

IMPACT OF IMPLEMENTATION OF BHAMASHAH/ JAN AADHAAR YOJANA ON THE WOMEN EMPOWERMENT IN THE STATE OF RAJASTHAN

Dr. Sanjay Kumar*

ABSTRACT

Bhamashah Yozna scheme was started by the Government of Rajasthan to transfer financial and non-financial benefits of different governmental schemes directly to beneficiaries in a transparent way. Bhamashah scheme was the first household level identity system in India where benefits are transferred to the bank account of woman head of the family. The scheme was inaugurated on 15 August 2014 with the objectives of financial inclusion and to empower the women of the State. The scheme was re launched and renamed on April 1, 2019 with some additional benefits and features and name of Bhamashah Card was replaced with Jan Aadhaar Card. The broader objectives of the Bhamashah scheme are financial inclusion, women empowerment, and effective delivery of the government benefits through e-governance directly to its beneficiary. A Study was conducted among 619 women head of the family of Bhamashah Card Holders in 13 districts of Rajasthan and it was found that the implementation of the scheme has led to the increase in the woman empowerment in the state.

Keywords: *Bhamashah Card, Jan Aadhaar Card, Women Empowerment, Financial Inclusion.*

Introduction

Bhamashah Yozna scheme was started by the Government of Rajasthan to transfer financial and non-financial benefits of different governmental schemes directly to beneficiaries in a transparent way. The scheme was inaugurated on 15 August 2014 with the objectives of financial inclusion and to empowerment of the women of the State. The scheme was re launched and renamed on April 1, 2019 with some additional benefits and features and name of Bhamashah Card was replaced with Jan Aadhaar Card.

Bhamashah was known for his benevolence in the history of Rajasthan, he has helped the Maharana Pratap by donating his entire wealth to the state, so that the fighter continues the fight against the Mughal army. In 2008, the government envisaged a scheme on the name of Bhamashah for the welfare of the people of Rajasthan. However, it was started in the year 2014 by the efforts of then Chief Minister Smt. Vasundhara Raje.

Bhamashah scheme was the first household level identity system in India. The government envisaged to create the centralized and comprehensive data set of demographic and social-economic profile for the residents with the principal of "one Family-one Identity". Record and maintenance of the demographic information and entitlement record is taken care by the Bhamashah Resident Data Hub (BRDH).

* Assistant Professor, Department of Management, Central University of Rajasthan, Ajmer, Rajasthan, India.

The database served as a single point to transfer listed benefits both cash and non-cash directly into the hands of beneficiary account using Aadhaar enabled biometric authentication. More than 5 crore people (79% of the population of Rajasthan, (census 2011) and 1.5 crore household (83 percent of total households) have been enrolled under the Bhamashah scheme. 286 million cash and non-cash transactions were made through Bhamashah scheme till February 2018.

Bhamashah Scheme is a service delivery platform to transfer cash and non-cash benefits to the beneficiaries in a speedy & transparent manner. The broader objectives of the Bhamashah scheme are financial inclusion, women empowerment, and effective delivery of the government benefits through e-governance directly to its beneficiary.

The Scheme is a family-based programme of financial inclusion, where each family is issued a 'Bhamashah/ Jan Aadhaar Card'. The Card is linked to a bank account that is in the name of lady of the house who is the head of the family. Multiple cash benefits can be accessed through the Bhamashah/ Jan Aadhaar Card and are directly transferred to bank accounts of the beneficiaries. Non-cash benefits are given directly to entitled beneficiaries.

As the government is trying hard to plug in the pilferages and different loop holes in the benefits given to the different people under its various welfare scheme, the scheme is one of the unique schemes in nature where family & individual benefits are transferred to woman family head.

Every family household gets a Bhamashah card linked with its Aadhaar Number. A woman of the family above the age of 21 can be mukhiya or head of the family household. Oldest male member can be appointed as a mukhiya of the family household in case of family does not have female member above the 21 years of age. The front side of the Bhamashah card displays a unique and random seven-digit Bhamashah family identity number along with Aadhaar number, Photo, Date of birth and Bank details of the mukhiya of family household. The back side of the card depicts the photographs of the other family members and their Aadhaar numbers. Bhamashah card is simple Plastic card to ensure its rough and tough life like other plastics cards used for money transactions at ATM or debit or credit cards. However, this does not hold any beneficiary in digital form, and it cannot be used for any transactions. The Bhamashah card is linked to the bank accounts enabled with core banking of the beneficiaries. The account is used for transferring all the cash benefits directly to the beneficiary bank account linked with Bhamashah card. Various government schemes use Bhamashah ID as a channel to transfer all types of cash and non-cash benefits.

Review of Literature

The women Empowerment requires deliberate policies and intentional actions, the word empowerment means that someone has the capacity or power to regulate its life from economic, social, and political spheres to empowers itself to move to mainstream of the society. Women as a labor force represents more than 40 percent globally and 43 percent of the agricultural labor force(WB,2012), and more than 50 percent of worlds university students are women. So, for a state and economy, it needs major attention towards women. That may require certain set of skills and talent and same should be engaged in such activities which lead to their empowerment by best use of their abilities. Gender equality can play a significant role in enhancing the productivity and developmental outcome for the next generation. The institutions of a country may become more diversified (WDR, 2012). Women are half of the population of the world, but there are many research shows that their labor skilled or unskilled is underutilized even though their intelligence and competency is no less than to their male counterpart. Now not only talent of women is coming up but talented women also coming out. The benefit of women empowerment is that it will cause to overall development of the society. Whatever money directly comes in the hand of women; it goes to entire family by various ways. A woman, who takes care of the family, spends her earning equally on education of her child irrespective of gender. Spending money on the needs of women makes their life better in terms of health and living standard, which contribute positively to favor of women's life.

In Indian context women are still dependent on society for empowerment; we can argue that the major factors for empowering women are educational attainment and economic participation. The government of Rajasthan with vision of good governance "Su-Raaj" has launched various schemes for women empowerment. For ensuring economic participation, the Rajasthan government has launched the Bhamashah scheme in 2015. Women are marginalized in most of the societies in the world; but in case of Indian women, they face more marginalization and discrimination. Other forms of hurdles faced by women such as malnutrition of girl child, access to education, child marriage, female infanticide, and poverty & death due to dowry, another major discrimination prevails in the society based on racial

characteristics of the women. Domestic violence is another major issue that women face in their houses; especially uneducated women are comparatively more vulnerable. If the women get empowered by the means of state resources this will surely help to reduce the cases of domestic violence.

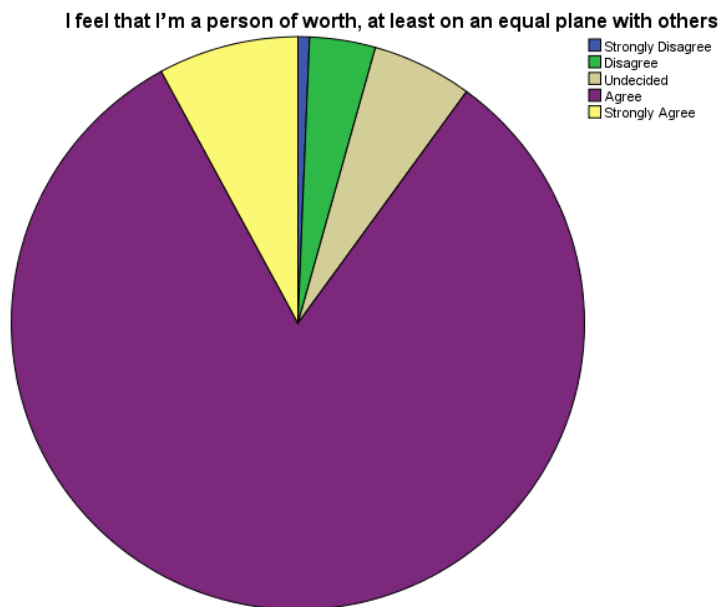
India is witnessing a large amount of people living below poverty line. The women empowerment can help to reduce the poverty of family by directly transferring the benefit of schemes to women account. As stated above women take care of the family. This is quite often that men earning is not sufficient to run the house, so women come into the work force and help family by working in the field. The added women income to family helps to get rid of poverty. Women spend most of their times in upbringing of the child and managing food for family at home, for which she is not paid. This labor comes under unpaid work of women. So, it is better they go out and work, and get equal pay for equal work. We can see women in India participating across the fields from ARMY to IT sector. Their outstanding performances are not hidden now. Therefore, India as a nation needs to focus more on women empowerment by giving them real power through financial, social and educational independence. Due to discrimination faced by the women in getting their education, negative effects various hindrances such as unequal wage and choice of occupation arises. To address such issues, government thought to bring schemes such as Bhamashah/Jan Aadhaar Yozna which empowers the women by making women head of the family where women has the full right to her wages in her own account.

Result & Analysis

Questions were asked through questionnaire from women head of the families and following responses were received.

Q01: I feel that I’m a person of worth, at least on an equal plane with others

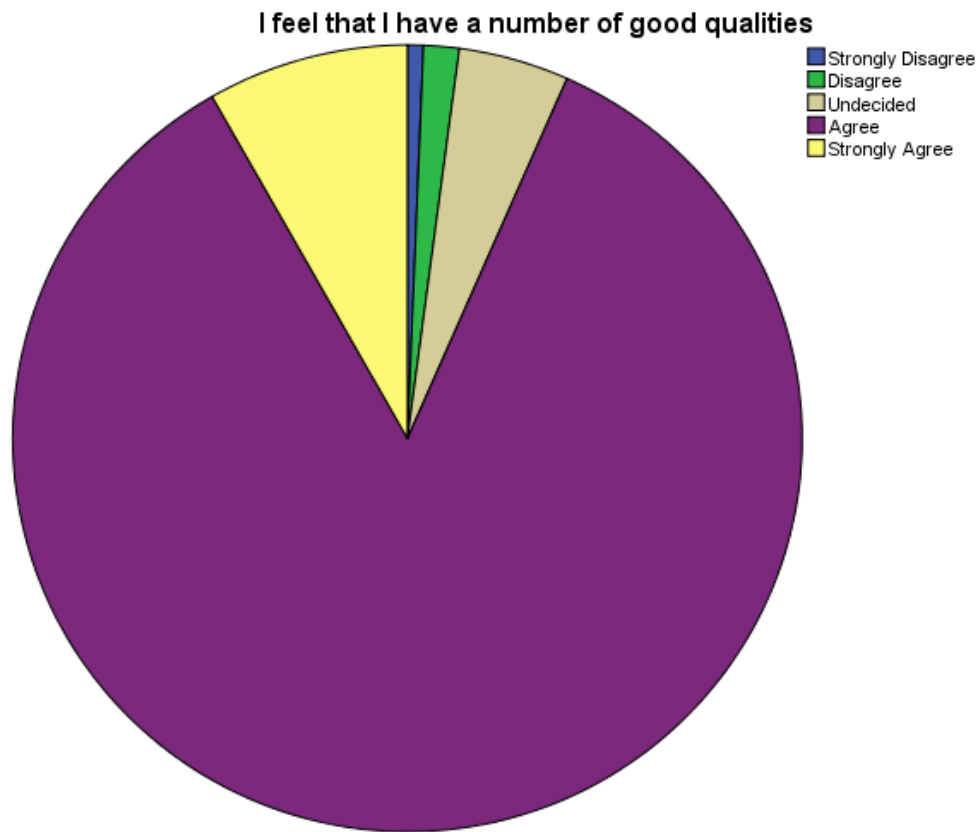
Response	Frequency	Percent	Cumulative Percent
Strongly Disagree	4	.6	.6
Disagree	23	3.7	4.4
Undecided	35	5.7	10.0
Agree	508	82.1	92.1
Strongly Agree	49	7.9	100.0
Total	619	100.0	



I feel that I am a person of worth, at least on an equal plane with others. Answering this question, the respondents have multiple responses, like 7.2% Strongly Agree with this and 82.1% are only agreed, and on the other side, the study observes that 3.7% disagree and 0.6% strongly disagree, while 5.7% not yet decided.

Q02: I feel that I have a number of good qualities

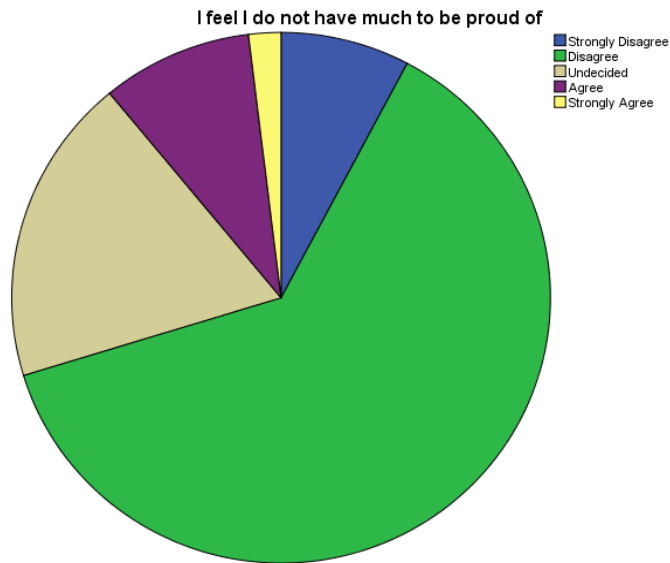
		Frequency	Percent	Cumulative Percent
Response	Strongly Disagree	4	.6	.6
	Disagree	9	1.5	2.1
	Undecided	28	4.5	6.6
	Agree	527	85.1	91.8
	Strongly Agree	51	8.2	100.0
Total		619	100.0	



Our study finds that 8.2% of respondents were strongly agree, and 85.1% agree that they have a number of good qualities, but 1.5% disagree and feel that they do not have a number of good qualities. This is a very small number, but there are 0.6% respondents who strongly disagree with this statement. Moreover, 4.5% have not yet decided about it.

Q03: I feel I do not have much to be proud of

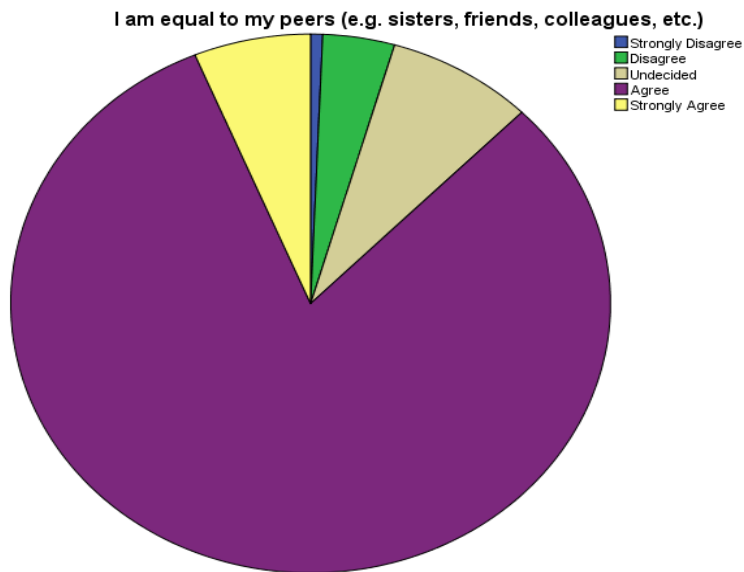
		Frequency	Percent	Cumulative Percent
Response	Strongly Disagree	48	7.8	7.8
	Disagree	387	62.5	70.3
	Undecided	116	18.7	89.0
	Agree	56	9.0	98.1
	Strongly Agree	12	1.9	100.0
Total		619	100.0	



When the study is looking for responses for the question “I feel I do not have much to be proud of.” The study found various answers, like 7.8% respondents strongly disagree while 1.8% strongly agrees. Moreover, on the other hand, almost 62.5% disagree and 9% agree with the same. The percentage of disagreeing is significant and is a matter of concern. Even 18.7% of the respondent not yet decided about it.

Q04: I am equal to my peers (e.g. sisters, friends, colleagues, etc.)

		Frequency	Percent	Cumulative Percent
Response	Strongly Disagree	4	.6	.6
	Disagree	24	3.9	4.5
	Undecided	49	7.9	12.4
	Agree	503	81.3	93.7
	Strongly Agree	39	6.3	100.0
	Total	619	100.0	



The study has asked the respondents if they feel equal to their peers like sisters, friends, and colleagues in the same line. The majority of the respondents, around 81.3 %, said that they feel equal to their peers and it is good, and 6.3 % of the respondents strongly agree. While 0.6% strongly disagree and 3.9% disagree with this. At the same time, 7.9% of respondents cannot decide.

Q05: I feel safe to walk alone in my village

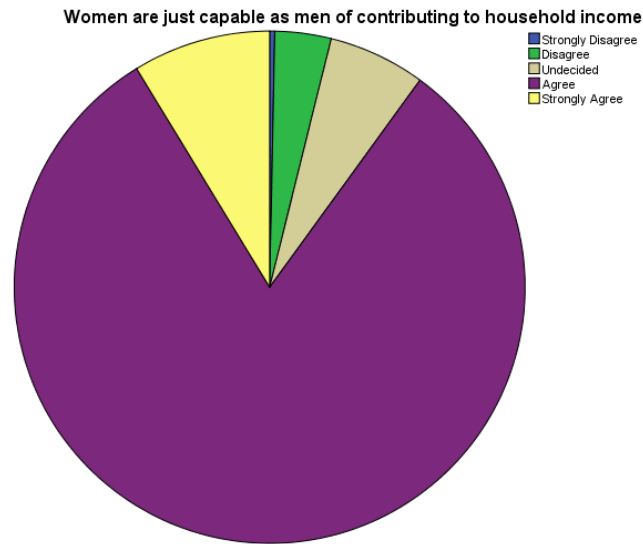
		Frequency	Percent	Cumulative Percent
Response	Strongly Disagree	1	.2	.2
	Disagree	17	2.7	2.9
	Undecided	32	5.2	8.1
	Agree	494	79.8	87.9
	Strongly Agree	75	12.1	100.0
Total		619	100.0	



The study results show that 79.8% of respondents agree that they feel safe to walk alone in their village and 12.1% strongly agree with that, which is good. However, 2.7% of respondents do not feel safe walking alone in their village, and 0.2% highly disagrees and 5.2% of the respondent not decided about it.

Q06: Women are just capable as men of contributing to household income

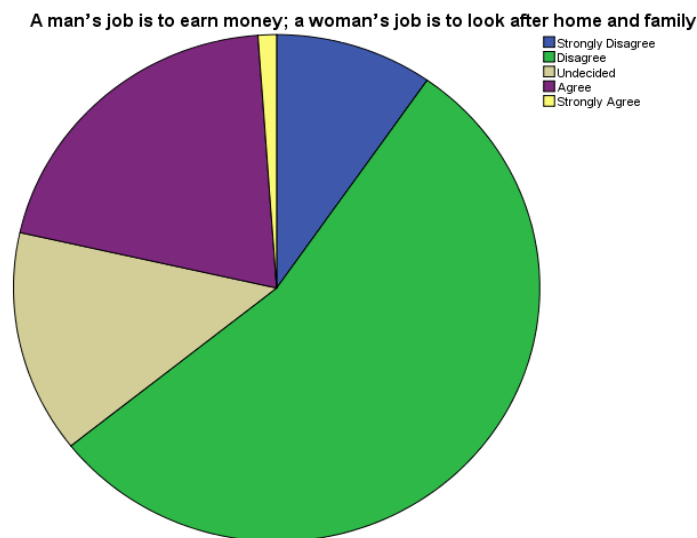
		Frequency	Percent	Cumulative Percent
Response	Strongly Disagree	2	.3	.3
	Disagree	22	3.6	3.9
	Undecided	38	6.1	10.0
	Agree	503	81.3	91.3
	Strongly Agree	54	8.7	100.0
Total		619	100.0	



In today's world, men and women are equal in terms of opportunity, so now the question is whether women are also capable of contributing to household income the same as men. So in this line study, found almost 81.3% of respondents agree with it, and 8.7% highly agree with it. 3.6% disagree with it, 0.3% strongly disagrees with it, and 6.1% are undecided about this matter.

Q07: A man's job is to earn money; a woman's job is to look after home and family

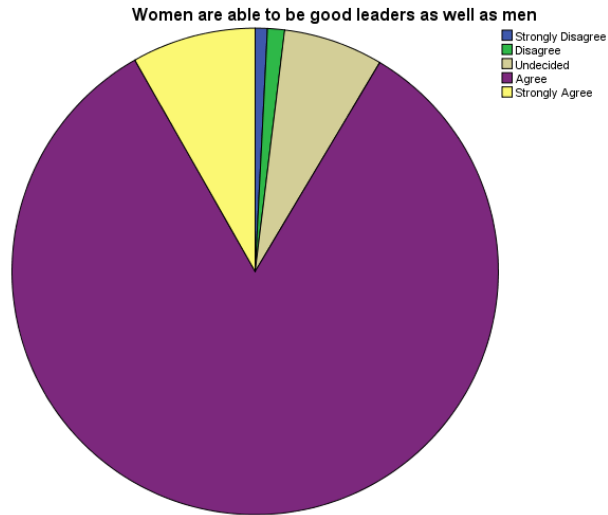
Response	Frequency	Percent	Cumulative Percent
Strongly Disagree	60	9.7	9.7
Disagree	338	54.6	64.3
Undecided	88	14.2	78.5
Agree	126	20.4	98.9
Strongly Agree	7	1.1	100.0
Total	619	100.0	



In the same line study, the study found that still, people think that a man's job is to earn money and a woman's job is to look after home and family. The good thing is that 54.6% of respondents disagree, and 9.7% strongly disagree. While 20.4% agree and 1.1% strongly agrees with it. However, 14.2% of respondents still have not decided.

Q08: Women are able to be good leaders as well as men

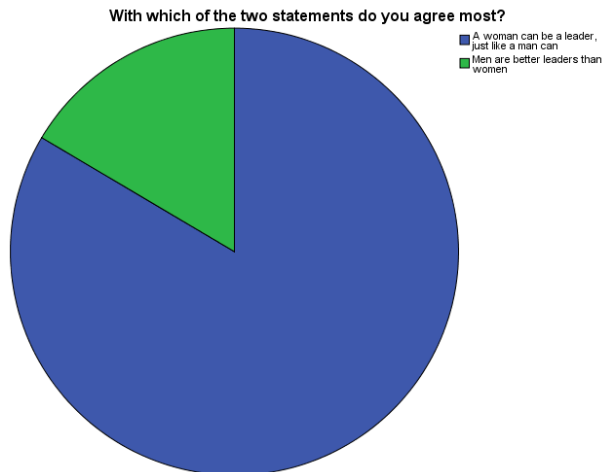
		Frequency	Percent	Cumulative Percent
Response	Strongly Disagree	5	.8	.8
	Disagree	7	1.1	1.9
	Undecided	41	6.6	8.6
	Agree	515	83.2	91.8
	Strongly Agree	51	8.2	100.0
Total		619	100.0	



Women are able to be good leaders as well as men, 83.2% of respondents agree with it and 8.2% strongly agree. At the same time, 6.6% did not decide about it. Only 1.1% of respondents disagree, and 0.8% strongly disagrees with it.

Q09: With which of the two statements do you agree most?

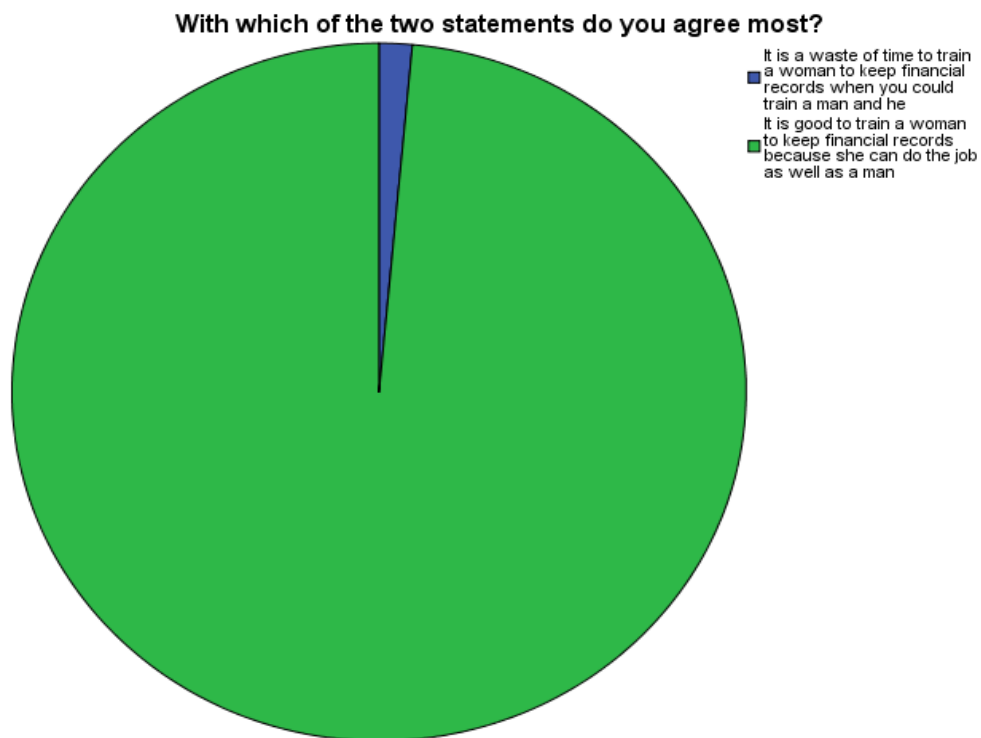
		Frequency	Percent	Cumulative Percent
Response	A woman can be a leader, just like a man can	517	83.5	83.5
	Men are better leaders than women	102	16.5	100.0
Total		619	100.0	



“Women are not greater than men, Not less than men, not even equal to men; they are just beyond compare,” said a great person. Furthermore, to know about it, the study learned that 83.5% of respondents agree that a woman can be a leader just like a man can. The remaining 16.5% agree that men are better leaders than women.

Q10: With which of the two statements do you agree most?

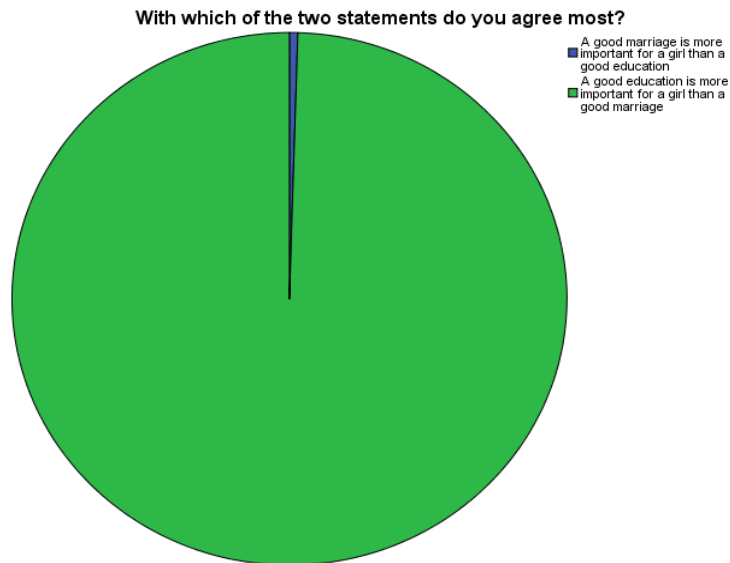
		Frequency	Percent	Cumulative Percent
Valid	It is a waste of time to train a woman to keep financial records when you could train a man and he	9	1.5	1.5
	It is good to train a woman to keep financial records because she can do the job as well as a man	610	98.5	100.0
Total		619	100.0	



The study looks forward to such a nation, in which equal opportunity to women for equal pay and equal respect to men. The study found that 98.5% of people agree that it is good to train a woman to keep financial records because she can do the job as well as a man, while 1.5% people agree that it is a waste of time to train a woman to keep financial records when you could train a man.

Q11: With which of the two statements do you agree most?

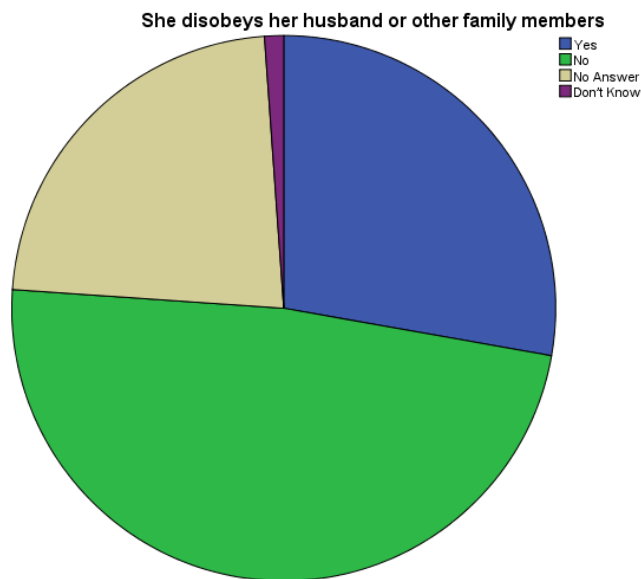
		Frequency	Percent	Cumulative Percent
Response	A good marriage is more important for a girl than a good education	3	.5	.5
	A good education is more important for a girl than a good marriage	616	99.5	100.0
Total		619	100.0	



Most people still focus more on a good marriage than a good education; it is a wrong statement. To prove this, our data said that only 0.5% of people out of 619 agree that good marriage is more important for a girl than a good education. Furthermore, 99.5% means 616 respondents agree that a good education is more important for a girl than a good marriage.

Q12: In your opinion is it acceptable for a man to scold his wife if:
She disobeys her husband or other family members

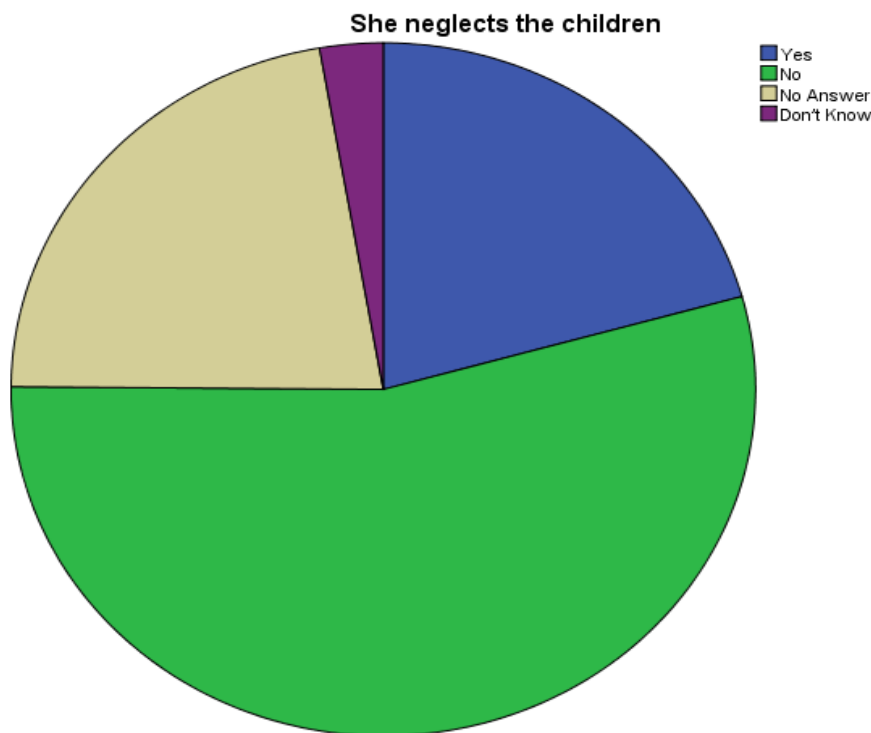
		Frequency	Percent	Cumulative Percent
Response	Yes	172	27.8	27.8
	No	299	48.3	76.1
	No Answer	141	22.8	98.9
	Don't Know	7	1.1	100.0
	Total	619	100.0	



There are so many questions for women that they need to answer; one is whether it is acceptable for a man to scold his wife if she disobeys her husband or other family members. 27.8% of respondents agree with it, while 48.3% disagree. There are 22.8% who did not answer. 1.1% of respondents do not have any answers. As we can see, most of the respondents are not in favor of it. This is a good part.

**Q13: In your opinion, is it acceptable for a man to scold his wife if:
She neglects the children**

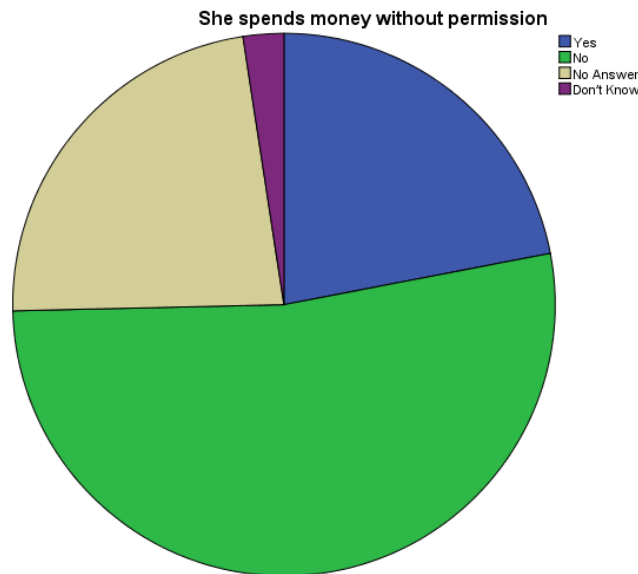
		Frequency	Percent	Cumulative Percent
Response	Yes	128	20.7	20.7
	No	337	54.4	75.1
	No Answer	137	22.1	97.3
	Don't Know	17	2.7	100.0
Total		619	100.0	



One more question in the same line study is “whether it is acceptable for a man to scold his wife if she neglects children? Our study answers that 20.7% of respondents feel that she it is acceptable, while approximately 54.4%, which is a significant part, feel it is not acceptable. As always, few do not want to answer, i.e., 22.1%, while 2.7% of respondents do not know about it.

**Q14: In your opinion, is it acceptable for a man to scold his wife if:
She spends money without permission**

		Frequency	Percent	Cumulative Percent
Response	Yes	136	22.0	22.0
	No	326	52.7	74.6
	No Answer	142	22.9	97.6
	Don't Know	15	2.4	100.0
Total		619	100.0	

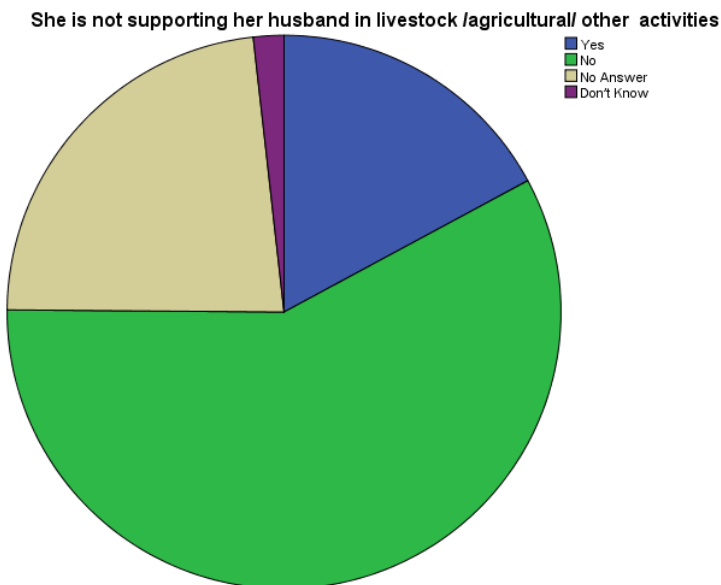


Our study data shows that 22% of respondent agrees with the statement that it is acceptable for a man to scold his wife if a woman spend money without permission this complaint. While 52.7% of respondents disagree with the same. 22.9% of people do not give any answer. 2.4% of respondents do not know about it.

Q15: In your opinion, is it acceptable for a man to scold his wife if:

She is not supporting her husband in livestock /agricultural/ other activities

		Frequency	Percent	Cumulative Percent
Response	Yes	106	17.1	17.1
	No	359	58.0	75.1
	No Answer	143	23.1	98.2
	Don't Know	11	1.8	100.0
Total		619	100.0	



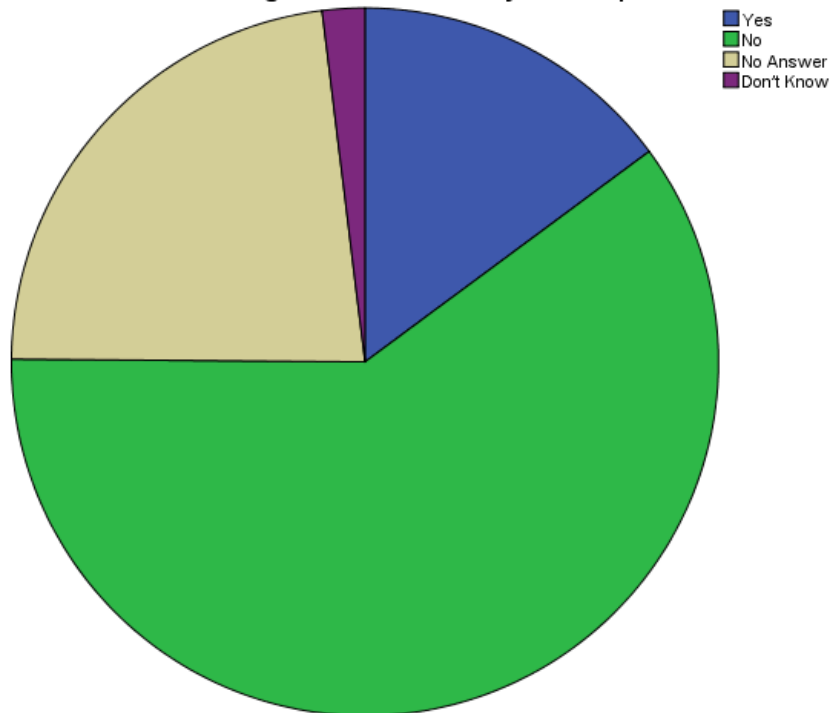
The study asked about what people think that is it acceptable for a man to scold his wife he she do not support their husbands in livestock /agriculture/ other activities. It shows that 17.1% of people support this statement while 58% of people are against this statement. The majority are against it. 23.1% of the respondents do not have any answer for this, while 1.8% of the people don't know about it.

Q16: In your opinion, is it acceptable for a man to scold his wife if:

She goes to see her family without permission

		Frequency	Percent	Cumulative Percent
Response	Yes	92	14.9	14.9
	No	373	60.3	75.1
	No Answer	142	22.9	98.1
	Don't Know	12	1.9	100.0
Total		619	100.0	

She goes to see her family without permission

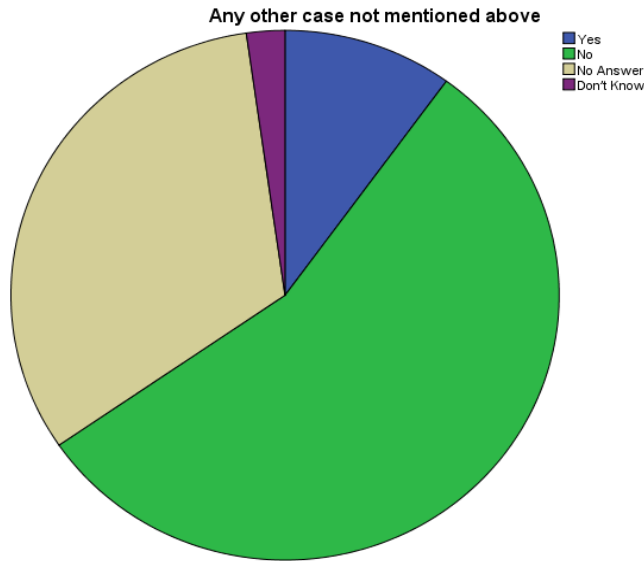


When asked that whether it is acceptable for a man to scold his wife if she goes to see her family without permission, only 14.9% of the respondents was in favour of this while 60.3% of people are against it. 1.9% Respondent does not know the answer. 22.9% of respondents did not answer.

Q17: In your opinion, is it acceptable for a man to scold his wife if:

Any other case not mentioned above

		Frequency	Percent	Cumulative Percent
Response	Yes	62	10.0	10.0
	No	343	55.4	65.4
	No Answer	200	32.3	97.7
	Don't Know	14	2.3	100.0
Total		619	100.0	

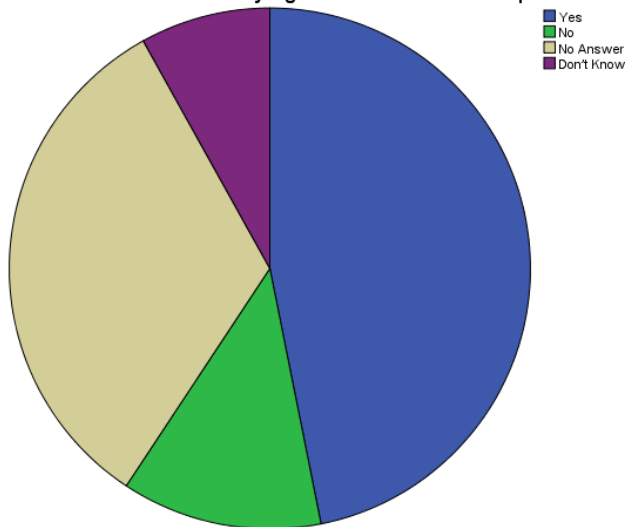


55.4% answer that there is no other reason apart from the above discussion. However, 10% of respondents said there is some other reason apart from this.

Q18: I am willing to support my sisters / brothers or friends morally if they decide to face a family legal action due to some dispute.

Response	Frequency	Percent	Cumulative Percent
Yes	290	46.8	46.8
No	77	12.4	59.3
No Answer	202	32.6	91.9
Don't Know	50	8.1	100.0
Total	619	100.0	

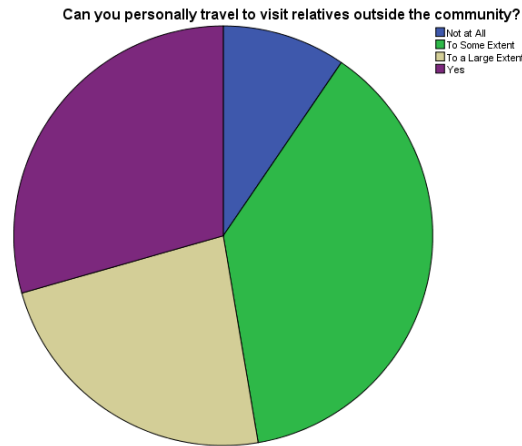
I am willing to support my sisters / brothers or friends morally if they decide to face a family legal action due to some dispute.



Our survey found that almost 46.8% of respondents are willing to support their sister/ brothers or friends morally if they decide to face a family legal action due to some dispute. While 12.4% are not ready to support, 32.6% of respondents did not answer this question, and 8.1% do not know about it.

Q19: Can you personally travel to visit relatives outside the community?

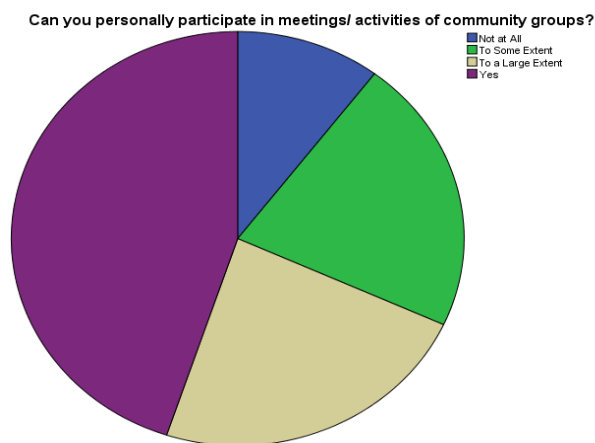
		Frequency	Percent	Cumulative Percent
Response	Not at All	59	9.5	9.5
	To Some Extent	234	37.8	47.3
	To a Large Extent	144	23.3	70.6
	Yes	182	29.4	100.0
	Total	619	100.0	



As per the survey, 9.5% of people do not personally travel to visit relatives outside the community. 37.8% of people personally travel to visit relatives outside the community to some extent. 23.3% of people personally travel to visit relatives outside the community to a large extent. Only 29.4% of people personally travel to visit relatives outside the community.

Q20: Can you personally participate in meetings/ activities of community groups?

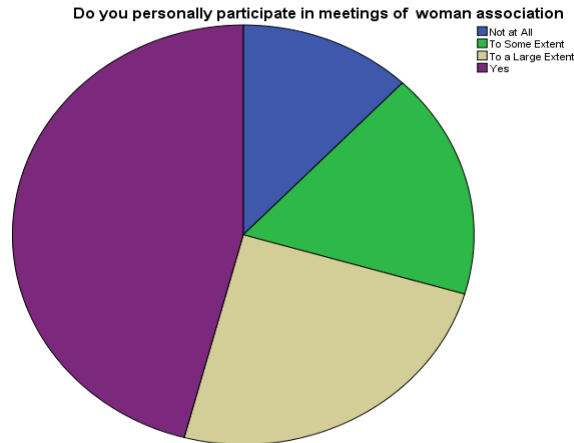
		Frequency	Percent	Cumulative Percent
Response	Not at All	64	10.3	10.3
	To Some Extent	133	21.5	31.8
	To a Large Extent	144	23.3	55.1
	Yes	278	44.9	100.0
	Total	619	100.0	



As per our survey, only 44.9% of people personally participate in meetings/ activities of community groups. 10.3% not at all participate. 21.5% participate to some extent. 23.3% participate to a large extent.

Q21: Do you Personally Participate in Meetings of Woman Association

Response	Frequency	Percent	Cumulative Percent
Not at All	75	12.1	12.1
To Some Extent	108	17.4	29.6
To a Large Extent	152	24.6	54.1
Yes	284	45.9	100.0
Total	619	100.0	



As per the survey, only 45.9 % personally participate in the meeting of the women association, and 24.6% participate to a large extent. 17.4% to extent participate in such meeting. 12.1% of people do not participate at all in such meetings.

Discussion

After the implementation of Bhamashah/ Jan adhaarYozna, women head of the families are now feeling more empowered. When asked about their agreement/ disagreement with the statement on a scale of 1 to 5 (from disagree to agree), the average mean score is 3.5707, which shows women are agree with the statements that they are now feeling more empowered.

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
I feel that I'm person of worth at least equal plane with others	619	1.00	5.00	3.9289	.58136
I feel that I have a number of good qualities	619	1.00	5.00	3.9887	.49417
I feel I do not have much to be proud of	619	1.00	5.00	2.3489	.82500
I am equal to my peers sisters friends colleagues	619	1.00	5.00	3.8869	.58581
I feel safe to walk alone in my village	619	1.00	5.00	4.0097	.54556
Women are just capable as men of contributing to household income	619	1.00	5.00	3.9451	.56335
A man job is earn money woman job to look after home family	619	1.00	5.00	2.4863	.95923
Women are able to be good leaders as well as men	619	1.00	5.00	3.9709	.51746
Average Score				3.5707	0.6340

- 83.5 per cent of the head of the family were of the view that A woman can be a leader, just like a man and remaining 16.5 per cent were agree with the statement that men are better leader than women, it shows that most of them are agree that women are equally empowered as men.
- 98.5 of the head of the family were of the view that it is good to train a woman to keep financial records because she can do the job as well as a man. So, it shows that they feel that they can manage the financial records as equally good as men do. So, the women were confident and feeling empowered as head of the family.
- 99.5 per cent of the women were considering that education is more important than marriage for a woman. So, they know the value of the education for a woman. So, woman heads of the family were now more aware about the importance of education for their empowerment.
- When it was asked whether it is acceptable for a man to scold his wife if she disobeys her husband / other family members or she neglects the children She spends money without permission or she is not supporting her husband in livestock /agricultural/ other activities or she goes to see her family without permission or in any other case, most of the women were disagree with these statements. More than half of them clearly said no to this, while around 25 to 30 per cent women had no answer/ don't know approach to this question. It means most of the women now feel that males cannot scold them like child for their mistakes as usually they did in the past. So, most of the women now feel equal to men especially after enrolment in Bhamashah/ Jan adhaar card as family head.
- When asked about whether they are willing to support their family members in court, 46.8 per cent said they are willing to support their family members morally while 23.4 per cent said they will help them in filling the court suit. It shows their confidence and empowerment even in complex matters like filling a court suit.
- Women head of the family were confident enough to participate in different programs like activities of community, meeting of women association, Micro finance/ self-help group meetings, religious groups etc. 90.5 per cent of women head said they can personally travel alone outside their community, 89.7 per cent said they participate in activities of their community and 87.9 per cent said they participate in community meetings. It shows their active participation in the social activities.
- Nearly 22.7 per cent of the lady head of the family were agrees with the statement that after the introduction of Bhamashah/ Jan Aadhaar card, they have more say in decisions concerning the household members while 31.8 were having no opinion about this. This means to show extent the women head have more say in family decision after the introduction of the card.
- Women head of the family are now going out for withdrawing cash from bank branches and E - mitra/Atal Seva Kendra, the two most used ways to withdraw cash from their account. 78 percent of the women head go to bank branch for withdrawing cash and 44.1 percent also goes to E-Mitra/Atal Seva Kendra for withdrawing cash. It shows the increase in women empowerment after introduction of Bhamashah / Jan Aadhaar Scheme. Nearly 54.6 percent of the time women head of the family are going alone to the branch for withdrawal of money. Sometimes some other person also goes for withdrawing money due to some other reasons, then main reason being illiteracy of the women head. 6.5 percent of the women had also deposited money in their account, 12.8 percent of the women head saved money in their bank account and 2.3 percent have taken personal loan in the last 12 months. 18.6 percent of the women head were confident that in case they have an emergency for money they can come up with it within the next month. So all these shows that women empowerment has increased with the implementation of Bhamashah/ Jan Aadhaar Scheme.

Conclusion

After the implementation of Bhamashah/ Jan adhaarYozna, women head of the families are now feeling more empowered. They are now using different new age technology enabled services like ATM Card, Credit card, mobile phone etc. They think that a woman can be a leader like a man, education is more important than marriage for a woman, they can be trained to keep financial records, and it is not acceptable for a man to scold his wife. They are willing to support their family and were willing to participate in different social/ religious activities in their community. So in this way, the scheme has led to increase in the women empowerment in the state of Rajasthan.

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