 1997; Mohanty 1991).

In contrast, Sen (1999) argues through the Capability Approach (CA) that empowerment is best understood as the process of increasing the capacity of individuals and communities to make choices and to control their own lives to produce wellbeing. In particular, empowerment is the extent to which people have the freedoms they need to achieve their desired 'functionings' (ability to be or do what they value) and 'capabilities' (freedoms and opportunities to achieve the effectively possible) (Lukes 2005; Sen 1999).

As women have different goals, objectives and understandings of 'feminism', they may also have different understandings of 'empowerment'. CA challenges notions that 'women' are a monolithic category of people with shared experiences and shared goals. On the contrary, it acknowledges that women may have different perspectives of empowerment related to their different identities (e.g. ethnicity, race, class, caste), ideologies, and/or subscription to Western or Eastern feminisms. In line with this, women may have different understandings of the kind of empowerment they hope to achieve through economic activity – e.g. they may pursue either/both economic and social 'functionings' and 'capabilities' through self-employment. On the one hand, women may understand empowerment through the achievement of financial functionings (e.g. achieve subsistence, alleviate household poverty). They may also understand it through the achievement of nonfinancial functionings (e.g. the ability to challenge the gender dynamics within the home, be part of a community, be respected, achieve self-actualisation). In contrast to theoretical and practical

approaches which focus only on economic outcomes (e.g. people's levels of resources, income or fulfilment of basic needs), CA is particularly helpful in drawing attention to the non-financial aspects of welfare and women's other desired capabilities (Vaughan 2007).

It is within the theoretical framing above that the distinction between self-employment and growth entrepreneurship discussed earlier becomes significant in the lives of women in informal settlements in Delhi. For example, both self-employment and growth entrepreneurship offer women opportunities to achieve financial functionings. However, while growth entrepreneurship has the potential to develop women's non-financial capabilities (e.g. leadership, visibility and engagement in the community, financial growth, career advancement), self-employment does not necessarily do so (e.g. women working in subsistence homebased industries, such as stitching).

Empowerment is often linked to 'agency', which may be defined as the ability to define one's goals and to act upon them ('power to', power as 'claimed') (Kabeer 1999). Agency implies the possibility of alternatives and the ability to have chosen otherwise (Kabeer 1999). For Kabeer, empowerment outcomes achieved through the exercise of agency are achievements. Achievements may be immediate (e.g. access to new employment opportunities, less time spent on reproductive labour) or long-term gains (e.g. increased possibility to make strategic life choices, altered power relations within the household) (Kabeer 1999; Sahrakorpi and Bandi 2021).

Agency is always shaped and limited by the different power structures in which people are embedded (Kandiyoti 1988). For example, agency is influenced by the parameters of a particular setting (e.g. economic system, social structures and norms, cultural factors, institutions), people's different levels of access to different forms of capital (e.g. economic, social, human, institutional), and the particular discourses which are available through which people may exercise choice (e.g. social, cultural, legal frameworks, religious interpretations) (Butler 1990; Hall and du Gay 1996; Kabeer 1999; Mouffe 1992). For example, within an Indian context, intersections between caste, class, and gender influence women's utilisation of the resources at their disposal to achieve empowerment (Sahrakorpi and Bandi 2021).

It is again within the theoretical framing above that self-employment and growth entrepreneurship differ in terms of the possibilities for empowerment they offer women in informal settlements in Delhi. For example, the prerequisites required for engagement in growth entrepreneurship (e.g. literacy, access to capital, freedom of movement) imply a level of agency that may not be available to all women, including many of those engaged in self-employment activities for subsistence. Moreover, long-term achievements (e.g. challenging the boundaries of gender relations within the community) may be difficult to attain through forms of self-employment in which women are largely invisible (e.g. homebased handicraft production).

In development literature, empowerment is often linked to the concept of 'resilience'. However, the concepts are quite distinct. Summarising key definitions of resilience offered by international organisations, Serfilippi and Ramnath (2018) define it as 'the capacity of people, communities, or systems to prepare for and to react to stressors and shocks in ways that limit vulnerability and promote sustainability' (650). In other words, resilience is connoted by behaviours of endurance, adaptability and coping in response to external trials. Often understood to be a quality which is inherently positive, resilience can entail a passive adjustment to circumstances and/or an unproblematic return to a previous condition or former state without critical reflection (e.g. returning to the status quo of gender inequality in the home or marketplace after adjustment to an economic shock).

While resilience is most often conceptualised as 'bouncing back' (making adjustments within existing power structures), empowerment is about moving forward (challenging existing power relations to achieve better outcomes) through a dynamic process of transformation and reconfiguration (Lepore and Revenson 2006; Luthar 2003; Masten and Cicchetti 2016; Rutter 1987; Sleijpen et al. 2017). This distinction helps us to further understand how self-employment and growth entrepreneurship offer different possibilities for women's empowerment. For example, while both self-employment and growth entrepreneurship may promote women's financial resilience in the face of economic instability, the latter is more likely to expand notions of what is possible for women and promote brighter prospects for future generations.

CA sees women as agents who act rationally and strategically to gain the best possible outcome in any situation (Bhaba 1994). It is within this context that women may sometimes appear to sanction dominant gender norms privileging men (i.e. femininities constructed in relation to submission to male authority). For example, within a traditional Indian context, women may prioritise the elevated social status they achieve through the performance of customary gendered scripts (e.g. voluntary adherence to conservative cultural and/or religious codes, working in homebased industries). Moreover, within postcolonial settings such as India, adherence to traditional gender scripts can be an important means of resisting Western hegemony and constructing national distinctiveness (Dunne et al. 2017, 2020).

In addition to pursing their interests, women's actions must also be seen in relation to their perceived vulnerability to threats. Kabeer (2011) argues that within an Indian context, 'cooperation' may be women's best risk-minimizing strategy in the case of conflict given their lack of extra-household options. For example, women may strategically consider their actions in relation to their fallback position should marital breakdown occur (the loss of the 'breadwinner'). Moreover, by resisting or challenging dominant gender norms, women may risk losing the protection and support of their family (Kabeer 2011). CA is

inclusive of these different framings of empowerment, and it is concerned with what it may mean for particular groups of people in specific contexts (DeJaeghere and Wiger 2013). Moreover, CA places an emphasis on people's capacity to make choices through 'critical consciousness' rather than judging the particular choices that they make (e.g. voluntary adherence to traditional gender roles) (Bryant-Davis and Moore-Lobban 2020; Freire 1970; Kabeer 1999).

Within Western feminisms, empowerment is often conceptualised through the lens of individualism and nonrelational self-sufficiency. However, Dunne et al. (2020) note that the Western association of agency with personal autonomy is problematic when applied to Eastern contexts which value relational identities, interconnectedness and negotiation (El Guindi 1999). Within many Eastern contexts (such as India), the power of relational identities means that women (and to a lesser extent men) cannot be seen as autonomous actors in terms of decision-making. Rather, decisions are often taken communally with reference to both patriarchal and age relations (i.e. males and elders having more authority within the family and community) (Lokot 2018). For example, within an Indian context, decisions about whether a woman can work or launch her own business are often taken communally by the family with reference to her identities as a daughter/wife/mother (Datta and Gailey 2012). CA recognises the validity of non-Western views of empowerment through culture and religion and acknowledges the social rewards that women may reap for strategically performing traditional gendered scripts (e.g. filial piety of the 'good Hindu woman').

One critique of CA is its dependence on women's self-perceptions of their own wellbeing. CA's validation of multiple perspectives, subjective meanings and localised knowledge can lead to relativism and increase women's vulnerabilities (i.e. women's rights being constructed through local culture rather than through a universal framework, such as the Convention on the Elimination of All Forms of Discrimination Against Women – CEDAW). Moreover, Kabeer (1999) notes the challenges inherent in trying to measure empowerment outcomes when community power dynamics are always evolving, and definitions of what constitutes empowerment often change over time and from one location to another. Additionally, Sen argues that, in some contexts, family identity may exert such a strong influence on women's perceptions that they may find it difficult to formulate any clear notion of their own individual welfare. He notes that women may not always recognise their interests in the bargaining process, and thus, they may attach less value to their own well-being than to those of other family members (Sen 1999).

Despite its limitations, CA makes an important contribution to the analysis of women's self-employment and empowerment in informal settlements in Delhi by aligning 'empowerment' with women's subjective meanings and perceptions about the kind of lives they wish to lead.

The Research

This paper reports on qualitative empirical research conducted with women engaged in self-employment in three informal settlements in Delhi – (1) Sanjay Colony ('Jhuggi Jhopri' squatter settlement), (2) Bhalswa (resettlement colony), and (3) Ajit Vihar (unauthorised colony). The purpose of the fieldwork was to develop a deeper and more nuanced understanding of the relationship between women's economic activity through self-employment in the informal settlements and their empowerment. This research was part of a larger 3-year study conducted by a consortium of British universities, Indian higher education institutions and Delhi-based Indian NGOs investigating the ways in which communities in informal settlements in Delhi overcome the absence of basic quality service provision by providing services themselves through community and private means as well as by developing approaches to enterprise and employment that circumvent the need for formal provision.

An interpretivist theoretical perspective was adopted for this study in order to privilege women's perceptions of the extent to which self-employment was improving their overall wellbeing. Qualitative research methods were used to enable local, individual and marginalised viewpoints to emerge. The main research method used was focus groups, which enabled a large amount of data to be collected within a short timeframe and provided a comfortable research environment for participants.

The lead researcher for this study was a female Canadian/British academic based at a UK university. Fieldwork was conducted by the lead researcher in the settlement colonies of Sanjay Colony, Bhalswa and Ajit Vihar from 21–28 November, 2022 in partnership with a local Delhi-based NGO. The NGO made choices regarding focus settlements and provided logistical support and access to participants. Settlements were selected to reflect the range of informal settlement types present in Delhi and to capitalise on the NGO's long-term relationships with the communities in these areas (convenience sampling). Research participants were selected based on the following criteria: (1) sex (women), (2) residence (informal settlement type), (3) age (adult), (4) engagement or interest in engagement in entrepreneurial activity, (5) availability, and (6) interest in participating in the study. All research participants hailed from the working classes and were migrants to Delhi from neighbouring states. Participation in the study was entirely voluntary, and participants were informed both orally and in writing (depending on level of literacy) about the purposes of and expected outputs from the study. Research participants were all over the age of 18 and capable of giving informed consent.

A total of 35 women participated in six single-sex focus groups (comprised of 3–8 women each), each lasting approximately two hours. The focus groups were conducted by the lead researcher in collaboration with three local and native-Hindi speaking research assistants (2 females and 1 male). The research

assistants, selected by the NGO, provided logistical support and simultaneous translation (Hindi-English) during the focus group sessions. Two focus groups were conducted in each of the three settlement types (Sanjay Colony 'Jhuggi Jhopri' squatter settlement, Ajit Vihar unauthorised colony, Bhalswa resettlement colony). Focus group discussions were conducted in community gathering sites or in women's homes as a matter of convenience and to make the participants feel comfortable. Focus groups were conducted using prepared (but flexible) interview schedules in English and Hindi translations (सशक्तकिरण – इंटरव्यू प्रश्न) addressing topics such as women's understandings of empowerment, their reasons for wanting to engage in self-employment, the enablers and barriers to their engagement in economic activity, their expectations from economic activity, and the extent to which they perceived their engagement in economic activity to be leading to their empowerment. Research instruments were original and developed collaboratively with research partners. They were piloted on arrival in Delhi and then modified as needed. A reflective diary was kept by the researchers to record informal observations and responses to interview encounters. Where possible, interviews were recorded and, if needed, later transcribed and translated into English.

Data from the focus groups was analysed using both 'a priori' thematic coding (deductive analysis of themes and patterns aligned to empowerment frameworks which emerged from the literature review – i.e. feminist and postcolonial frameworks, Sen's Capability Approach), as well as inductive coding, where appropriate. Preliminary analyses (using pseudonyms) were subsequently discussed both formally (i.e. through debriefing sessions) and informally with local and international researchers familiar with the local context. Analytical categories and theoretical framing for the study emerged from the empirical data through a process of reflective analysis.

While a lot of research has been conducted in India on women's employment and empowerment using large-scale secondary datasets, this study was prompted by the need for more primary and qualitative work to prioritise depth over breadth and to throw light on the persistent enigmas in this area. While addressing an important research gap, this small-scale study has limitations related to sample size – i.e. inability to generalise findings with regard to other populations in other locations. Other limitations of the study included dependence on the local NGO to access participants, as well as logistical challenges (Table 1).

Using focus group data aligned with key themes that emerged from the literature review, the next section discusses the extent to which women in informal settlements in Delhi perceive their engagement in self-employment to be contributing to their empowerment by enabling them to (1) make choices about their lives, and (2) live lives that they value (Kabeer 1999; Sen 1999).

Table 1. Fieldwork sample.

	Sanjay Colony	Bhalswa	Ajit Vihar
# of focus groups	2	2	2
# of participants	12	8	15
Origins	Uttar Pradesh (x9), Rajasthan (x1), Bihar (x2)	Uttar Pradesh (x5), Bihar (x1), West Bengal (x1), Madhya Pradesh (x1)	Uttar Pradesh (x7), Bihar (x5), West Bengal (x1), Himachal Pradesh (x2)
Language	Hindi	Hindi	Hindi
Religion	Hindu (all)	Hindu (x7), Christian (x1)	Hindu (all)
Marital status	Married with children (x9), unmarried (x3)	Married with children (all)	Married with children (all)
Education level	no schooling (x2), grade 2 (x2), grade 8 (x2), grade 10 (x2), grade 12 (x3), postgraduate university degree (x1)	no schooling (x3), grade 6 (x1), grade 8 (x1), grade 9 (x1), grade 11 (x1) grade 12 (x1)	no schooling (x3), grade 3 (x1), grade 5 (x2), grade 6 (x1), grade 8 (x1), grade 9 (x1), grade 10 (x2), grade 12 (x3), undergraduate degree (x1)
Self-employment activities[a]:	Employers (have employees): snack food shop owner (x1), co-owner of a grocery store (with husband) (x1) Own-account workers (without employees): folding and packing textiles (x2), textile sorting (x2) Casual/daily wage work: part time tutor at a local NGO (x1) Members of producers' cooperatives: seamstress (x5)	Own-account workers (without employees): housemaid (x1), tailor (on contract)(x1) Casual/daily wage work: factory worker (x4), teashop worker (x1), grocery shop attendant (x1)	Employers (have employees): knitting manager (x1) Own-account workers (without employees): knitting on a contract basis (x2), seamstress (x1) Casual/daily wage work: factory worker (x2), grocery shop attendant (x2), construction worker (x1) Members of producers' cooperatives: tailoring (x3) Contributing unpaid family workers: housewife (x3)

[a]Remuneration is directly dependent upon the profits (or the potential for profits) derived from the goods and services produced (own consumption is considered to be part of profits) (ILO 2013).

Findings

Women's Understandings of 'Empowerment'

Focus group data indicate that women in the informal settlements in Delhi understand 'empowerment' in both positive and negative terms ('freedom to' vs. 'freedom from') (Berlin 1969).

Positive freedom ('freedom to') is the freedom to control and direct one's own life, enabling individuals to make their own choices, define their own purpose, and shape their own destiny. Positive freedom has both internal and external influences. For example, internal characteristics (e.g. self-determination, self-realisation, proactiveness) affect the degree to which individuals or groups can act autonomously. On the other hand, external actors (e.g. different levels of government, legal structures, social customs) set the parameters available for individuals and communities to become self-sufficient, exercise agency and achieve self-actualisation (Berlin 1969). In their narratives, women in the research sample often framed their understandings of 'empowerment' in terms of positive freedoms. For example, women hoped that their engagement in self-employment

would lead to an increase in: respect from their husbands, family members and in-laws; their control over resources; their freedom to participate in society; and their decision-making power within their household and wider community.

Women also framed their understandings of 'empowerment' in terms of negative freedoms ('freedom from'). Negative freedoms are the absence of obstacles, barriers, constraints or interference from external actors which hinder an individual or community from achieving their aspirations (Berlin 1969). On the one hand, women in the informal settlements identified certain negative freedoms to be important preconditions for them to be able to successfully engage in self-employment (e.g. freedom from mobility constraints, freedom from domestic and public physical and emotional violence, freedom from sexual harassment and violence). On the other hand, women hoped that their engagement in economic activity would result in an increase in their enjoyment of these negative freedoms.

Women's Interest in Self-employment

Focus group data reveals that women initially engaged in self-employment perceiving that it would lead to improved wellbeing and enhanced quality of life. Moreover, their aspirations for self-employment went beyond the attainment of short-term financial gains (i.e. survival) to include long-term economic and social empowerment outcomes, as discussed below.

Economic Empowerment

As discussed earlier, there is no one definition of 'economic empowerment'. Rather, CA recognises women's multiple perspectives with regard to the economic 'functionings' and 'capabilities' they hope to achieve through engagement in economic activity. Women in the research sample noted that the economic empowerment outcomes they desired to achieve through self-employment (gained through access to decent work, human capital, and markets) included wage equality with men, control over earnings, livelihood security, and increased independence and autonomy.

OECD's economic empowerment framework (2019) serves as a useful organising structure for the section below, as it assesses the capacity of women to participate in, contribute to, and benefit from economic growth processes in ways which recognise the value of their contributions, respect their dignity and make it possible for them to negotiate a fairer distribution of the benefits of growth.

➢ Participation

Although women in the research sample initially had high aspirations to achieve economic empowerment through engagement in self-employment, in reality, they often participated in economic activity as a means of survival

when their husbands (as 'breadwinners') were unable to financially support the family (e.g. their husband's salary was too low; he was deceased or incapacitated due to illness, disability, alcoholism/addiction issues or indebtedness). As one woman in Sanjay Colony explained, 'I didn't think I would have to work upon marriage, but my husband is a physical labourer, and his income is too low to support the family' *('Anita', Sanjay Colony, Focus Group 2, 22/11/22)*.

Decent Work[2]

As a result of the conditions through which they entered the labour market, almost all women in the research sample ended up working in the informal sector in precarious jobs for subsistence earnings. While a few women indicated that they enjoyed their economic activity, many others noted that they did not engage in work of their choice. Moreover, women reported that much of the work they were doing was 'backbreaking' and negatively affecting their health. As one woman from Bhalswa explained,

> If I had the choice, I would work with computers in an office. The work that I am doing (sorting textiles) is causing me back and knee problems. However, it doesn't matter if I like the work that I do because I do it out of necessity and I will do any job *('Neena', Bhalswa, Focus Group 2, 26/11/22)*.

Domestic & Care Work

To comply with cultural norms, women noted that their first priority was marriage and motherhood, which took priority over employment. Within this construct, women were expected to devote sufficient time to taking care of their husband, children and in-laws. As one woman in Bhalswa explained,

> In our culture, working class women's status comes first from marriage and children and then from education and work. Having children is more important than working. *('Mandeep', Bhalswa, Focus Group 2, 26/11/22)*

It is within this context that married women reported that their engagement in self-employment had to be undertaken in tandem with their responsibility for all (unpaid) domestic work, childcare and care of older/sick relatives in the household. Women reported that domestic work impeded their access to work opportunities outside the home as well as stunted their potential for professional growth and occupational mobility. If women did manage to engage in self-employment, this was achieved by lengthening their day with virtually no reduction in time spent on domestic duties (Haugh and Talwar 2016). Lacking in affordable childcare options, many women noted that their children often accompanied them at work. As one woman in Sanjay Colony put it, 'When my children were little, they stayed beside me on the side of the road as I did textile sorting' *('Payal', Sanjay Colony, Focus Group 1, 22/11/2022)*. Moreover,

women noted that men rarely engaged in domestic work and childcare even when their wives were working as this was seen to contravene cultural norms of hegemonic masculinity. One woman in Ajit Vihar explained it this way,

> In our culture, men are not supposed to help women in the house. When women work, they get up early to take care of the household and children before they start their job *('Preeti', Ajit Vihar, Focus Group 2, 24/11/22)*.

While acknowledging that this was the most common scenario within their community (some women questioned the status quo while others accepted it as the 'natural order of things'), a few women noted that whether men helped women with domestic work and childcare depended on individual family dynamics.

Female Seclusion, Labour Market Segregation

In order to comply with the cultural norms discussed above, women explained that they generally engaged in types of labour that could be done locally/at home in job roles considered to be appropriate for women. As one woman from Sanjay Colony explained,

> There are certain jobs, like being a mechanic, that women can't do. They cannot be successful at it. It is a job for men. It also doesn't enable us to perform domestic work and childcare. For these reasons, we don't aspire to do these jobs *('Chandni', Sanjay Colony, Focus Group 2, 22/11/22)*.

Women noted that cultural notions around female seclusion and gender segregation often restricted their mobility and access to employment networks, as family controls precluded them from being away from home for activities other than those related to the household (Haugh and Talwar 2016).

Access to Human Capital

Women in the research sample indicated that their ability to engage in many types of self-employment was limited due to a lack of literacy and/or insufficient education of quality and relevance. As a result, they lacked the prerequisite human capital (e.g. business acumen, leadership and managerial skills) needed to access higher order employment opportunities (Datta and Gailey 2012; Kungwansupaphan and Leihaothabam 2016; Agrawal 2018). This meant that women were generally working in unskilled roles of low status for low pay (e.g. earning an average of 1000–4000 rupees per month). Moreover, the skills that women were gaining from this work did not enable them to pursue long-lasting professional careers.

From the research sample, it is inconclusive if there is a correlation between education level and access to employment opportunities for women in the settlements. However, many women held the view that corruption was

rampant, and this resulted in economic inequities at the intersection of gender and class disadvantaging poor women. As one woman in Sanjay Colony with an undergraduate degree stated, 'Even with education, there are no jobs available. We need to offer a bribe to get a job' *('Bharti', Sanjay colony, Focus Group 2, 22/11/22)*.

Access to Markets

Women who engaged in self-employment noted that their access to suppliers and markets was often regulated by intermediaries and brokers. Depending on the nature of economic activity they were involved in, the transaction could be 'woman to woman' or the intermediaries could be men. As one woman in Ajit Vihar explained,

> In tailoring, the transaction is woman to woman. Women bring clothes for to me to stitch. However, in retail (shops), men are the intermediaries meaning we have less control over our transactions *('Kanti', Ajit Vihar, Focus Group 2, 22/11/22)*.

Women noted that their engagement in economic activity became particularly precarious when the intermediaries to markets were husbands, as they could then control the terms and conditions of their wives' labour and take control of the profits. Moreover, most women did not have access to bank accounts or access to loans/credit (financial capital), which meant that they could not initiate an entrepreneurial venture in their own right or work independently from their husbands (Goel and Madan 2019; Kungwansupaphan and Leihaothabam 2016).

➢ Contributions and Benefits

Women in the research sample noted that they valued engagement in self-employment as it enabled them to contribute to family income and support family welfare. Some women noted that this gave them increased self-esteem because it meant that they did not have to rely as heavily on their husband's wages for subsistence. Moreover, it equipped them with tools they needed to develop resilience and mitigate against economic shocks.

Wage Equality

Having said this, women noted that they often received unequal pay with men for doing the same work (e.g. tailoring). In part, this was because men were able to work longer hours as they were unencumbered by domestic work and child-care responsibilities. On the other hand, women questioned why they received lower wages for homebased work when their husbands had higher production costs by working in their clients' homes (e.g. using their client's electricity supply).

Control Over Earnings

Women observed that it was common for them to lack control over their earnings from self-employment. In some cases, women worked in family-run business enterprises (e.g. corner shop). These women noted that their husbands had greater decision-making authority in business-related matters, as well as control over business finances. In part, this was due to gender-related norms privileging men as the providers for the family. In part, it was due to the fact that men generally had higher levels of access to economic, social, human and institutional capital (e.g. higher levels of education, freedom of movement, access to credit, etc.) (Goel and Madan 2019).

Within the home, women noted that traditional gender roles dictated household budgeting and spending patterns (Sahrakorpi and Bandi 2021). Under the 'conjugal contract' (the terms under which products and income produced by the labour of both husband and wife are divided to meet their personal and collective needs), married women controlled and managed the money earmarked for collective household consumption (e.g. food) and the education of children. However, if any 'surplus' income was accumulated, the needs of the husband and children were to be prioritised (Sahrakorpi and Bandi 2021). As one woman from Ajit Vihar explained, 'I must prioritise my children and put my family first, so the money I bring in is not enough to spend on myself' *('Jaya', Ajit Vihar, Focus Group 2, 22/11/22)*. On the other hand, women noted that men were able to spend surplus income on personal consumption items such as 'parties, alcohol and gambling'.

Single women who were engaged in self-employment explained that they were generally expected to share their income with their parents. However, some noted that they were able to keep a portion of income to spend on themselves for personal items. In general, single women noted that they financially benefitted more from their engagement in this activity than married women as they had fewer familial responsibilities (Sahrakorpi and Bandi 2021). On the other hand, many married women reported that family responsibilities limited their aspirations for further education and better employment opportunities. As one married woman in Ajit Vihar explained,

> I have dreams to do other things, but I have no means to achieve these dreams, so it is better not to dream. I want to travel abroad. I want to own my own shop. I want to grow my business. However, I cannot dream beyond my circumstances *('Indira', Ajit Vihar, Focus Group 2, 24/11/22)*.

Livelihood Security, Independence & Autonomy

Despite their engagement in self-employment, most women suffered from livelihood insecurity, as their work was precarious (part-time, contractual and seasonal). As women were dependent on casual wage labour, they remained

dependent on the regularity and security of their husband's income for survival (Amaral, Bandyopadhyay, and Sensarma 2015). Due to their low incomes, women were often unable to achieve financial independence or autonomy (key components of their understandings of empowerment) in any meaningful way. As their income was only supplementary to their husband's income, they were unable to leave the home or financially sustain themselves in the event of family/marital breakdown or domestic violence. As one woman from Ajit Vihar explained,

> If the marriage breaks down, my salary is too low to enable me to leave. I wanted to find a job to build my own house. However, with my small income, it is not possible to achieve empowerment *('Anju', Ajit Vihar, Focus Group 1, 23/11/22)*.

While many women hoped that their daughters would one day be able to achieve financial independence, nearly all accepted that this would somehow have to be attained within the constraints of the dominant cultural construct of heterosexual marriage.

Social Empowerment

As mentioned earlier, women in the informal settlements in Delhi have aspirations for both social and economic empowerment through their engagement in self-employment. Sen defines 'social empowerment' as, (1) the process by which individuals or social groups come to acquire the skills necessary for taking control of their own lives, and (2) the process by which the empowerment of other members of their group or community is supported and reinforced (Sen 1999). Women in the research sample noted that the social 'functionings' and 'capabilities' they desired to achieve through self-employment included: better social positioning; increased personal freedoms; a more equitable gender division of labour; increased decision-making power; increased confidence and self-esteem; increased comradery with other women; increased ability to exercise agency; and freedom from domestic violence.

➢ Social positioning

For some women, engagement in self-employment has led to an improvement in their social positioning. By making visible contributions to family income, some women testified that they had (incrementally) gained social prestige, dignity and respect within their families. However, this depended on the type of work they were engaged in (whether their work was considered to be 'respectable' in terms of adherence to traditional gender norms), as well as the amount of income that they brought in (Amaral, Bandyopadhyay, and Sensarma 2015). Women indicated that they believed there to be a positive correlation between women's earned income and their status within the family. As one woman from Bhalswa explained,

> There is no difference in women's status in the household as a result of us working because our income is inconsistent, and our salaries are too low to make much of a difference. However, there might be an increase in status if our salaries were higher *('Lalita', Bhalswa, Focus Group 1, 25/11/22)*.

➢ Personal freedoms

Women noted that their engagement in self-employment had generally not resulted in an increase in their personal freedoms, which were still incomparable to those claimed by their husbands (e.g. the ability to socialise with friends in public spaces). Within a traditional Indian context, norms of female seclusion and gender segregation regulate social interaction, and women's interactions tend to be restricted to members of their immediate family (Leach and Sitaram 2002; Murthy et al. 2008; Roomi and Parrott 2008; Subramaniam 2012). It is within this context that women reported that, unless movement was related to their work, they were generally restricted from travelling outside the colony, travelling at night, or interacting with unrelated males due to a combination of personal safety concerns, childcare responsibilities and cultural notions of 'purdah'/seclusion (Pathak and Varshney 2017). As one woman explained, 'There have been no changes in our personal freedoms as a result of working. We can talk to unrelated men only if it is about the business' *('Deepa', Ajit Vihar, Focus Group 1, 23/11/22)*. One woman noted that her seclusion was so severe that she had not been able to leave Sanjay Colony since she moved there from Uttar Pradesh 30 years prior. When asked what they thought might increase their freedom of movement, women generally pointed to job stability and higher salaries which they believed would increase their status within the household and mitigate against cultural constraints restricting women's mobility.

➢ Gender roles and division of labour

Most women indicated that engagement in self-employment has done little to challenge traditional gender roles or the gender division of labour in the home. Rather, many women have been restricted to participating in home-based economic activity to comply with cultural norms. However, this type of labour has further restricted women's engagement in the public sphere and made them more reliant on male mediators/brokers for business transactions. As one woman from Sanjay Colony lamented, 'I can only work from home. Therefore, self-employment has not improved my mobility at all' *('Kunjal', Focus Group 2, Sanjay Colony, 22/11/22)*. Moreover, paid labour has often contributed to women's 'triple burden' of reproductive, productive and community work, or in the absence of access to services to alleviate the demands of domestic

duties and unpaid care work, burdened other females in the family (e.g. eldest daughters) as household tasks and childcare duties are transferred to them (Chant 2008). It is within this context that women report that their engagement in self-employment has generally decreased the hours they have available for rest and leisure activities. By contrast, they note that working men within their communities often find time to engage in socialising (e.g. playing cards/gambling) outside the home.

➢ Decision-making

In some cases, women's engagement in self-employment has incrementally increased their decision-making power within the household. However, whether they work or not, married women report that they remain at the bottom of the decision-making hierarchy in the family which is defined with reference to both patriarchal and age relations (father-in-law, then mother-in-law, then husband, then wife). Women noted that joint/intergenerational family units were common because strong family bonds encouraged family business, there was low female employment, and high housing costs and cultural norms made it difficult/impossible for women to live alone (Biswas & Mukhopadhyay 2018). As household units typically included the husband's parents, women reported that, regardless of their engagement in self-employment, mother-in-laws still had the final say in household decision making. Moreover, power relations within marriage favouring men remained largely unchallenged for working women. As one woman in Ajit Vihar explained,

> There has been no change in power relations within the marriage because the husband's word has to be respected regardless. We can't challenge husbands because we are raised to respect them, and our salaries are not on par with theirs *('Geeta', Ajit Vihar, Focus group 1, 23/11/22).*

Women also noted that the nature of their decision-making had not changed since they started working, and they remained largely restricted to making decisions about household consumption (e.g. food purchases) and issues pertaining to their children (e.g. schooling choices, children's marriage partners).

➢ Confidence & self-esteem, comradery and exercise of agency

On the one hand, self-employment has incrementally increased women's confidence and self-esteem, comradery with other women (depending on the job context – e.g. communal work environments, female cooperatives) and exercise of agency. For example, some women, especially those involved in women's cooperatives, reported that collectively they have learned how to stand up for their rights so that they are no longer taken advantage of by business clients. Moreover, some women report experiencing a sense of solidarity with other

women. However, women caution that friendships gained through economic activity are difficult to maintain due to competition (seeing other women as rivals) and the transactional nature of relationships in business. As one woman in Sanjay Colony stated, 'We all live together and do similar work. However, no friendship is altruistic because profit is expected' *('Akshita', Sanjay Colony, Focus Group 1, 22/11/2022)*. While some women noted that female cooperatives might offer better working conditions for women through their relatively flat, non-hierarchical structures and the possibility of collective agency and action (Tiwari 2010) at the end of the day, loyalty to the family was expected which weakened relationships with colleagues.

➢ Freedom from domestic violence

As mentioned earlier, within the cultural context of working-class women's lives in informal settlements in Delhi, nonprofessional employment for women is often associated with deprivation, and husbands of females engaged in self-employment are seen as inadequate/emasculated if they are unable to provide for their families (Biswas 2020). In some cases, women's engagement in self-employment has resulted in marital discord when husbands have perceived their wives' economic activity to undermine their culturally defined role as 'breadwinner' for the family. Indeed, fear of dissention within the household has acted as a deterrent against engagement in self-employment for some women who originally aspired to it. Moreover, women's increased income earning power through self-employment, and the subsequent decrease in the relative income of spouses (husband vs. wife), has sometimes led to a backlash effect and resulted in household conflict with the potential for violence (Amaral, Bandyopadhyay, and Sensarma 2015; Nandi et al. 2020). As one woman in Ajit Vihar explained,

> Men accuse us of talking in a louder voice and being disobedient because we are earning. If I assert myself and there is a confrontation, my husband will ask me to stop working. (*'Indira', Ajit Vihar, Focus Group 2, 24/11/22*)

It is in this way that women's increased confidence gained through engagement in self-employment may be paradoxically contributing to a recall of traditional masculinities and unequal gender power relations.

Conclusions

Within Western development discourse, women's economic activity is often assumed to automatically lead to their empowerment. Using the Capability Approach as a theoretical lens to privilege the perspectives of working-class women in informal settlements in Delhi, the findings of the study reveal that this is not always the case. While women's engagement in self-employment

has supported some of their aspirations for economic and social empowerment outcomes (i.e. increased their 'functionings' – ability to be or do what they value, and 'capabilities' – freedoms and opportunities to achieve the effectively possible), it has had little impact, or even been detrimental, to the achievement of others (e.g. freedom from domestic violence).

On the one hand, women's economic activity through self-employment has enabled them to make valuable contributions to family income and support family welfare. Moreover, women have become equipped with tools to develop resilience and mitigate against economic shocks. For some women, being less reliant on their husband's wages for subsistence has increased their self-esteem and sense of dignity. It has also (incrementally) increased their social standing within the family and the community (conditional on the seasonality of their work and the quantum of their earnings). Some women report that engagement in self-employment has taught them how to stand up for their rights in relation to business clients. Moreover, some women report experiencing a sense of female comradery and solidarity through working together (though also experiencing animosity from business competitors).

On the other hand, women report that social and economic empowerment (the ability to make choices and control one's own life) has not been automatically forthcoming as a result of their economic activity through self-employment. For example, women's self-employment has generally not challenged the gender division of labour within the household, and women remain responsible for all domestic work and childcare. Without a reduction in women's reproductive labour, the addition of productive labour has increased women's overall number of working hours ('time poverty') and had a detrimental effect on their physical and mental health, as well as limiting their aspirations for further education.

While women have supported family wellbeing through their economic contributions to the household, this has not resulted in any meaningful increase in their control over resources and finances (both household and business), decision-making power, position within the social hierarchy of the family, or personal choices and freedoms (e.g. mobility). As women's income from self-employment is low, this work has not substantively increased their willingness to assert themselves within the household, nor has it increased their autonomy, self-reliance and fallback position in the case of marital breakdown.

As women's self-employment is largely restricted to low-skilled and precarious wage labour, it has not challenged notions of men's and women's work, gender inequalities in the labour market, or the feminisation of livelihood insecurity. As many women are working in jobs that they do not enjoy, with limited personal advancement and growth opportunities, self-employment has not meaningfully contributed to their self-actualisation. As much self-employment takes place within the home, it has not contributed to women's visibility within the community, increased their participation in public life in non-family

groups, increased their awareness of their rights and the socioeconomic inequalities affecting them, or increased their ability to mobilise and take collective action to address these inequalities. Importantly, women's engagement in economic activity through self-employment has sometimes resulted in a conservative backlash and a recall of traditional gender relations favouring men, thus increasing women's vulnerability to both domestic and community-based sexual harassment and violence.

Finally, while engagement in self-employment has resulted in some gains for women at the individual level, at the societal level, its impact on women's empowerment has been limited due to patriarchal structural inequalities. Without a corresponding challenge to the gender division of labour inside and outside the household, and a redistribution of power and resources (i.e. economic, social, human and institutional capital), gains made through women's engagement in self-employment are likely to be short-term and benefit only particular cohorts of women. This limits the potential of such economic activity to empower future generations of women to make their own choices and shape their own destinies.

Notes

1. (1) Executive – President (Head of State), Prime Minister (Head of Government), and the Council of Ministers, (2) Legislative – Parliament, and (3) Judiciary – Supreme Court.
2. Work that is productive and delivers: a fair income; a secure form of employment and safe working conditions; social protection; prospects for personal development and social integration; freedom to express concerns, organize, and participate actively; and equality of opportunity and treatment for all women and men (ILO 2024).

Notes on Contributor

Kathleen Fincham is an interdisciplinary social scientist and senior consultant working at the nexus of scholarship, policy, and practice. Her expertise spans research, teaching & training, policy analysis, and technical advising on a range of themes, including education/higher education, youth, gender & identity, migration, conflict, displacement, employment, entrepreneurship and livelihoods within humanitarian-development spaces. Previously an Associate Professor and Founding Director of the Centre for Research into the Education of Marginalised Children and Young Adults (CREMCYA) at St Mary's University, Twickenham, she remains an Honorary Researcher at the university.

Disclosure Statement

No potential conflict of interest was reported by the author(s).

Funding

This work was supported by Rising Tide Foundation (RTF-19-110)

References

Agrawal, R. 2018. "Constraints and Challenges Faced by Women Entrepreneurs in Emerging Market Economy and the Way Forward." *Journal of Women's Entrepreneurship and Education* 3-4: 1–19.

Aizer, A. 2010. "The Gender Wage Gap and Domestic Violence." *American Economic Review* 100 (4): 1847–1859.

Amaral, S., S. Bandyopadhyay, and R. Sensarma. 2015. "Employment Programmes for the Poor and Female Empowerment: The Effect of NREGS on Gender-Based Violence in India." *Journal of Interdisciplinary Economics* 27 (2): 199–218. https://doi.org/10.1177/0260107915582295.

Bansal, S. 2022. "The Plans for the World's Next Largest City are Incomplete." *New York Times*. Jan. 20. Accessed March 20, 2024. nytimes.com.

Berlin, I. 1969. "'Two Concepts of Liberty'." In *Four Essays on Liberty*, edited by I. Berlin, 118–172. London: Oxford University Press. New ed. in Berlin 2002: pp. 166–217.

Bhaba, H. 1994. *The Location of Culture*. London: Routledge.

Biswas, C. S., and I. Mukhopadhyay. 2018. "Marital Status and Women Empowerment in India." *Sociology International Journal* 2 (1): 29–37. https://doi.org/10.15406/sij.2018.02.00030.

Biswas, R. 2016. *Asian Megatrends*. London: Palgrave Macmillan.

Bryant-Davis, T., and S. J. Moore-Lobban. 2020. "Black Minds Matter: Applying Liberation Psychology to Black Americans." In *Liberation Psychology: Theory, Method, Practice, and Social Justice*, edited by L. Comas-Díaz, and E. Torres Rivera, 189–206. Washington, DC: American Psychological Association. https://doi.org/10.1037/0000198-011

Butler, J. 1990. *Gender Trouble. Feminism and the Subversion of Identity*. London and New York: Routledge.

Chambers, R. 1997. *Whose Reality Counts? Putting the First Last*. London: Intermediate Technology.

Chant, S. 2008. "The 'Feminisation of Poverty' and the 'Feminisation' of Anti-poverty Programmes: Room for Revision?" *The Journal of Development Studies* 44 (2): 165–197. https://doi.org/10.1080/00220380701789810.

Datta, P. B., and R. Gailey. 2012. "Empowering Women through Social Entrepreneurship: Case Study of a Women's Cooperative in India." *Entrepreneurship Theory and Practice* 36 (3): 569–587. https://doi.org/10.1111/j.1540-6520.2012.00505.x.

DeJaeghere, J., and N. Wiger. 2013. "Gender Discourses in an NGO Education Project: Openings for Transformation toward Gender Equality in Bangladesh." *International Journal of Educational Development* 33 (6): 557–565. https://doi.org/10.1016/j.ijedudev.2013.02.002.

Deshpande, A., and J. Singh. 2024. "The Demand-Side Story: Structural Change and the Decline in Female Labour Force Participation in India." IZA Institute of Labor Economics. Discussion paper Series IZA DP No. 17368. Accessed July 1, 2025. https://docs.iza.org/dp17368.pdf.

Dixon, P. 2013. *International Aid and Private Schools for the Poor: Smiles, Miracles and Markets*. Cheltenham, Gloucester: Edward Elgar.

Dunne, M., N. Durrani, K. Fincham, and B. Crossouard. 2017. *Troubling Muslim Youth Identities. Nation, Religion, Gender*. London: Palgrave.

Dunne, M., K. Fincham, B. Crossouard, and N. Durrani. 2020. "Gender Symbolism and the Expression of Post-colonial National and Religious Identities." *Social Identities* 26 (3): 376–387. https://doi.org/10.1080/13504630.2020.1765765.

Dyer, C. 2007. "Working Children and Educational Inclusion in Yemen." *International Journal of Educational Development* 27 (5): 512–524. https://doi.org/10.1016/j.ijedudev.2007.02.006.

El Guindi, F. 1999. *Veil: Modesty, Privacy and Resistance*. Oxford: iUniverse.

Freire, P. 1970. *Pedagogy of the Oppressed*. New York: Continuum.

Gangopadhyay, K. 2015. "Sexual Violence: A Model of Occupational Choice and Gender Wage Gap." Indian Institute of Management Kozhikode Working Paper, No. IIMK/WPS/168/ECO/2015/04, Kozhikode: Indian Institute of Management.

Goel, N., and P. Madan. 2019. "Benchmarking Financial Inclusion for Women Entrepreneurship – A Study of Uttarakhand State of India." *Benchmarking: An International Journal* 26 (3): 160–175. https://doi.org/10.1108/BIJ-01-2018-0023.

Hall, S., and P. du Gay. 1996. *Questions of Cultural Identity*. London: Sage.

Hashemi, S. M., S. R. Schuler, and A. P. Riley. 1996. "Rural Credit Programs and Women's Empowerment in Bangladesh." *World Development* 24 (4): 635–653. https://doi.org/10.1016/0305-750X(95)00159-A.

Haugh, H. M., and A. Talwar. 2016. "Linking Social Entrepreneurship and Social Change: The Mediating Role of Empowerment." *Journal of Business Ethics* 133:643–658. https://doi.org/10.1007/s10551-014-2449-4.

Humble, S., A. Sharma, R. Baladevan, P. Dixon, and M. Pennington. 2023. "Associations between Neighbourhood Social Cohesion and Subjective Wellbeing in Two Different Informal Settlement Types in Delhi, India: A Quantitative Cross-Sectional Study". https://doi.org/10.1136bmjopen-2022-067680.

ILO. 2024. "Decent Work." Accessed June 30, 2025. https://www.ilo.org/topics/decent-work.

ILO. 2013. "Revision of the International Classification of Status in International Conference of Labour Statisticians 2 to 11 October 2013 Employment (ICSE-93)".

Ishtiyaq, M., and S. Kumar. 2010. "Typology of Informal Settlements and Distribution of Slums in the NCT of Delhi. Institute of Town Planners." *India Journal* 7 (3): 20–33.

Kabeer, N. 1999. "Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment." *Development and Change* 30 (3): 435–464. https://doi.org/10.1111/1467-7660.00125.

Kabeer, N. 2011. "Between Affiliation and Autonomy: Navigating Pathways of Women's Empowerment and Gender Justice in Rural Bangladesh." *Development and Change* 42 (2): 499–528. https://doi.org/10.1111/j.1467-7660.2011.01703.x.

Kaiser, M. S. 2020. "Are Bottom-Up Approaches in Development More Effective than Top-Down Approaches?" *Journal of Asian Social Science Research* 2 (1): 91–109. https://doi.org/10.15575/jassr.v2i1.20.

Kandiyoti, D. 1988. "Bargaining with Patriarchy." *Gender & Society* 2 (3): 274–290. https://doi.org/10.1177/089124388002003004.

Kaye, T., J. Stevens, K. Fincham, Y. Odoyo, H. Bui, and J. Tripathy. 2025. *Pathways to Prosperity: Solutions for Youth Skills and Livelihoods*. UNICEF. https://www.generationunlimited.org/pathways-to-prosperity.

Kungwansupaphan, C., and J. K. Leihaothabam. 2016. "Capital Factors and Rural Women Entrepreneurship Development." *Gender in Management: An International Journal* 31 (3): 207–221. https://doi.org/10.1108/GM-04-2015-0031.

Leach, F., and Shashikala Sitaram. 2002. "Microfinance and Women's Empowerment: A Lesson from India." *Development in Practice* 12 (5): 575–588. https://doi.org/10.1080/0961452022000017597.

Lepore, S. J., and T. A. Revenson. 2006. "Resilience and Posttraumatic Growth: Recovery, Resistance, and Reconfiguration." In *Handbook of Posttraumatic Growth: Research &*

Practice, edited by L. G. Calhoun and R. G. Tedeschi, 24–46. New York: Lawrence Erlbaum Associates Publishers.

Lokot, M. 2018. "Syrian Refugees: Thinking beyond Gender Stereotypes." *Forced Migration Review* 57: 33–35.

Lukes, S. 2005. *Power: A Radical View*, 2nd ed. Basingstoke: Palgrave. ISBN 0-333-42092-6.

Luthar, S., ed. 2003. *Resilience and Vulnerability: Adaptation in the Context of Childhood Adversities*. Cambridge: Cambridge University Press. https://doi.org/10.1017/CBO9780511615788

Maass, H. 2023. "Is India's Population Boom a Blessing or a Curse?" *The Week*. April 21. Accessed March 20, 2024.

Masten, A. S., and D. Cicchetti. 2016. "Resilience in Development: Progress and Transformation." In *Developmental Psychopathology: Risk, Resilience, and Intervention (3rd ed.)*, edited by D. Cicchetti, 1–63. Hoboken, NJ: John Wiley & Sons, Inc. https://doi.org/10.1002/9781119125556.devpsy406.

Mohanty, C. T. 1991. *Third World Women and the Politics of Feminism*. Bloomington: Indiana University Press.

Mouffe, C. 1992. *Citizenship and Political Identity*, 28–32. Cambridge, MA: The MIT Press. https://doi.org/10.2307/778782.

Murthy, R. K., J. Sagayam, R. Nair, and S. Nair. 2008. "Gender, Efficiency, Poverty Reduction and Empowerment: Reflections from an Agriculture and Credit Programme in Tamil Nadu, India." *Gender & Development* 16 (1): 101–116. https://doi.org/10.1080/13552070701876318.

Nandi, A., P. Agarwal, A. Chandrashekar, and S. Harper. 2020. "Access to Affordable Daycare and Women's Economic Opportunities: Evidence from a Cluster-Randomised Intervention in India." *Journal of Development Effectiveness* 12 (3): 219–239. https://doi.org/10.1080/19439342.2020.1773898.

OECD. 2019. "Women's Economic Empowerment." Accessed March 20, 2024. https://www.oecd.org/social/gender-development/womenseconomicempowerment.htm#:~:text=Economic%20empowerment%20is%20the%20capacity,of%20the%20benefits%20of%20growth.

Ostrom, E. 2009. *Understanding Institutional Diversity*. Princeton, NJ: Princeton University Press. https://doi.org/10.2307/j.ctt7s7wm.

Pathak, A. A., and S. Varshney. 2017. "Challenges Faced by Women Entrepreneurs in Rural India." *The International Journal of Entrepreneurship and Innovation* 18 (1): 65–72. https://doi.org/10.1177/1465750316686245.

Rajagopalan, S., and A. Tabarrok. 2014. "Lessons from Gurgaon, India's Private City." In *Cities and Private Planning*, edited by D. Andersson and S. Moroni, 199–231. Cheltenham: Edward Elgar Publishing.

Raynor, J. 2005. "'Educating Girls in Bangladesh: Watering a Neighbour's Tree?'." In *Beyond Access: Transforming Policy and Practice for Gender Equality in Education*, edited by S. Aikman and E. Unterhalter, 83–105. Oxford: Oxfam GB.

Reuters. 2023. "Rising Women's Participation in Indian Workforce Likely Led by Distress." September 20. Accessed March 20, 2024. https://www.reuters.com/world/india/rising-womens-participation-indian-workforce-likely-led-by-distress-study-2023-09-20/.

Roomi, M. A., and G. Parrott. 2008. "Barriers to Development and Progression of Women Entrepreneurs in Pakistan." *The Journal of Entrepreneurship* 17 (1): 59–72. https://doi.org/10.1177/097135570701700105.

Rutter, M. 1987. "Psychosocial Resilience and Protective Mechanisms." *American Journal of Orthopsychiatry* 57 (3): 316–331. https://doi.org/10.1111/j.1939-0025.1987.tb03541.x.

Sahrakorpi, T., and V. Bandi. 2021. "Empowerment or Employment? Uncovering the Paradoxes of Social Entrepreneurship for Women via Husk Power Systems in Rural North India." *Energy Research & Social Science* 79:102153. https://doi.org/10.1016/j.erss.2021.102153.

Sen, A. 1999. *Development as Freedom*. Oxford: Oxford University Press.

Serfilippi, E., and G. Ramnath. 2018. "Resilience Measurement and Conceptual Frameworks: A Review of the Literature." *Annals of Public and Cooperative Economics* 89 (4): 645–664. https://doi.org/10.1111/apce.12202.

Sharma, A., G. Tiwari, and K. R. Rao. 2020. "Identifying Mixed use Indicators for including Informal Settlements as a Distinct Land use: Case Study of Delhi." *Transportation Research Procedia* 48:1918–1930. https://doi.org/10.1016/j.trpro.2020.08.224.

Sleijpen, M., T. Mooren, R. J. Kleber, and H. R. Boeije. 2017. "Lives on Hold: A Qualitative Study of Young Refugees' Resilience Strategies." *Childhood (copenhagen, Denmark)* 24 (3): 348–365. https://doi.org/10.1177/0907568217690031.

Subramaniam, M. 2012. "Grassroots Groups and Poor Women's Empowerment in Rural India." *International Sociology* 27 (1): 72–95. https://doi.org/10.1177/0268580911423044.

Tiwari, M. 2010. "Didi of Rural Bihar: Real Agent of Change?." *Economic and Political Weekly* 45 (33): 27–30.

Tiwari, P., and J. Shukhla. 2024. "The End of Housing Insecurity in New Delhi? Urbanet." Informality and Social Protection. Accessed March 20, 2024. The End of Housing Insecurity in New Delhi?- Urbanet.

UN DESA. 2023. "Policy Brief No. 153: India overtakes China as the World's Most Populous Country." Accessed March 20, 2024. UN DESA Policy Brief No. 153: India overtakes China as the world's Most populous country. Department of Economic and Social Affairs.

UN Habitat. 2022. "World Cities Report 2022." Envisaging the Future of Cities. United Nations Human Settlement Programme. Accessed March 3, 2024. https://unhabitat.org/wcr/.

Vaughan, R. 2007. "Measuring 'Capabilities': An Example from Girls' Schooling." In *Sen's Capability Approach and Social Justice in Education*, edited by E. Unterhalter and M. Walker, 109–130. Basingstoke: Palgrave Macmillan.

Verick, S. 2014. "Women's Labour Force Participation in India: Why Is It So low? ILO." Accessed March 20, 2024. wcms_342357.pdf (ilo.org).

World Bank. 2024. "The World Bank in India." Accessed March 20, 2024. https://www.worldbank.org/en/country/india.