

Women in Decision-Making Spaces: Implications for Welfare Policy Equity and Social Justice

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Abstract

Women's presence in elected and administrative decision-making bodies and the quality and equity of welfare policies for women and children have long attracted political, social work, and development scholars. This study applies that theoretical rationale to Navi Mumbai and its neighboring nodes, including Vashi, Nerul, CBD Belapur, Kopar Khairane, Kharghar, New Panvel, and Kamothe, a fast-growing urban landscape. From 1 January 1992, the Navi Mumbai Municipal Corporation has covered nine nodes under a Maharashtra ordinance that allocates 50% of Urban Local Body seats for women, one of the most progressive quotas in the country. Field observations, interactions with SHG members, women councillors, and welfare beneficiaries, and secondary data from NMMC social development records, Maharashtra Gender Budget Statements, and national scheme implementation data show a persistent gap: women may be at the table, but they may not shape the menu

A descriptive survey of 120 women from six Navi Mumbai nodes, secondary analysis of NMMC standing committee records, Maharashtra GBS data, national welfare scheme implementation statistics, and comparative literature on substantive versus descriptive representation reveal the structural mediators that determine whether a woman in an elected seat improves welfare outcomes for women in her ward or stays in office. SHG participation, AILSG capacity-building workshops, and direct welfare scheme grievance platform interaction strengthen representation-outcome ties, but proxy representation dynamics, digital isolation, and inadequate administrative assistance diminish them. The report proposes a Maharashtra Mahila NITI-based ward-level welfare convergence model for the Navi Mumbai-Panvel urban agglomeration, gender-responsive NMMC budgeting, and local body statutory protection for women environmental defenders and decision-makers.

Keywords: Women in decision-making; welfare policy equity; social justice; Navi Mumbai; NMMC; substantive representation; SHG; gender-responsive budgeting; Maharashtra; POSHAN 2.0; Nari Adalat; urban local bodies; 74th Constitutional Amendment; proxy representation

1. Introduction

A Tuesday morning stroll through Kopar Khairane's busy bylanes is both inspiring and complex. Eight women from a Stree Shakti self-help group are meeting in a community hall to determine how to spend their savings this quarter. Three have POSHAN 2.0 beneficiary cards. The ward representative's wife's name appears on the community complaint to the NMMC over the delayed anganwadi staff appointment letterhead. This study considers whether her spouse or she started the complaint. Navi Mumbai is unusual in India. It was intended. Under CIDCO's blueprint, it was designed to have infrastructure, open spaces, and governance mechanisms before the people arrived to counteract Mumbai's overpopulation from 1972 onwards. [1] This planning objective offers a relevant research setting with updated governance structures, better documentation, and more verifiable policy initiatives. Its diversified urban population includes government personnel, industrial workers, service sector migrants, and a burgeoning middle class, with 1.12 million in the 2011 Census and much greater today due to the rise of nodes like Kharghar, Kamothe, and Ulwe. The Maharashtra government has made significant progress in promoting women's political representation at the local level [2]. Maharashtra went beyond the constitutional one-third minimum by granting women 50% reservation in urban local bodies. [3] The NMMC, covering nine nodes including Vashi, Nerul, CBD Belapur, Kopar Khairane, Ghansoli, Airoli, Digha, Sanpada, and Turbhe, has thirty-two seats for women out of sixty-four total ward seats, consistent with this mandate. Kharghar, Kamothe, New Panvel, and

Kalamboli, all under Panvel Municipal Council and CIDCO administration in Raigad district, follow the same reservation policy. [4] India's constitutional route towards women's representation is lengthy. The 1993 73rd and 74th Constitutional Amendment Acts mandated one-third reservation in Panchayati Raj Institutions and Urban Local Bodies. India is a global leader in women's municipal representation with over 1.45 million elected officials. [5] The Constitution (One Hundred and Sixth Amendment) Act passed in September of a recent Parliamentary session reserved one-third of Lok Sabha and state assembly seats for women, while operationalization needs delimitation. Navi Mumbai researchers and activists praise the Nari Shakti Vandan Adhiniyam, but this paper investigates the gap between numerical presence and substantive policy impact. [6]

The paper continues. The theoretical foundation linking representation to welfare outcomes is presented in Section 2. Section 3 highlights the research region across six Navi Mumbai nodes. Section 4 examines welfare policy domains and women decision-makers' influence. Section 5 shows 120 respondents' primary survey data from six nodes. Section 6 analyzes representation-outcome mediating structural barriers. Section 7 proposes improvements using Maharashtra and national policy frameworks. Section 8 concludes.

2. Theoretical Framework: Descriptive, Substantive, and Symbolic Representation The Three Forms of Political Representation

Political theorists separate descriptive representation—women's numerical presence in decision-making bodies—from substantive representation—women representatives' active advocacy for women's interests. Hanna Pitkin's political theory defines this dichotomy, but field research after the 73rd Amendment have explored its welfare policy consequences in India.[7] IZA Institute of Labour Economics research on female political representation and policy effects found that women's entry into local political positions generally increases investment in public goods women want, such as drinking water, sanitation, and children's health.[8] Studies of Panchayati Raj reservation in India indicated that women-led gram panchayats invested more in drinking water and roads. The pattern of "the most significant issues for men are roads, irrigation, education, and water" and "women are likely to bring welfare issues such as violence against women, childcare, and maternal health to consideration" was consistent across states and cultures. [9]

Problem of Proxy Representation

The "sarpanch pati" phenomenon—an elected woman councillor whose male relative effectively exercises her decision-making authority—is also documented in Indian scholarship. An Indian Express investigation found Madhya Pradesh women lawmakers were requested to take their oath behind their husbands. [10] Not just anecdotal. The problem has been extensively documented in Bihar, Rajasthan, and Uttar Pradesh, and NMMC social workers and ward-level talks in this study suggest it happens in Navi Mumbai's newer industrial and migrant-worker nodes.

SHG Path to Substantial Representation

A well-documented road links women's self-help organizations to economic development and political engagement. India has 12 million self-help groups, 88% of which are women-only. SHG membership regularly increases social capital, financial literacy, and governance institution engagement, according to research. MAVIK (Mahila Arthik Vikas Mahamandal) and Triratna Prerana Mandal in Navi Mumbai specifically integrate SHG capacity-building with local governance engagement, not only economic livelihood. [11]

3. Study Area: Navi Mumbai and Surrounding Nodes

Nine nodes directly governed by the Navi Mumbai Municipal Corporation (NMMC) and four nodes (Kharghar, Kamothe, New Panvel, Kalamboli) under CIDCO and the Panvel Municipal Council, all within the Navi Mumbai-Panvel agglomeration, are studied. A municipal commissioner and elected mayor lead the NMMC, which has sixty-four electoral wards and a

standing Women and Children Welfare Committee with social welfare policy authority. The research area's diversity makes it valuable. CBD Belapur, the proposed business and governmental core, has better-educated citizens and stronger civil society networks. NMMC's main industrial zone in Kopar Khairane attracts industrial workers, many of whom are migrant women with welfare and governance access issues. In rapid-growing Kharghar and Kamothe, infrastructure has trailed population expansion and women's welfare organizations are newer.

Table 1: Study Area Profile — Navi Mumbai Nodes

Node	Population	Women Representation	Key Welfare Issue	Women's Organisations
Vashi	~90,000	50% reservation	Sanitation, Anganwadi gaps	MAVIK SHGs, Stree Shakti
Nerul	~1,20,000	Rotational (women active)	Maternal health, DV issues	Mahila Mandal, SHG clusters
CBD Belapur	~85,000	Policy-level participation	Nutrition, credit access	Nari Adalat, AILSG groups
Kopar Khairane	~1,10,000	50% (proxy cases noted)	Industrial health, childcare	CBOs, women worker groups
Kharghar	~1,80,000	CIDCO / PMC quota	Migrant women, education	Stree Mukti, welfare groups
Panvel/Kamothe	~2,10,000	50% reservation	Urban pressure, safety	SHGs, Mahila committees

Note. Sources: NMMC official website (nmmc.gov.in); Census of India 2011 (Navi Mumbai city data); Wikipedia (Navi Mumbai) — NMMC node population data; IWA-Network Maharashtra gender-inclusive governance report; NMMC Social Development Department scholarship scheme notification; Maharashtra 74th Amendment implementation records; CIDCO urban planning documents. SHG = Self-Help Group. MAVIK = Mahila Arthik Vikas Mahamandal. AILSG = All India Institute of Local Self Government. EWR = Elected Women Representatives.

Maharashtra's Policy Context: The 50% Mandate and Gender Budgeting

In addition to the constitutional requirement of one-third, Maharashtra, Andhra Pradesh, Bihar, Chhattisgarh, Kerala, and Rajasthan have passed 50% reservation for women in local authorities. [12] The state's first Gender Budget Statement (GBS) was established in 2019-20, and since the Budget Call Circular, government departments must provide gender-disaggregated data. Maharashtra's Women Policy, Mahila Niti 2021–2024, emphasizes gender-responsive budgeting in education, health, employment, and entrepreneurship. [13] Along with this strong legislative record, the International Water Association's documenting of Maharashtra's gender-inclusive sanitation activities is critical. It states that "despite the equal representation, these women political leaders are often not sufficiently empowered and enabled" and that "decisions are taken by a selected dominant few" rather than elected women representatives, which directly addresses proxy representation concerns in this study.

4. Welfare Policy Domains and Women's Decision-Making: Evidence from Navi Mumbai Maternal and Child Health: POSHAN 2.0 and Anganwadi Services

The Saksham Anganwadi and POSHAN 2.0 initiative, which covers over ten crore women and children annually through digitized tracking and modernized Anganwadi services, is India's main maternal and child nutrition program in Navi Mumbai and abroad [14]. In the recent fiscal year, the Ministry of Women and Child Development received a 6% increase to ₹25,449 crore in the Union Budget. However, its share of the overall budget has declined to 0.6 percent, and consistent underutilization of funds has been documented, frequently falling below allocated budgets. [15] Women councillors in Navi Mumbai have raised the issue of understaffed Anganwadi centers, particularly in Nerul and Kopar Khairane, in NMMC standing committee

sessions. This mirrors the substantive representation dynamic: women elected representatives prioritize female constituents biggest welfare concerns. The November AILSG workshop sensitized elected women members of all Maharashtra ULBs, including NMMC nodes, on administrative decision-making and budgetary processes.

Self-Help Groups as Bridges between Governance and Welfare

Self-Help Groups (SHGs) play a significant role as a connecting link between governance structures and welfare delivery mechanisms in the study area. Institutional support for SHG development is primarily provided through initiatives such as DAY-NRLM and Maharashtra's MAVIK, which facilitate women's participation in local economic and governance processes. Evidence from the gender budget analysis conducted by the Dr. Syama Prasad Mookerjee Research Foundation indicates that SHG members who accessed financial assistance under the Pradhan Mantri Mudra Yojana were able to expand their enterprises substantially, in some cases generating employment for more than twelve women within a period of five years in small-town settings in Maharashtra. This pattern of economic empowerment was also reflected in field interactions, where several SHG coordinators in Navi Mumbai informally confirmed similar experiences of growth and collective advancement. [16]

At the same time, the role of women within local governance institutions, particularly the Navi Mumbai Municipal Corporation (NMMC), has contributed to shaping welfare-oriented policies. The Social Development Department of NMMC has implemented targeted schemes such as scholarships for children of widows and divorced women, as well as for families engaged in sanitation work, contractual labour, and those affected by development projects. These initiatives illustrate how women councillors have been able to translate grassroots welfare concerns into concrete policy measures. Rather than remaining limited to symbolic political representation, their involvement has led to the operationalization of welfare objectives through small but impactful programs that directly address the needs of vulnerable sections of society.

Gender-Responsive Budgeting at the Municipal Level

India's Gender Budget Statement, implemented in 2005-06 at the Union Budget level, has increased the gender budget allocation from ₹24,230 crore to over ₹2 lakh crore across 30+ ministries and departments. Maharashtra started its GBS in 2019-20 and is integrating gender-disaggregated data across departments. The AILSG sensitisation campaign involved NMMC nodes in gender-responsive budget workshops in Pune, Thane, and Mumbai. However, state-level GRB aim and NMMC own-budget practice remain far apart. Gender budgeting research frequently shows that "there is no centralized framework for tracking gender outcomes" and that "gender audits and social accountability mechanisms remain weak or absent" in states with official GBS pledges. This study recommends creating a Gender Budget Cell at the NMMC, as recommended by the IWA and AILSG frameworks.

Table 2: Welfare Policies, Women's Role & Governance Gaps (Navi Mumbai)

Domain	Key Issue	Women's Role	Gap / Reform Needed
Maternal & Child Health	Understaffed Anganwadis; rising anaemia	Women councillors raised staffing demands	Need better funding use and local POSHAN coordination
Housing & Sanitation	Poor rehabilitation; lack of toilets for women workers	Women leaders prioritised sanitation issues	Need stronger administrative and budget authority
Economic Empowerment (SHGs)	Uneven SHG presence; digital access barriers	Women leaders promote SHG financing	Need offline access and digital inclusion reforms

Gender Budgeting	Limited local-level gender budgeting	Women corporators trained in GRB	Need dedicated municipal Gender Budget Cell
Violence Against Women	Limited service coverage in some areas	Women leaders raise VAW concerns	Need better coordination of legal and support services

Note. Sources: IWA-Network Maharashtra case study; AILSG EWR workshop documentation; NMMC Social Development Department welfare scheme notifications; PMC/NCBI gender budgeting in India analysis; Frontiers in Public Health (2024) — gender budgeting post-pandemic; Maharashtra Government Women and Child Department; UPPCS gender budgeting analysis. WCD = Women and Child Development. MAVIK = Mahila Arthik Vikas Mahamandal. AILSG = All India Institute of Local Self Government. GBS = Gender Budget Statement. JSY = Janani Suraksha Yojana. VAW = Violence Against Women. SBM = Swachh Bharat Mission.

5. Primary Survey Data: Perceptions of Women's Representation And Welfare Outcomes

Methodology: A descriptive survey was undertaken in six nodes of the study area: Vashi, Nerul, CBD Belapur, Kopar Khairane, Kharghar, and New Panvel/Kamothe (combined). Twenty women responded each node. To reflect welfare-seeking women, respondents were purposively sampled at SHG meetings, NMMC social development office waiting areas, Anganwadi centres, and mahila mandal events. In Marathi and Hindi, the poll included structured close-ended questions on five themes. The importance of this descriptive analysis is patterned qualitative diversity among nodes, not statistical generalizability.

Table 3: Survey on Women's Representation & Welfare Access (n = 120)

Statement	Yes (%)	Partial (%)	No (%)	Key Observation
Awareness of women councillor	41.7	22.5	35.8	Higher in older nodes; low in new areas
Women leaders raise daily issues	38.3	31.7	30.0	Higher among active participants
Male family decides welfare benefits	47.5	25.0	27.5	Indicates strong patriarchal influence
SHGs improve welfare access	52.5	21.7	25.8	Strong in developed nodes
Difficulty accessing health services	43.3	28.3	28.3	Higher in industrial/new areas
Women leaders more responsive	61.7	20.8	17.5	Strong support for women leadership

Note. The researcher conducted a structured survey at SHG meetings, NMMC social development offices, Anganwadi centers, and mahila mandal events in Vashi, Nerul, CBD Belapur, Kopar Khairane, Kharghar, and New Panvel/Kamothe nodes (n=20 each node). Purposeful sample—not statistically representative. As per Lokniti-CSDS national data, 22% say patriarchal systems are the main barrier to women's political engagement. "Proxy representation" replies and ADR data analysis of 476 women MPs/MLAs nationwide revealed representation gaps and constraint tendencies.

Key Findings from the Survey

The survey data reveal three findings of particular significance. First, awareness of women's representation is substantially higher among women who participate in SHGs or mahila mandal meetings than among those who do not. This points to civic organisation as a mediating variable: women who are organised collectively are both more aware of and more likely to

benefit from the welfare policy actions of their elected women representatives. Second, the highest agreement with the statement that women decision-makers are more responsive to women's welfare was found in CBD Belapur and Vashi — precisely the nodes with the longest-established MAVIK and NMMC Social Development Department presence. Third, the single highest proportion of respondents reporting proxy decision-making over welfare scheme access was found in Kopar Khairane — the industrial zone node, where migrant worker communities with weaker social networks and less familiarity with formal governance institutions are concentrated. These patterns are internally consistent and reinforce each other: welfare access, women's substantive representation, and escape from proxy gatekeeping are all stronger where civic infrastructure — SHGs, welfare offices, women's organisations — is denser and more established. The policy implication follows directly: building welfare equity through women's decision-making requires investment in the civic and organisational infrastructure that makes representation substantive, not merely numerical.

6. Structural Barriers: What Prevents Representation from Becoming Equity

Proxy Representation and Urban Sarpanch Pati Dynamic

Urban Navi Mumbai has the sarpanch pati dilemma, well-documented in rural administration. Field observations and NMMC social workers' accounts show that male family members attend meetings, speak for the elected woman, and control information flow between the ward office and the community in several industrial zone and migrant worker ward committees. Not only a cultural curiosity. It filters out gendered welfare concerns including sanitation access for women workers and maternal health service gaps in favor of road-and-drainage issues that male proxies prioritize.

Knowledge Gap and Administrative Capacity

According to the International Water Association, elected women representatives in cities like NMMC's "lack experience of local politics, compounded by inadequate technical and administrative knowledge" lead to "selected dominant few" decisions in the council despite reservation's numerical parity. This gap was addressed in November of the documented reference year by the AILSG workshops, and the Centre for Water and Sanitation's gender-responsive budget workshops in Maharashtra's ULBs are a promising model that should be scaled across all NMMC nodes.

Welfare Scheme Access and Digital Exclusion

The digital gap in India affects women, unemployed people, and rural poor the most, according to Oxfam India. SHG penetration is lower, first-generation urban migrants are more common, and welfare scheme registration is increasingly digitized in Navi Mumbai's newer nodes, Kharghar, Kamothe, and Kalamboli. The NMMC scholarship initiatives require physical submission at divisional offices by deadlines. Without information networks, welfare rights created by women decision-makers go unmet.

7. Towards a Reform Framework: The Ward-Level Welfare Convergence Model

CONCEPTUAL FRAMEWORK: WOMEN IN DECISION-MAKING → WELFARE POLICY EQUITY

▼ Input: Drivers of Women's Representation ▼

Constitutional Mandate 73rd & 74th Amendments 50% reservation (Maharashtra) Nari Shakti Vandan Adhiniyam 2023	Organisational Capacity SHGs · Mahila Mandal MAVIK · CBOs NMMC Social Development Dept.	Social & Political Enablers Family approval Party support Capacity building workshops (AILSG Nov. workshop)
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▼ Process: Forms of Representation ▼

Descriptive Representation Women present in elected bodies (50% seats — NMMC, Panvel MC, CIDCO nodes)	Substantive Representation Women raise women's issues — sanitation, maternal health, VAW, SHG financing (documented in NMMC standing committee)	Symbolic Representation Role models; inspires political participation; reduces patriarchal gatekeeping (partial evidence in study area)
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⚠ Mediating Barriers ⚠

Proxy representation / sarpanch-pati dynamics · Lack of technical budget knowledge · Patriarchal party structures · Digital exclusion in newer nodes · Inadequate administrative support for women councillors

▼ Output: Welfare Policy Outcomes ▼

Health & Nutrition POSHAN 2.0 uptake Maternal health Anganwadi access JSY beneficiaries (Navi Mumbai nodes)	Sanitation & Housing SBM 2.0 coverage Toilet access for women workers Project-affected family rehabilitation	Economic Justice SHG credit access Mudra loan uptake Widows' scholarship (NMMC scheme) Nari Adalat grievance access
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▼ Overarching Goal: Social Justice and Welfare Equity ▼

Sustainable Development Goal 5 (Gender Equality) · SDG 10 (Reduced Inequalities) · SDG 3 (Good Health) · Maharashtra Mahila Niti 2021–25 · NMMC Women & Child Welfare Committee Mandate

Source: Author's framework based on 73rd/74th Constitutional Amendments, Maharashtra Mahila Niti 2021-25, NMMC Social Development Department records, IWA-Network Maharashtra case study, and primary survey data (n=120, six Navi Mumbai nodes).

Figure 1: Conceptual Framework: Women in Decision-Making → Welfare Policy Equity → Social Justice (Navi Mumbai Study Area)

NMMC Gender Budget Cell

This article advocates NMMC's Gender Budget Cell, modeled on the IWA-recommended approach for Maharashtra ULBs and aligned with Maharashtra's Gender Budget Statement design, as the most institutionally concrete improvement. This unit would analyze ward-level welfare expenditure by gender, track scheme use using sex-disaggregated data, and report annually to the NMMC standing committee. Since the last budget cycle, the Maharashtra GBS mandate for government agencies provides the state-level structure; the NMMC cell is its municipal expression.

Mandatory Capacity Building for Elected Women Representatives

The November AILSG session on sensitising elected women representatives in Maharashtra ULBs should be required. Every woman councillor elected to NMMC ward seats and Panvel Municipal Council should complete a six-month capacity-building program on ward-level budget reading, welfare scheme entitlements, standing committee procedures, and grievance redressal pathways. In Pune, Thane, and Wai, the Centre for Water and Sanitation piloted a strategy that combined governance capability with welfare domain knowledge. Navi Mumbai nodes should adopt it.

Strengthening SHG-Governance Linkages in Newer Nodes

SHG networks can be linked to urban welfare scheme navigation using the NRLM's explicit convergence between rural livelihoods, nutrition, and SHG organization. In Kharghar, Kamothe, and Kalamboli, where SHG penetration is lower, NMMC's Social Development Department should partner with MAVIK to establish welfare scheme-focused SHG clusters to

help women navigate POSHAN 2.0 registration, Pradhan Mantri Matru Vandana Yojana claims, and Mudra loan access.

Anti-Proxy Representation Measures

Maharashtra and the academic literature suggest that formal anti-proxy measures like mandatory attendance records for the elected representative, video-recorded standing committee proceedings, and anonymous complaint mechanisms for ward residents to report proxy representation can reduce but not eliminate proxy representation. Investing in social infrastructure that eliminates proxy representation is more effective in the long run: a woman councillor with technical knowledge, organizational backing from a women's network, and a track record of welfare service delivery is harder for male relatives to take over.

8. Conclusion

A Vashi women's SHG successfully lobbied its ward councillor to raise Anganwadi understaffing in the NMMC standing committee, which referred the matter to the NMMC Social Development Department. This aligned elected representation, organized civil society, and welfare administration. That alignment isn't automated. It requires institutional investment, social capital, and political will, which are lacking in some regions of Navi Mumbai. We mapped those patterns honestly in our article. Women have 50% reservation in Maharashtra's urban local councils, one of the world's highest quotas, and the Nari Shakti Vandan Adhinyam symbolizes a new age of gender parity at the highest levels of representative democracy. Maharashtra's Gender Budget Statement, Mahila Niti 2021-24, and AILSG capacity-building workshops show policy development. Navi Mumbai and its adjacent nodes show that legislative mandate and policy framework are required but insufficient. They need organizational infrastructure—SHGs with real financial and civic capacity, municipal welfare offices with the resources and authority to act, and women councillors with the knowledge, backing, and freedom from proxy dynamics to turn their agenda into budget lines and welfare outcomes. The percentage of seats occupied cannot measure women's representation in decision-making spaces. The number of moms whose Anganwadi was staffed, widows' children who received their scholarships on time, and industrial zone women workers who had decent sanitation at work must be it. Those results are feasible. With its planned infrastructure, robust civil society networks, and progressive state government framework, Navi Mumbai offers ideal conditions for attaining them. Political will is needed to close the gap between legal representation and social justice equity.

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