

Examining the Status of Women Empowerment in India: A Rural – Urban Analysis

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Abstract

This paper tries to examine the status of women empowerment in rural and urban India, based on secondary data gathered from the National Family Health Survey-5 state fact sheets. Based on rankings of states and union territories, women's empowerment is highest in Puducherry and lowest in West Bengal in rural India. In urban India, Sikkim, Arunachal Pradesh, and Manipur have the highest empowerment levels, while Tripura has the lowest empowerment level. The finding indicates that the status of women empowerment is moderate in both rural and urban India. The women empowerment index is also significantly lower in rural India than in urban India. Interstate disparity in terms of women empowerment is also found to be relatively higher in rural India. Based on the findings of the study, we recommend that the Government of India should implement more gender-based programmes to enhance women empowerment, particularly in rural areas.

Keywords: Women empowerment, Rural-Urban Disparities, Regional Disparities, NFHS - 5

1.1 Background of the Study

Gender equality and women's empowerment are not only fundamental human rights but also essential drivers of sustainable economic growth and social development. As enshrined in the 'United Nations' Sustainable Development Goal 5, achieving gender equality and empowering women is a global priority for 2030. In India, a country characterised by rapid economic transition and socio-cultural diversity, the trajectory of women's empowerment remains a complex and multidimensional phenomenon. At the same time, India has witnessed significant legislative and policy interventions to bridge the gender gap through gender-based programmes. However, the outcomes are still spatially and sectorally uneven. The rural-urban divide, in particular, continues to be a defining feature of India's development landscape. Rural women often face barriers such as limited access to formal education, traditional patriarchal norms, and a lack of digital infrastructure. Conversely, while urban women may have better access to information and healthcare, they often struggle with lower labour force participation in rapidly urbanising environments.

Women's empowerment has emerged as a central theme, particularly in developing nations like India. It encompasses the expansion of women's capabilities, access to resources, labour market participation, and active participation in household decision-making. Empowering women means growing them as more aware individuals in society. According to Kabeer (1999), empowerment involves the ability to make strategic life choices, especially in contexts where such choices were previously constrained. In the Indian context, empowerment is closely associated with socio-economic transformation, gender equality and inclusive development. The literature conceptualised women's empowerment as a multidimensional phenomenon consisting of resources, agency and achievements (Kabeer, 1999). Resources include material, human and social assets; agency refers to the decision-making powers, and achievement represents the outcomes. Numerous studies have examined the status of women empowerment in India. Studies have found that Indian women are relatively less empowered and have enjoyed a lower level of privilege than men (Nayak & Mahanta, 2012). The study conducted by Waghamode and Kalyan (2014) highlights

the existence significant gender gap in access to education, employment status, and political participation. Moreover, they also pointed out that rural women are more vulnerable to domestic violence. In examining the status of women's empowerment in India, Vignitha et al. (2024) found that India's mean empowerment index was 21.3. The study also highlights that Goa, Sikkim, and Himachal Pradesh have the highest levels of empowerment. In contrast, West Bengal, Andhra Pradesh, and Telangana have the lowest levels of empowerment. The study conducted by Choudhury and Kumar (2021) found that Northeastern women are in relatively better conditions than women in the rest of India with respect to mobility, space in their lives, life choices, and related dimensions. Similarly, Das (2013) found that women's status in the NE region is relatively better than in the rest of the country on some dimensions. Studies also highlight that the NE region is also better off than the rest of India in terms of gender quality (Mahanta & Nayak, 2013). The literature on women's empowerment in India suggests that Indian women are relatively less empowered and have enjoyed a lower status than their male counterparts.

So far as the existing literature is concerned, we have found a very limited number of works devoted to the Indian context that examine the status of women's empowerment using a standardised composite index. Against this backdrop, the present paper seeks to address this gap by examining the status of women's empowerment in India, in relation to rural and urban India, by constructing a composite women empowerment index based on secondary data collected from the National Family Health Survey – 5.

1.2 Objectives of the Study

The broad objective of the study is to examine the status of women's empowerment in India across rural and urban contexts. However, this paper has the following specific objectives:

- a. To examine the status of women empowerment in rural India.
- b. To look into the status of women empowerment in urban India.
- c. To make a rural-urban comparison in the level of women's empowerment in India.

2. Data Source and Methodology

This study is based on secondary data gathered from the National Family Health Survey-5 (NFHS, 2019-21). The NFHS-5 provides a comprehensive snapshot of health, female empowerment, and household characteristics across 36 States/UTs and 707 districts. The survey covered 636,699 households and 724,115 women (aged 15–49). Due to the COVID-19 pandemic, NFHS conducted its 5th round in two phases. In the first phase, the reference period was 2019-20; in the second phase, 2020-21.

2.1 Analytical Framework

To examine the status of women empowerment in India, we have constructed a composite women empowerment index (WEI) by following the max-min approach. It is to be noted that the maximum value is 100 and the minimum is 0. The value of the WEI ranges from 0 to 1. A similar kind of approach is also followed by Choudhury and Roy (2025) while constructing the WEI. A value closer to 1 indicates higher empowerment, whereas a value closer to 0 indicates less empowerment. The study used Student's t-test, Spearman's rank correlation coefficient, and one-way ANOVA to analyse the study objectives.

2.2 Construction of Women Empowerment Index (WEI)

The construction of WEI involves two steps. The construction of the WE index is shown below. In step I, we have constructed the dimensional indices, and in step II, we have constructed the composite WEI.

Step I: Construction of Dimensional Index:

$$DMEI_i = \frac{X_a - X_{\min}}{X_{\max} - X_{\min}}; 0 \leq DMEI_i \leq 1; i = 1, 2, 3, \dots, n$$

Where, $DMEI_i$ = Decision-making empowerment index of women of the i th state.

X_a = Actual percentage of women having decision-making empowerment in the i th state.¹

$X_{\max}$ = Maximum percentage of women having decision-making empowerment in the i th state

1 Women who usually participate in three household decisions, i.e., decisions about health care for herself, making major household purchases, and visits to her family or relatives (NFHS, 2019-21).

$X_{\min}$ = Minimum percentage of women having decision-making empowerment in the i th state

$$EMPI_i = \frac{X_a - X_{\min}}{X_{\max} - X_{\min}}; 0 \leq EMPI_i \leq 1; i = 1, 2, 3, \dots, n$$

Where $EMPI_i$ = Economic empowerment index of women of the i th state.

X_a = Actual percentage of women having economic empowerment in the i th state.²

$X_{\max}$ = Maximum percentage of women having economic empowerment in the i th state

$X_{\min}$ = Minimum percentage of women having economic empowerment in the i th state

$$HI_i = \frac{X_a - X_{\min}}{X_{\max} - X_{\min}}; 0 \leq HI_i \leq 1; i = 1, 2, 3, \dots, n$$

Where, HI_i = Housing index of women of the i th state.

X_a = Actual percentage of women having a house in the i th state.³

$X_{\max}$ = Maximum percentage of women having a house in the i th state

$X_{\min}$ = Minimum percentage of women having a house in the i th state

$$FEI_i = \frac{X_a - X_{\min}}{X_{\max} - X_{\min}}; 0 \leq FEI_i \leq 1; i = 1, 2, 3, \dots, n$$

Where, FEI_i = Financial empowerment index of women of the i th state.

X_a = Actual percentage of women having financial empowerment in the i th state.⁴

$X_{\max}$ = Maximum percentage of women having financial empowerment in the i th state

$X_{\min}$ = Minimum percentage of women having financial empowerment in the i th state

2 Women who worked in the last 12 months and were paid in cash (NFHS, 2019-21).

3 Women owning a house and/or land (alone or jointly with others) (NFHS, 2019-21).

4 Women having a bank or savings account that they themselves use (NFHS, 2019-21).

$$INFI_i = \frac{Xa - X_{\min}}{X_{\max} - X_{\min}}; 0 \leq INFI_i \leq 1; i = 1, 2, 3, \dots, n$$

$$INFI_i; 0 \leq INFI_i \leq 1; i = 1, 2, 3, \dots, n$$

Where, $INFI_i$ = Information index of women of the i th state.

Xa = Actual percentage of women having information facilities in the i th state.⁵

$X_{\max}$ = Maximum percentage of women having information facilities in the i th state

$X_{\min}$ = Minimum percentage of women having information facilities in the i th state

Step II: Construction of Women Empowerment Index (WEI):

$$WEI_i = \frac{1}{5} (DMEI_i + EMPI_i + HI_i + FEI_i + INFI_i); 0 \leq WEI_i \leq 1; i = 1, 2, 3, \dots, n$$

Where WEI_i = Women Empowerment Index of the i th state.

$DMEI_i$ = Decision-making empowerment index of women of the i th state.

$EMPI_i$ = Economic empowerment index of women in the i th state

HI_i = Housing index of women in the i th state

FEI_i = Financial empowerment index of women of the i th state

$INFI_i$ = Information index of women of the i th state.

Table 1. Distribution of States and UTs with regard to the level of WEI.

Women Empowerment Index (WEI_i)	Women's Empowerment Levels
$0 \leq WEI_i \leq 0.25$	Very low
$0.26 \leq WEI_i \leq 0.50$	Low
$0.51 \leq WEI_i \leq 0.75$	Moderate
$0.76 \leq WEI_i \leq 1.00$	High

Source: Developed by the Authors

5 Women having a mobile phone that they themselves use (NFHS, 2019-21).

3. The State of Women's Empowerment in India

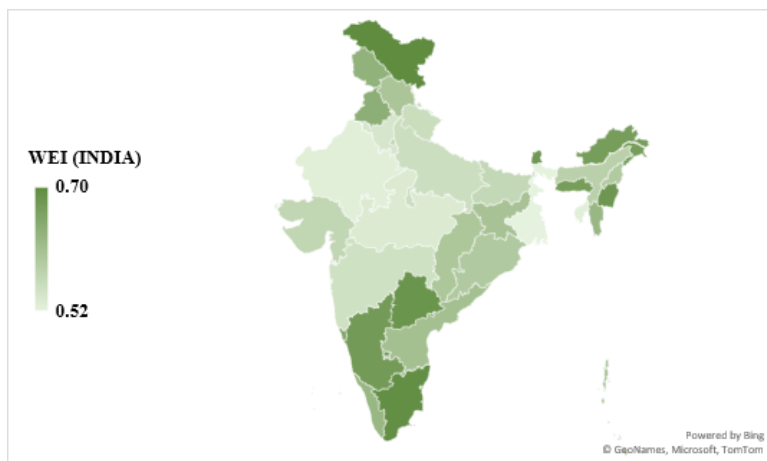


Fig 1: State of Women Empowerment in India

Source: Drawn by the Authors

The status of women empowerment in India is depicted in Fig 1. Tamil Nadu, Puducherry, and Ladakh have the highest women's empowerment level in India as a whole, followed by Manipur and Telangana. West Bengal, Tripura, and Rajasthan have the lowest empowerment levels, followed by Madhya Pradesh and Haryana.

4. Result and Discussion

The result and discussion section is divided into three sub-sections. 4.1 discusses the state of women empowerment in rural India. 4.2 depicts the status of women empowerment in urban India, whereas 4.3 depicts the rural-urban comparison of women empowerment in India.

4.1 The State of Women Empowerment in Rural India

Table 2. Ranking of States and UTs in terms of Women Empowerment in Rural India

States and UTs	WEI	Rank	States and UTs	WEI	Rank
Andaman & Nicobar Islands	0.61	8	Maharashtra	0.53	15
Andra Pradesh	0.60	9	Manipur	0.67	4
Arunachal Pradesh	0.67	4	Meghalaya	0.69	3
Assam	0.57	11	Mizoram	0.60	9
Bihar	0.56	12	Nagaland	0.56	12
Chhattisgarh	0.59	10	NCT Delhi	0.61	8
Daman and Diu	0.64	6	Odisha	0.59	10
Goa	0.66	5	Puducherry	0.71	1
Gujarat	0.54	14	Punjab	0.63	7
Haryana	0.52	16	Rajasthan	0.51	17
Himachal Pradesh	0.59	10	Sikkim	0.67	4
Jammu and Kashmir	0.64	6	Tamil Nadu	0.70	2
Jharkhand	0.60	9	Telangana	0.70	2
Karnataka	0.67	4	Tripura	0.52	16
Kerala	0.63	7	Uttar Pradesh	0.54	14
Ladakh	0.70	2	Uttarakhand	0.55	13
Madhya Pradesh	0.52	16	West Bengal	0.48	18

Source: Calculated by the Authors

Table 2 provides the rankings of the states and union territories (UTs) in terms of women’s empowerment in rural India. The ranking shows that Puducherry has the highest level of women’s empowerment, followed by Ladakh, Tamil Nadu, and Telangana. Furthermore, West Bengal has the lowest level of women’s empowerment, followed by Rajasthan and Madhya Pradesh. Moreover, West Bengal is the only state that falls under a low level of women’s empowerment. The study’s findings are consistent with the studies of Vignitha et al. (2024).

Table 3. Descriptive Statistics of Women Empowerment Index in Rural India

Variable	Maximum	Minimum	Mean	SD
WEI	0.71	0.48	0.60	0.06

Source: Calculated by the Authors

Table 3 shows that the mean WEI in rural India is 0.60, indicating a moderate level of women's empowerment. Compared with Table 2, 15 states in rural India have achieved higher empowerment levels than the national average. The maximum women empowerment level is 0.71, and the minimum is 0.48 in rural India. The standard deviation also indicates the existence of interstate disparities in WE in rural India.

Table 4. Status of the Dimensional Indices of Women's Empowerment in Rural India

Dimensional Indices	Mean	SD	F- value
DMEI	0.901	0.051	F (4,165) df =124.05** P > F=0.00
EMPI	0.287	0.117	
HI	0.450	0.179	
FEI	0.796	0.084	
INFI	0.591	0.173	

*Source: Calculated by the Authors, **, meaning significant at 1% level of significance*

Table 4 presents the status of the dimensional indices of women's empowerment in rural India. The findings of the study show a substantial variation across the different dimensions of women's empowerment in rural India. Decision-Making Empowerment (DMEI) is highest in rural India, with a low standard deviation (0.051), indicating that women in rural India exhibit relatively higher participation in the decision-making process with minimal disparity. The Financial Empowerment Index (FEI) is also found to be comparatively higher in rural India, indicating relatively better financial inclusion. In contrast, Informational Index (INFI) is found to be moderate in rural India, and the value of standard deviation shows a higher level of disparities in access to information. The Housing Index (HI) is relatively low in rural India, with greater interstate disparity. Moreover, the Employment Index (EMPI) is lowest in rural India, indicating low levels of employment opportunities and labour market

participation among women in rural India. The F-statistic is statistically significant at the 1 per cent level, indicating a significant difference in the dimensions of WE in rural India.

Table 5. Regional disparities in the level of Women Empowerment in rural India

Region	Mean	Standard Deviation	F- value
North India	0.59	0.07	F (5,28) df =2.43*
Central India	0.55	0.04	
East India	0.56	0.05	
Northeast India	0.62	0.06	
West India	0.60	0.07	
South India	0.66	0.05	

Source: Calculated by the Authors, *, meaning significant at 10% level of significance.

Regional disparity in terms of the level of women's empowerment in rural India is reflected in Table 5. It is observed that women in the Southern region of rural India have the highest level of empowerment, followed by those in the Northeastern region. Women's empowerment is lowest in Central India, followed by the Eastern region of the country. The standard deviation also indicates the presence of disparities in WE level. The F-value is statistically significant at the 10% level, indicating a difference in women's empowerment across regions of rural India.

4.2 The State of Women's Empowerment in Urban India

Table 6. Ranking of States and UTs in terms of Women Empowerment in urban India

States and UTs	WEI	Rank	States and UTs	WEI	Rank
Andaman & Nicobar Island	0.62	8	Madhya Pradesh	0.58	12
Andhra Pradesh	0.63	7	Maharashtra	0.57	13
Arunachal Pradesh	0.70	1	Manipur	0.70	1
Assam	0.61	9	Meghalaya	0.68	3
Bihar	0.58	12	Mizoram	0.64	6
Chandigarh	0.61	9	Nagaland	0.64	6
Chhattisgarh	0.62	8	NCT Delhi	0.57	13

Daman and Diu	0.65	5	Odisha	0.59	11
Goa	0.65	5	Puducherry	0.69	2
Gujarat	0.60	10	Punjab	0.66	4
Haryana	0.58	12	Rajasthan	0.56	14
Himachal Pradesh	0.66	4	Sikkim	0.70	1
Jammu and Kashmir	0.63	7	Tamil Nadu	0.69	2
Jharkhand	0.63	7	Telangana	0.66	6
Karnataka	0.69	2	Tripura	0.54	14
Kerala	0.62	8	Uttar Pradesh	0.59	11
Ladakh	0.69	2	Uttarakhand	0.58	12
Lakshadweep	0.57	13	West Bengal	0.59	11

Source: Calculated by the Authors

Table 6 presents the rankings of the states and UTs with respect to women's empowerment in Urban India. Based on the rankings, it is observed that the level of women empowerment is highest in Sikkim, Arunachal Pradesh, and Manipur, followed by Tamil Nadu, Ladakh, Puducherry, and Karnataka. While it is found to be lowest in Tripura and Rajasthan, followed by NCT Delhi and Lakshadweep.

Table 7. Descriptive Statistics of Women Empowerment Index in Urban India

Variable	Maximum	Minimum	Mean	SD
WEI	0.70	0.54	0.63	0.05

Source: Calculated by the Authors

The mean value of WEI in Table 7 shows that the average women empowerment level in urban India is 0.63. This indicates that the status of women empowerment in urban India is mostly moderate. The women empowerment index is also found to be moderate in urban India. In comparison with Table 6, it is found that 15 states in urban India have achieved higher empowerment levels than the national average. The maximum empowerment level is found to be 0.70. while the minimum is 0.54. The interstate disparity in terms of women's empowerment is found to be relatively low in urban India in relation to rural India.

Table 8. Status of the Dimensional Indices of Women's Empowerment in Urban India

Dimensions Indices	Mean	SD	F- value
DMEI	0.917	0.045	F (4,165) df =285.15** P > F=0.00
EMPI	0.265	0.082	
HI	0.383	0.156	
FEI	0.811	0.058	
INFI	0.752	0.109	

Source: Calculated by the Authors, ** meaning significant at 1 % level of significance

Table 8 provides the status of various dimensional indices of women empowerment in urban India. The finding shows substantial variations in dimensional indices. The Decision-Making Empowerment Index (DMEI) has the highest mean value in urban India, indicating that the women of urban India have relatively higher household decision-making empowerment. The Financial Empowerment Index and Informational Index are also found to be higher, indicating that urban women have relatively better access to financial services and information. However, the Housing Index and Employment are relatively low in urban India. This indicates that women in urban India have limited employment opportunities and lower rates of housing ownership. The F-statistic is statistically significant, indicating a difference in the dimensional indices of women's empowerment in urban India. Interstate disparities are also relatively higher in the Housing Index, whereas lowest in household decision-making empowerment.

Table 9. Regional disparities in the level of Women Empowerment in urban India

Region	Mean	Standard Deviation	F- value
North India	0.62	0.05	F (5,30) df =1.48
Central India	0.59	0.02	
East India	0.60	0.02	
Northeast India	0.65	0.06	
West India	0.62	0.04	
South India	0.65	0.04	

Source: Calculated by the Authors

Table 9 reflects the regional disparities in WEI level in urban India. The WEI is found to be highest in the Southern and Northeastern regions of the country and lowest in the Central region of India. Intra-regional disparity also exists in urban India. The F-value is not statistically significant, indicating no difference across regions of India in WE. Table 9 also shows that the northeastern and southern regions perform exceptionally well in terms of WE in India, compared with the other regions in urban India.

4.3 Rural-Urban Comparison in the Level of Women Empowerment in India

Table 10. Rural-Urban Comparison in the Level of Women Empowerment in India

States and UTs	Level of Women Empowerment				
	Rural	Rank	Urban	Rank	Rank Difference
Andaman & Nicobar Islands	0.61	8	0.62	8	0
Andra Pradesh	0.60	9	0.63	7	2
Arunachal Pradesh	0.67	4	0.70	1	3
Assam	0.57	11	0.61	9	2
Bihar	0.56	12	0.58	12	0
Chhattisgarh	0.59	10	0.62	8	2
Daman and Diu	0.64	6	0.65	5	1
Goa	0.66	5	0.65	5	0
Gujarat	0.54	14	0.60	10	4
Haryana	0.52	16	0.58	12	4
Himachal Pradesh	0.59	10	0.66	4	6
Jammu and Kashmir	0.64	6	0.63	7	-1
Jharkhand	0.60	9	0.63	7	2
Karnataka	0.67	4	0.69	2	2
Kerala	0.63	7	0.62	8	-1
Ladakh	0.70	2	0.69	2	0
Madhya Pradesh	0.52	16	0.58	12	4
Maharashtra	0.53	15	0.57	13	2
Manipur	0.67	4	0.70	1	3
Meghalaya	0.69	3	0.68	3	0
Mizoram	0.60	9	0.64	6	3

Nagaland	0.56	12	0.64	6	6
NCT Delhi	0.61	8	0.57	13	-5
Odisha	0.59	10	0.59	11	-1
Puducherry	0.71	1	0.69	2	-1
Punjab	0.63	7	0.66	4	3
Rajasthan	0.51	17	0.56	14	3
Sikkim	0.67	4	0.70	1	3
Tamil Nadu	0.70	2	0.69	2	0
Telangana	0.70	2	0.66	6	-4
Tripura	0.52	16	0.54	14	2
Uttar Pradesh	0.54	14	0.59	11	3
Uttarakhand	0.55	13	0.58	12	1
West Bengal	0.48	18	0.59	11	7
Student's T-test = - 1.77*		Spearman rank correlation coefficient = 0.84**			

Source: Calculated by the Authors, **, * meaning significant at 1&10 % level significance.

The rural-urban comparison in terms of women empowerment is portrayed in Table 10. The T-test is statistically significant at 10 % level, indicating that the women's empowerment index is significantly lower in rural India compared to urban India. The findings of the present work are in tune with existing studies (Waghmode & Kalyan, 2014). The Spearman rank correlation coefficient is statistically significant at 1% level, indicating a significant difference in the rankings of states and UTs in WE across rural and urban India. Due to data unavailability, two states have been excluded from the analysis.

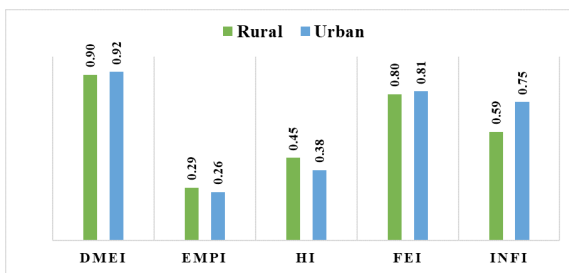


Fig 2: Rural-Urban Differences in the Different Dimensions of Women Empowerment

Source: Drawn by the Authors

Fig. 2 presents a rural-urban comparison across dimensions of women's empowerment in India. Both women in rural and urban India exhibit relatively higher levels of Decision-making Empowerment and Financial Empowerment. This suggests that both rural and urban women in India have greater autonomy in household decision-making and greater financial empowerment. The Decision-making Empowerment (DMEI), Financial Empowerment, and Information Index (INFI) are found to be relatively higher in urban India than rural India. This suggests that women in urban India have greater household decision-making power, greater access to and use of financial services, and better access to information than their rural counterparts. In contrast, women in rural areas have higher Economic Empowerment Index (EMPI) and Housing Index (HI) scores than their urban counterparts. This suggests that women in rural India have relatively higher employment and economic opportunities than their urban counterparts.

5. Conclusion and Policy Recommendations

To conclude, this paper examines the status of women's empowerment in both rural and urban India. Based on the rankings of the states and union territories. Puducherry has the highest level of women's empowerment in rural India, followed by Ladakh, Tamil Nadu, and Telangana. West Bengal has the lowest empowerment level, followed by Rajasthan and Madhya Pradesh. Moreover, in urban India, Sikkim, Arunachal Pradesh, and Manipur have the highest levels of women's empowerment, followed by Tamil Nadu, Ladakh, Puducherry, and Karnataka. Tripura and Rajasthan have the lowest empowerment level, followed by NCT Delhi and Lakshadweep. The findings indicate that the level of women's empowerment in both rural and urban India is moderate, and rural women are significantly less empowered than their urban counterparts. Interstate disparity in terms of women empowerment is also found to be relatively higher in rural India as compared to urban India. Additionally, the study reveals that urban India has relatively higher Decision-making Empowerment Index (DMEI), Financial Economic Empowerment Index, and Information Index (INFI) than rural India. However, the Housing Index (HI) and the Economic Empowerment Index (EMPI) are relatively higher in rural

India than their urban counterparts. Based on the findings of the study, we recommend that the Government of India should implement more gender-based programmes to enhance women empowerment, particularly in rural areas.

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