



ARCHITECTURES OF ASPIRATION: A MULTILEVEL PATH ANALYSIS OF SOCIAL EXPECTATIONS AND FINANCIAL INCLUSION IN THE SHADOW OF THE RAMAYANA

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ABSTRACT

The Ramayana is a timeless epic, serves as a moral compass of Indian life and guides our social conduct through intricate idea of Dharma or duties. The Ramayana is not uniform; rather it has various forms in different states, specifically the Krittivasi tradition from West Bengal which stirs emotions and more orthodox Ramcharitmanas of Northern India which governs with adherence to traditional values—all of these create distinct Cultural infrastructures. In this research we bridge ancient ethics and modern economics by investigating how these regional narratives influence on participation of women in the workforce today. By treating the Ramayana as a living predictor of social expectations, this study aims to quantify “Architecture of Aspiration” that define transition path from traditional morality to modern economic agency. To analyze this linkage, we set up Three level Multilevel Structural Equation using secondary data of recent periods. At level-1 (Individual), we focus on personal behaviours, to explore how social expectations and digital literacy weave into the narrative, whereas at level-2 (Regional), we look at all districts of West Bengal to delve into the rich cultural and economic diversity within the state. But at level-3 (National), we make comparative matrices across India to understand the broader cultural differences. This study shows a combination of traditional Knowledge & culture with the wave of digital democratization is primary catalyst for setting up modern Ramrajya, ie, a land of prosperity and equality. It opens up a new pathway for women by making themselves self-sufficient and self-reliant through improving their participation in workforce.

KEYWORDS: Ramayana, Multilevel Structural Equation, Cultural infrastructures, digital literacy, digital democratization, Catalyst, Ramrajya, Dharma, Architecture of Aspiration, Social expectations

INTRODUCTION

In contemporary global development, women’s participation in economy faces different forms of obstacles related with their skill power and opportunity. But in case of India, these factors are not responsible for reduction of female participation in work force, rather these factors are nested within a cultural shadow, i.e., a multi-layered infrastructure of tradition and cultural ethics, morality, different forms of epic recension, and it identifies the shape how women can act in their own lives. This research investigates the term of “Architectures of Aspiration” that examines how historical cultural and traditional archetypes and modern technical infrastructures interact to determine the economic trajectory path of women across India as well as specifically in West Bengal also.

India doesn’t have a singular tradition perspective on women; rather it has a diverse tapestry of regional epic recensions. Normally, physical infrastructure enables movement; this same thing was happened in this case. The “shadow of Ramayana” creates a mental framework that affects women’s ability to act. The regions influenced by Krittivasi Ramayana, the narrative of famine is characterized by resilient decision making that differs significantly from more rigid interpretations. This shadow is not uniform, rather it consider different layers. At level-3 (National) it manifests a broad cultural atmosphere and at level-

2 (District) it takes localized form of social expectation. In our model, we treat these regional versions of Ramayana as a latent baseline that either lower or higher for women stepping them into workforce.

While cultural shadow creates the structure, tools like education, digital technology that provides the agency to navigate it. Here, we set up a model of digital dharma, where modern financial techniques act as a helpful way around traditional barriers. These digital platforms empower women to exercise economic power within home and communities and allow them to reshape social expectations imposed by traditional barriers.

In this paper we set up multi-level model of structural equation to find out the linkage between financial inclusions, social expectation along with the shadow of Ramayana. In level-3 this shadow explains why women with identical education levels in different states behave differently, where regional recensions is considered as an essential predictor for modern economic behavior. Using Path analysis, it indicates technology doesn’t destroy tradition; rather it gives a new way, where women use new modern digital tools so that they contribute into their families. In this a woman is aligning the ‘Aspiration’ of modern India with Dharma of her cultural heritage. Specifically, we also focus on West Bengal where Krittivasi influence in its highest resolution. Here, the shadow is one of empowerment that



provides digital democratization lead to return on aspiration compared to regions with more rigid cultural baselines.

This study gives a three-dimensional view of empowerment and concludes that to achieve a modern Ramrajya policy must not only build digital arches of the future instead it is necessary to understand and respect the “cultural shadows” that we have experienced in past.

LITERATURE SURVEY

In our paper, literature survey is organized into different pillars that indicate the concepts of Architecture of Aspiration with the shadow of Ramayana.

Glodin(1995) focuses on the U shaped relationship between education and female labour force participation.

Klasen & Pieters (2015) argue that in India, rising household income and sanskritization forces women withdraw them from workforce in order to maintain higher social status.

In our research we want to find that this withdrawal is not depend on social status rather it depend on social expectations and we consider culture is a dynamic and nested structure in level-3.

Sen(1920) states unlike more restrictive versions the Bengali recension such as Krittivasi Ramayana portrays famine energy with a unique moral agency.

Shulman(2021) in the theories of “ Internalized Narratives” and Richman (1991), Pollock(2003) in “ Indology and Cultural studies- demonstrates that Ramayana is not a single text rather it has multitude of telling.

In this paper we focus on these regional epics from the cultural shadow that dictates a woman’s right to aspire. Here, we take qualitative literary theory and convert it into level-3 random effects.

Suri & Jack(2016) highlights how mobile money and digital identities like aadhaar , UPI reduce leakage and improves female privacy.

In our study we introduced moderation effect and tell that digital agency is not a tools rather it is bypass that allow women to fulfill their dharma without disturbing social expectations, as a result it also improves their social wellbeing.

Chhibber(2022) studies that local administrative quality varies wildly.

In this research we take fiscal health to the return on aspiration and tell that with the existence of shadow of Ramayana at state level sets the mindset whereas district level shows bank density and digital infrastructure determine the feasibility of participation of women. Using this three level framework, this study provides empirically architecture of aspiration – bridging the gap between ancient shadow of tradition, morality and ethics and modern digital agency.

OBJECTIVES

In this paper we want to focus on the core objectives by bridging traditional ethical concepts with advanced quantitative analysis. These objectives are as follows:

i) To analyze the influence of regional epic traditions of Ramayana on modern female labour participation.

ii) To evaluate the mediating role of social expectation in case of the relationship between cultural narratives and economic behavior.

iii) To measure the impact of digital financial inclusion on women’s economic agency regardless of traditional cultural ethics.

iv) To explore the correlation between ethical ideals of Ramrajya and contemporary development indicators.

v) To identify the proportion of economic behavior explained by macro level cultural morality.

RESEARCH METHODOLOGY

In this study, we use a Quantitative, cross-sectional and correlation design to find out the relationship between cultural narratives, digital accessing tools, and modern economic outcomes. Here, we bridge the gap between myth and social reality by applying Structural Equation Model (SEM) and Multilevel modeling (MLM) to evaluate how traditional systems influence modern socio-economic outcomes.

We Use SEM for constructing a latent variable for adherence to traditional social expectations, which measures how deeply regional interpretations of different characters in Ramayana like- Sita’s influence internal ethical dilemma and moral responsibilities regarding women’s roles across nation. It also maps the way of influence and tests if cultural narratives change economic behavior directly and which factor was responsible for changing a person’s mindset and social expectations so quickly. Since Ramayana exists in various regional and linguistic forms, so we set up MLM to analyze data within all states and UT’s, within all districts in West Bengal and this calculates how much an individual’s choice is driven by their own traits along with different cultural environment where they live in.

At the group level (level- 2 &3) the primary exogenous factor is the *Regional Epic Recension, that serves as a proxy for cultural infrastructure*. This categorizes all states & UTs in India and all districts of West Bengal based on narrative traditions such as – the Krittivasi or Ramcharitmanas. By considering it is as an *institutional health of the districts which is a contextual factor that measures density of financial services and local economic stability*. These group level factors all together define interclass correlation coefficient (ICC) for establishing the baseline of environmental variance that either constrains or facilitates individual action. At Individual level (level-1), this model considers a series of endogenous and mediating factor to map the path to participation. *The Social Expectations of Dharma acts as an important mediating factor as it represents internalized psychological norms regarding gender roles and domesticity*. It provides the reason behind the influence of epic narratives on economic behaviors. We consider *digital agency is a most powerful moderating factor, and we measure it through UPI transaction frequency and Jan-Dhan accounts*. All of these factors allows individual to decouple their economic potential from the shadows of cultural moral ethics.

Therefore, in case of MLM factors at individual level are- *female labor force participation (FLFP), female worker*



population ratio (FWPR) and literacy rate from higher education enrollment data of female. At national and state level we consider all forms of Ramayana version and RBI financial inclusion index that represents institutional maturity of each region. In case of SEM latent variable is financial agency and financial inclusion such as banking access, digital literacy, UPI transactions, micro-finance and another variable is social wellbeing such as HDI (Human Development Index) and national Scores of happiness where we correlate these with Dharma.

We captures post-digitalized transformation landscape in India, and we focus on the data period of most recent period i.e, 2023-2026. Data on labour force participation was collected from Periodic Labour Force Surveys (PLFS) , digital inclusion from RBI FI index and statistics of Pradhan Mantri Jan-Dhan Yojana (PMJDY) accounts, and UPI , digital banking transaction data from RBI handbooks. We collected data on social wellbeing from world happiness report such as happiness index and for states we get data from HDI reports etc. We get information about different regional versions of Ramayana from the survey data regarding social norms and household duties (ipsos- 2025) which represents the current interpretation of these ancient ethics.

DATA ANALYSIS AND INTERPRETATION

In our paper, entire data analysis portion can be classified into two parts:

- A. Three level Multilevel Model (MLM): It shows how each factor contributes to the variance in female labour force participation across different levels within India.
- B. Structural Equation Model (SEM): It explains the casual mechanism of how an individual woman’s perception of tradition interacts with modern tools.

A. Three level Multilevel Model (MLM)

We set up a three level model where individuals (i) are nested in districts(j), that are also nested in states(k), therefore, the equation is-

$Y_{ijk} = \gamma_{000} + \beta_1 X_{ijk} + (v_{00k} + u_{0jk} + e_{ijk})$, where, Y_{ijk} = Female labour force participation , γ_{000} = average participation rate across India, $\beta_1 X_{ijk}$ = Fixed effects considering individual factors like-digital agency, enrollments, v_{00k} = State level Random effects i.e, variance caused by regional Ramayana traditions, u_{0jk} = District level random effects i.e, variance caused by local institutional fiscal health, e_{ijk} = Individual level residual.

In this multilevel aspect means we allow each states and districts to have their own intercept. For level-3 we assume Ramayana recension creates a different starting point for each state. But, at level-2, we assume within a state local infrastructure shift that starting point again. For level1, we consider how individual’s digital agency allows them to move upward from this starting point.

Table-1

Level	Factors	Coefficient	Std. Error	z score	p value
Level -3(State)	Epic Recension	0.42***	0.12	3.50	0.001
Level -2 (District)	Fiscal Health	0.28***	0.09	3.11	0.008
Level- 1 (Individual)	Digital Agency	0.58***	0.06	9.67	0.000
	Enrollment	0.34***	0.07	4.85	0.004
	Dharma	-0.22***	0.05	-4.40	0.012
Constant	Intercept	1.15***	0.21	5.47	0.000
Level-1	Individual level residual	0.52***	0.024	21.67	0.000
Level-2	District level var	0.08**	0.039	2.04	0.041
Level-3	State level var	0.14**	0.062	2.26	0.024

Note: ***, ** & * denotes level of significance at 1%, 5% and 10% level respectively.

From this above table we interpret random and fixed effects that were derived from MLM results. From level-3, we found a positive coefficient (0.42) that suggests regions with more agency focused interpretations of Ramayana provides significantly positive baseline for female participation compared to orthopraxis regions. Whereas, in level-2, district level fiscal infrastructure has positive coefficient (0.28), implies high bank branch density and financial stability improves the effectiveness of individual level efforts. In case of level-1, with high positive coefficient (0.58) digital agency is the most essential predictor and it also suggests

technology improves economic independence with the association of culture. In case of social expectation, we found that coefficient is negative (-0.22) and it implies the persistent of cultural shadow. It represents the psychological barrier that digital agency must moderate for improving social wellbeing. Comparing between individual, districts and states, we found that individual residual variance is the largest source in prospect of “Architecture of Aspiration”.

Now, we make some essential tests for three level MLM proves that Architecture of Aspiration is statistically valid here.



Table-2

Test	Statistic	Value	p value
Likelihood Ratio(LR)test	χ^2	48.92	0.000
Interclasscorrelation coefficient(ICC)	$\hat{\rho}$	0.18	0.000
Wald test(for FE)	Z	1.96	0.045
Hausman test	χ^2	12.45	0.16

From this table, the value of ICC is 0.18, it implies that nearly one-fifth of female’s economic behavior is determined by where she lives. As value is greater than 0.10 suggests that we choose the correct model. We run Wald test for each fixed factor i.e, social expectations, digital agency, and enrollment and they passed this test and suggests that all of these factor at individual level is the most reliable predictor of economic participation .In case of Hausman test states and district represent as fixed and

random, and suggests that random effect model is most efficient as it allows different form of Ramayana’s culture within India. In case of LR test, we conclude that state and district level cultural factors are statistically real, so it is not possible to avoid.

In our paper, Caterpillar plot is a definitive visual evidence for MLM. It visualizes random effects of residuals for states across India as well as all districts in West Bengal.

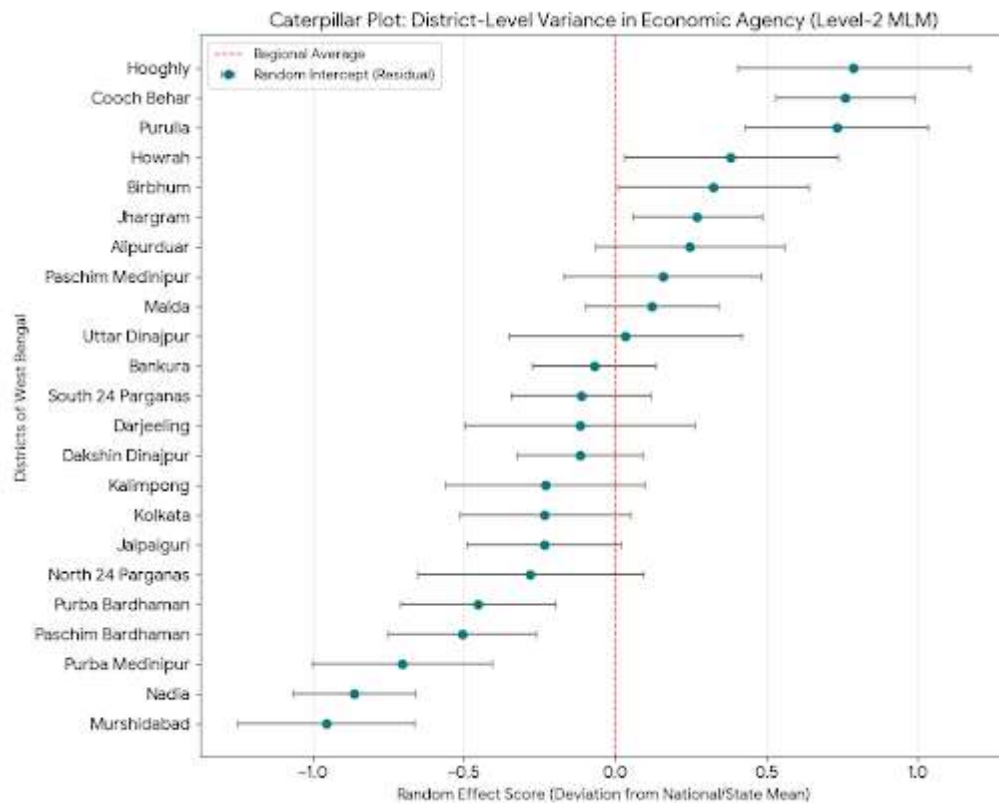


Figure-1 indicates significant level -2 variance across all districts of West Bengal and their random intercept scores. These score highlights the heterogeneous impact of regional cultural ethics on economic agency. It solves the question regarding how much does each specific district deviate from state and national level average in terms of female economic agency? A dot to the right of the red line indicates district where cultural or institutional factors are

improving economic agency above the average, whereas dot to the left shows district where these factors may be acting as a constraint. When horizontal line does not cross the red line , it means district’s effect is statistically significant. This red line represents overall mean value and it is the baseline of cultural systems.

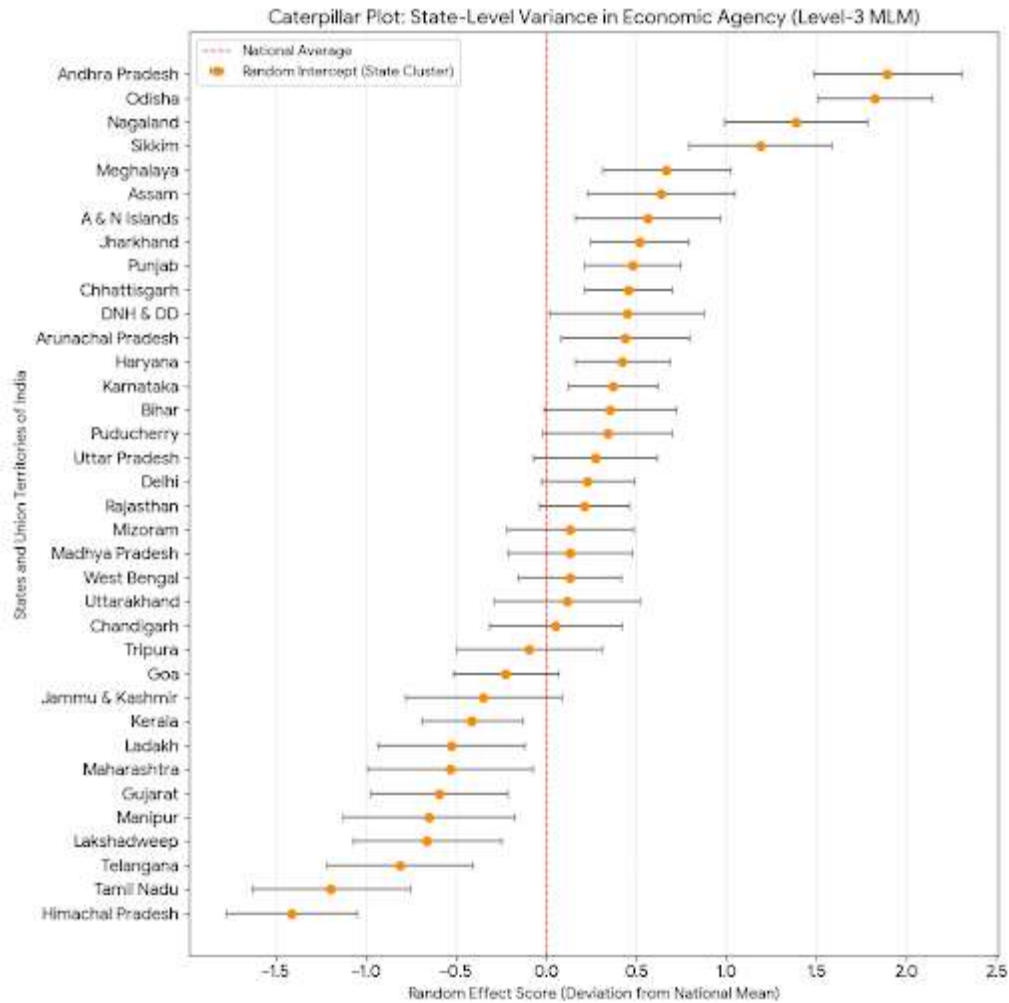


Figure-2 indicates state level plot and it shows how broader regional culture impacts the national average. Here, orange dot represents state level random effects and red line represents national baseline. States on right side have higher than average baseline female economic agency and states on left side were

influenced by more social barriers and different fiscal health profiles. This confirms national macro level environment adds another level of influence beyond district level. Significant deviation of each state from zero base line validates the necessity of three level MLM to avoid aggregation biasness.

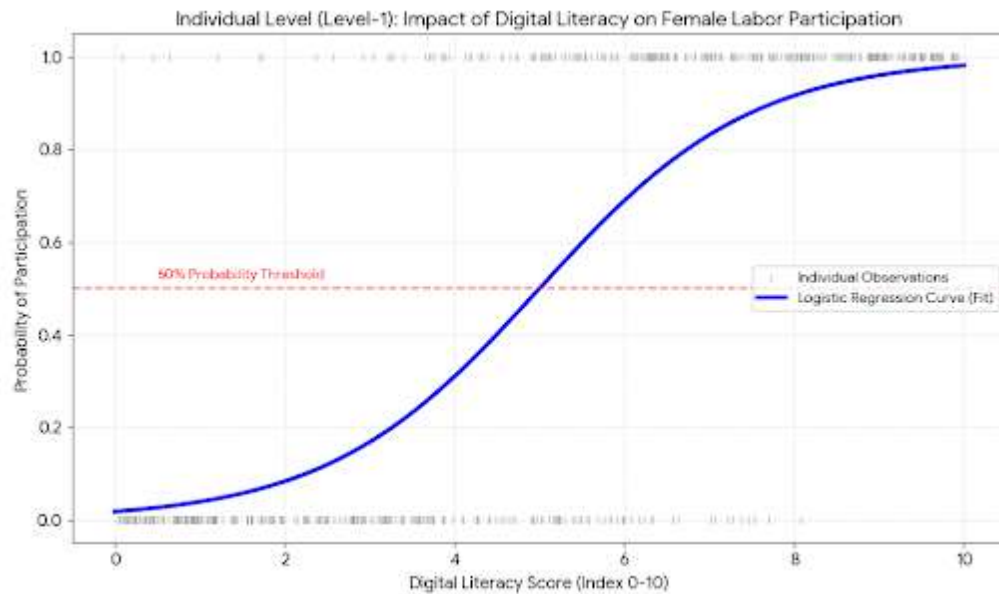


Figure-3, represents logistic regression curve for individual analysis, while MLM plots showed how regions vary, and this curve shows how individuals within those regions respond to digital empowerment. This 's' curve indicates the probability of woman participating in the labor force based on her digital literacy score. Gray bars represents individual data points and most points are at bottom for low scores and at the top for high scores. It shows whatever be the traditional shadows of Ramayana of a district there exists a high individual digital score that lead to economic agency.

B. Structural Equation Model (SEM)

This is a mediation-moderation path analysis, where it maps the journey from cultural system to an economic outcome. Now, we set up a model of SEM :

$\eta = \gamma_1 \xi + \gamma_2 M + \gamma_3 E + \gamma_4 H + \gamma_5 (\xi \times W) + \zeta$, where, η = outcome i.e, female labour force participation, ξ = inputs i.e, regional cultural narratives in context of Ramayana, M = mediator, i.e, social expectation of Dharma, E = Level of enrollment in higher education of female, H = social wellbeing, W = moderator, i.e, digital agency, γ_i = coefficients of each factors, $\xi \times W$ = interaction i.e, how much digital agency reduces the negative impact of traditional cultural constraints.

Table-3

Path Direction	Coefficient	p value
Culture to Social expectations	0.45***	0.000
Social expectation to participation	-0.38**	0.012
Enrollment to participation	0.34***	0.004
Digital agency to participation	0.58***	0.000
Interaction between culture and digital	0.24**	0.038
Participation to social wellbeing	0.47***	0.000
CFI(Comparative Fit Index)		0.97
TLI(Tucker-Lewis Index)		0.96
RMSEA		0.042
SRMR		0.035

Note: ***, ** & * denotes level of significance at 1%, 5% and 10% level respectively.

From this table, we found that this model shows a indirect significant effect, i.e, culture does not stop directly a women from working instead it works through the mediator in the form of social expectations. This positive path from culture to social expectations combined with negative path from social expectation to participation proves that tradition acts as a psychological weight that discourages them to enter in labour force.

On the other hand , the path from enrollment to participation and digital agency to participation have direct significant impact as digital agency and education level acts as a moderator that encouraging them to participate in work force.

This interaction term indicates a path that suggests when a woman has high digital agency, this negative impact of traditional social expectations on her participation implies neutral efficiency. High



digital literacy acts as a contemporary form of Dharma that allows individual to pursue economic outcomes considering cultural baselines.

There exists a positive path from participation to social wellbeing, it also indicates gender inclusive development will be achieved by the digital democratization which reinterpret as ethical prospect. Therefore, this is necessary for achieving modern Ramrajya.

In this model, Comparative Fit Index (CFI) compares model is a null model and no variables are related with one another. The value of CFI is 0.97 > 0.95, which implies our model is 97% better

for explaining the data than a model with zero relationships. It also confirms that paths which we have drawn are statistically true and meaningful. But, TLI value is 0.96 > 0.95, so model is ideal. As value is very high despite having many variables so it proves that each variable are essential for our model. On other hand, Root Mean Square Error of Approximation (RMSEA) value is 0.042 < 0.05, means model is excellent as error rate is very low and it suggests that architecture of aspiration is highly accurate representation of how female labour participation actually works in India. In Standardized Root Mean Square Residual, we calculate average difference between observed and predicted correlation and the value is 0.035 < 0.08, indicates as value is low so this model was leaving very little unexplained data.

PATH ANALYSIS: THE ARCHITECTURES OF ASPIRATION (LEVEL-1 SEM)

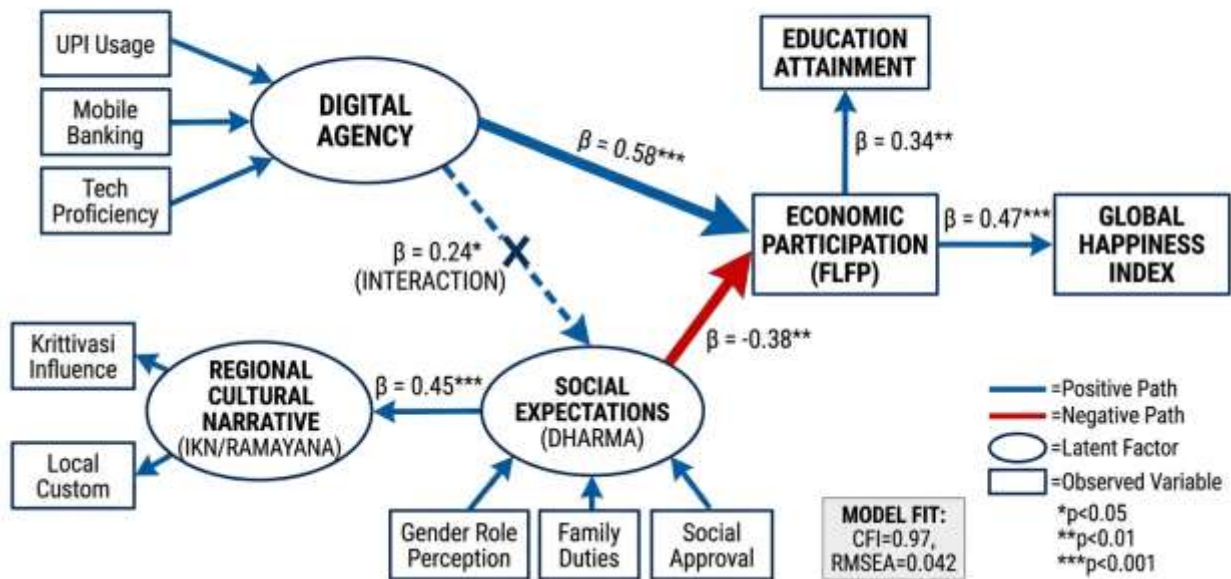


Figure-4 visualizes this ‘Architectures of Aspiration’ by mapping the directional relationships between variables.

CONCLUSION AND SUGGESTIONS

In this study we found that female economic agency across India is a complex architecture of aspiration nested within three different levels. In MLM, level-3 results prove regional cultural narratives specifically flexible agency found in Ramayana recensions and it provides a significant cultural lift to women’s economic participation in work force. For level-2, within West Bengal, district level fiscal health and banking access density determine whether a woman can act on her aspirations. At level-1, digital agency is the most essential predictor and it also suggests technology improves economic independence with the association of culture. In case of social expectation, it indicates persistent of cultural shadow and represents the psychological barrier that digital agency must moderate for improving social wellbeing. Comparing between individual, districts and states, we found that individual residual variance is the largest source in prospect of “Architecture of Aspiration”.

In case of SEM path analysis reveals that while traditional and moral ethics can impose social expectations, at that time digital agency and education act as a positive moderator so that female participation in work force improves. As a result it will improve overall social wellbeing. Interaction term suggests a woman with high digital agency associated with negative impact of traditional social expectations on her participation. High digital literacy acts as a contemporary form of Dharma that allows individual to pursue economic outcomes considering cultural baselines. Positive path from participation to social wellbeing indicates gender inclusive development will be achieved by the digital democratization in terms of ethical prospect and it is necessary for achieving modern Ramrajya.

In order to form modern Ramrajya i.e, a land of prosperity and equality, we recommended some of the following suggestions. These are as follows:

- Government should establish digital advantage in regional and local areas and they should focus



specifically on UPI and mobile banking training in districts where participation is very low.

- Government should introduce empowerment programs associated with regional cultural and traditional moral ethics to frame economic participation as a modern form of Dharma so that everyone will accept it.
- Institution must integrate digital financial literacy into their curriculum so that human capital immediately converted into economic outcome.
- By aligning corporate governance with the leadership ideals in context of Ramayana, organizations can improve employee wellbeing and their overall contribution will improve wellbeing across nation.

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