

Gender Equality and Women Empowerment in Rural Areas

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ABSTRACT

Gender equality, women's empowerment, and social inclusion are essential for sustainable rural development. Despite various government schemes and social reforms, women in rural areas still face challenges such as limited access to education, employment opportunities, healthcare services, financial resources, and participation in decision-making processes. This study examines the present status of gender equality and women's empowerment in rural communities and identifies the factors influencing the social inclusion of rural women. The research is based on both primary and secondary data. Primary data were collected through questionnaires and interviews with rural women, while secondary data were gathered from journals, books, government reports, and online sources. The study focuses on important dimensions such as education, employment, financial literacy, self-help groups (SHGs), and women's participation in social and economic activities. The findings reveal that education, skill development, and financial awareness significantly enhance women's confidence, decision-making ability, and active participation in society. Government initiatives and self-help groups have also contributed positively toward empowering rural women. However, traditional social norms, gender discrimination, lack of awareness, and limited opportunities continue to restrict full gender equality and social inclusion.

Keywords: *Self-Help Groups (SHGs), Government Schemes, Financial Literacy, Skill Development, Rural Women and Employment Opportunities.*

INTRODUCTION

Gender equality, women's empowerment, and social inclusion are key pillars for achieving sustainable development and social justice in rural India. Women constitute a major part of the rural population and actively contribute to agriculture, livestock management, household responsibilities, food security, child care, and informal economic activities. Despite their significant

contribution to the rural economy and society, women often remain socially and economically disadvantaged. They continue to face challenges such as poverty, unemployment, unequal wages, limited access to education and healthcare, lack of property rights, and restricted participation in decision-making. Traditional social norms and patriarchal structures further limit their freedom, opportunities, and overall development in rural areas.

Gender equality refers to providing equal rights, opportunities, responsibilities, and treatment to both men and women in all spheres of life. It ensures that women are not discriminated against on the basis of gender and have equal access to education, employment, healthcare, political participation, and economic resources. It promotes fairness, justice, and balanced development in society. Women's empowerment is closely linked with gender equality and focuses on enhancing women's confidence, independence, decision-making ability, and active participation in social, economic, and political activities. Empowered women are better able to improve their own lives and contribute positively to their families and communities.

Social inclusion is another important aspect of rural development, ensuring that marginalized groups, especially women, have equal opportunities to participate in development processes. In rural India, women often experience social exclusion due to caste discrimination, poverty, illiteracy, unemployment, and gender bias. Social inclusion helps reduce inequalities and ensures dignity, equal rights, and access to resources for all individuals. Education plays a crucial role in empowering women and promoting social inclusion. However, educational inequality remains a major issue in rural areas, where many girls drop out due to poverty, early marriage, domestic responsibilities, and lack of facilities. Similarly, economic empowerment is essential for improving women's status. Although women contribute significantly to rural work, much of their labour is unpaid or underpaid, and they face wage discrimination, limited access to credit, and lack of property ownership, which restricts their financial independence.

LITERATURE REVIEW

A literature review is an important part of research as it helps in understanding previous studies, theories, and findings related to the research topic. It provides background knowledge and helps the researcher identify gaps, issues, and areas that need further study. Through a literature review, the researcher can understand different viewpoints and research methods used by earlier scholars. It also helps in developing research objectives, hypotheses, and methodology in a proper manner.

Schmidt, et al, (2021) conducted a study titled "Community-Level Empowerment of Women and Men: Capability Approach-Driven Insights for Rural India." This study explored community empowerment in rural Karnataka using Amartya Sen's Capability Approach. The findings revealed that education, participation in community activities, and access to resources positively influence women's empowerment in rural areas. The research also highlights that empowered women contribute significantly to both social and economic development.

However, the study was limited to selected villages and did not extensively examine broader issues related to social inclusion and policy implementation across different rural regions in India.

Dixit and Yadav (2026) conducted a study on systematic review of gender inequality and women's empowerment in India by analyzing studies published between 2016 and 2025. The review emphasizes that women in India continue to face social, cultural, economic, and workplace discrimination despite developmental progress. Researchers have identified patriarchal attitudes, limited economic opportunities, and unequal access to education and healthcare as major barriers to women's empowerment. The study also recommends stronger policy reforms and awareness programs to achieve Sustainable Development Goal 5 related to gender equality. However, the review mainly focused on general issues affecting women and gave limited attention to the specific conditions of rural women and the practical aspects of their social inclusion.

Study on Gender and Rural Change (2023), published in the *Journal of Integrative Agriculture*, reviewed 82 research articles from 1960 to 2021 to examine the relationship between gender and rural transformation. The study found that rural development improved women's employment, income opportunities and empowerment. However, women still face unequal control over income, heavy workloads, and food insecurity. The study emphasizes the need for gender-inclusive policies but identifies a limited focus on women's leadership and participation in rural policymaking.

Patel and Mistry (2024) reviewed the literature on women's empowerment through Self-Help Groups (SHGs) in India. The study found that SHGs improved women's financial independence, social status, decision-making abilities, and political participation. It also highlights the role of microfinance and skill development in reducing poverty and supporting rural development. However, the research has given limited attention to the healthcare and educational challenges faced by rural women.

Jain and Nalla (2024) conducted a systematic review of women's empowerment through SHGs in rural India. The study showed that SHGs strengthened women's financial security, entrepreneurial skills, leadership qualities, and participation in family and community decision-making. It also identified SHGs as effective tools for social inclusion and for reducing poverty. However, this research did not deeply examine regional differences or the long-term sustainability of SHG-based development models.

Mohanty et al, (2024) studied gender inequality in the agriculture and food systems in India. The findings revealed that rural women face discrimination in wages, land ownership, credit access, agricultural training, and decision-making. This study emphasizes the need for fair agricultural policies and equal resource access to achieve gender equality. However, the research mainly focused on agriculture and paid less attention to other aspects of women's empowerment, such as education and healthcare.

Pallavi Gupta (2025) conducted a systematic review on women's participation in agricultural labor and nutrition outcomes. The study found that women's involvement in agriculture improves household income and food security but

also increases their workload and health-related challenges. Positive outcomes were observed when women had access to resources and decision-making power in the household. However, this study mainly focused on agriculture and nutrition rather than the broader issues of social inclusion and empowerment.

Avnish Kumar and Aditya Raj (2025) studied the impact of globalization on women in rural India. The research found that globalization created new employment opportunities and increased women's participation in the workforce in some rural regions. However, it also intensified existing inequalities related to caste, class, gender, and economic status. The study highlighted that unequal access to resources and opportunities continues to limit inclusive development, while local policy measures for marginalized rural women received limited attention.

Research Gap

The literature review shows that most studies focus on women's empowerment, SHGs, education, and rural development, highlighting positive socio-economic impacts. However, limited research covers gender equality, empowerment, and social inclusion together, especially in rural areas. Issues like healthcare inequality, social discrimination, and political participation are less explored. There is also a lack of region-specific studies on government schemes and rural women's real challenges. Therefore, this study provides a more comprehensive analysis of these dimensions.

OBJECTIVES OF THE STUDY

- To assess the status of gender equality and women empowerment in rural areas.
- To identify the key challenges faced by rural women.
- To evaluate the role of government initiatives and SHGs in women empowerment

RESEARCH METHODOLOGY

Research Design

The study is descriptive and analytical in nature. It focuses on understanding gender equality, women empowerment, and social inclusion in rural areas. The research analyses the socio-economic conditions of rural women and the factors influencing their empowerment. It helps in identifying existing problems and challenges faced by women in the study area. The study also examines the impact of various social and economic variables on women's status. Overall, it provides a systematic analysis of the selected rural population.

Collection of Data & Sampling Technique

The study is based on both primary and secondary data. Primary data was collected through structured questionnaires, personal interviews, and informal discussions with respondents, while secondary data was gathered from journals, books, government reports, Census, NABARD, RBI, and NITI Aayog publications. For sampling, a simple random sampling technique was used to

select respondents. The sample size of the study consists of 120 rural households from the selected study area.

Study Area

The study was conducted in the Gagret block of Una district, Himachal Pradesh. This area represents a rural setting where socio-economic conditions of women were examined. It was selected to understand the real situation of gender equality and women empowerment at the grassroots level. The region mainly consists of rural households dependent on agriculture and small-scale activities. It provides a suitable base for studying the challenges faced by rural women. The study area helps in analysing local conditions and drawing meaningful conclusions.

Statistical Tools Used

The collected data was analysed using the percentage method, average (mean), and tables for comparison and presentation. Bar diagrams and pie charts were used for graphical representation of data. The Chi-square test was applied to examine associations between variables, while regression analysis was used to study the impact of key factors on women empowerment. These tools helped in systematic and meaningful interpretation of the data.

Need and Significance of the Study

The study is important to understand the status of rural women in terms of gender equality and empowerment. It helps in identifying the major barriers faced by women in social, economic, and educational fields. The study also evaluates the effectiveness of government schemes and Self-Help Groups (SHGs). It provides useful insights for improving the socio-economic conditions of rural women. The findings are helpful for policymakers in formulating better development strategies. Overall, it promotes inclusive and sustainable rural development.

Hypothesis of the Study

The study includes null (H_0) and alternative (H_1) hypotheses.

H_0 states that there is no significant gender inequality, no major socio-economic challenges, and government schemes and SHGs have no significant impact on women empowerment. H_1 states that there is significant gender inequality, rural women face major socio-economic challenges, and government schemes and SHGs have a positive impact on women empowerment and social inclusion in rural areas.

Scope of the Study

The study focuses on gender equality, women empowerment, and social inclusion in rural areas. It is conducted in the Gagret block of Una district, Himachal Pradesh and includes 120 rural households. The study examines socio-economic conditions, challenges faced by rural women, and the role of government schemes and SHGs in their empowerment. It helps in understanding education, employment, income, decision-making power, and awareness levels among rural women.

RESULT AND FINDINGS

Gender equality and women empowerment in rural areas

Gender equality means that women and men have equal rights, responsibilities, opportunities, and access to resources in all aspects of life. Women empowerment refers to the process of increasing women’s ability to make choices, participate in decision-making, and gain control over economic, social, and political resources. In rural areas, women play a vital role in agriculture, household management, child care, and community development. However, they often face challenges such as limited access to education, employment opportunities, financial resources, and decision-making power. Promoting gender equality and women empowerment helps improve family welfare, economic growth, and social development.

Table 1: Socio-Economic and Empowerment Profile of Rural Women

Variable	Category	Frequency (f)	Percentage
Education	Graduate/Postgraduate	78	65.00
	Secondary Education	30	25.00
	Primary Education	08	6.60
	Illiterate	04	3.33
	Total	120	100.00
Occupation	Private/Government Job	45	37.50
	Self-employed	31	25.80
	Student	25	20.80
	Homemaker	19	15.80
	Agriculture	00	0.00
	Total	120	100.00
Perception of Equal Opportunities	Yes	57	47.50
	To Some Extent	37	30.80
	No	26	21.70
	Total	120	100.00

Data Source: Field Survey, 2025

The table shows that most respondents are highly educated, with 65.00 percent being graduates or postgraduates, followed by 25.00 percent with secondary education, 6.60 percent with primary education, and only 3.33 percent being illiterate. In terms of occupation, 37.50 percent are engaged in private or government jobs, 25.80 percent are self-employed, 20.80 percent are students, and 15.80 percent are homemakers, while 0.00 percent are involved in agriculture. Regarding perception of equal opportunities, 47.50 percent of respondents believe that equal opportunities exist, whereas 30.80 percent feel they exist only to some extent, and 21.70 percent believe that equal opportunities do not exist.

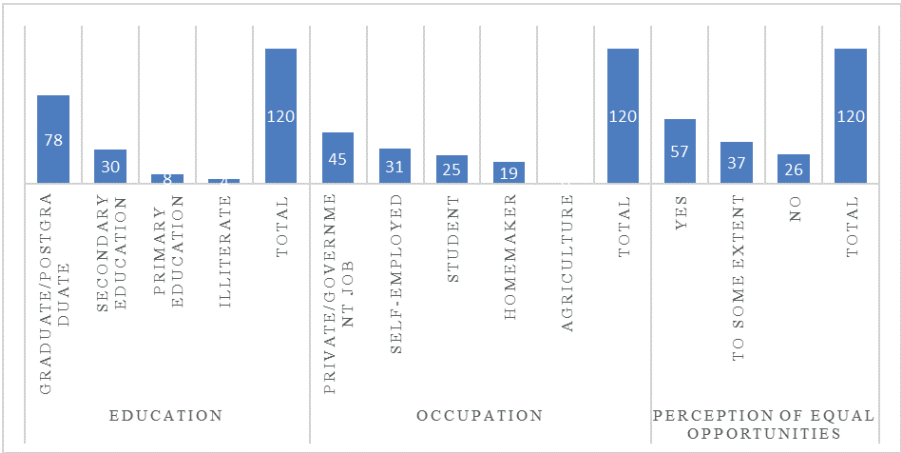


Figure 1 Socio-Economic Profile and Perception of Rural Women

The figure shows that 65.00 percent (78) respondents are graduates/postgraduates, 37.50 percent (45.00) are in government/private jobs, and 47.50 percent (57) feel equal opportunities exist. Overall, it highlights a relatively educated and economically active group, but with a mixed perception of gender equality in rural areas.

Table 2: Chi-Square Analysis of Socio-Economic Factors and Perception of Gender Equality

Relationship Tested	χ^2 Value	p-value
Education vs Perception of Equal Opportunities	14.28	0.028
Occupation vs Perception of Equal Opportunities	11.92	0.036
Education vs Occupation	16.45	0.041

The Chi-Square analysis shows that all relationships are statistically significant ($p < 0.05$). The result for Education vs Perception of Equal Opportunities ($\chi^2 = 14.28$, $p = 0.028$) indicates that higher education improves women’s perception of gender equality. The association between Occupation vs Perception ($\chi^2 = 11.92$, $p = 0.036$) shows that women in formal jobs have a more positive view of equal opportunities. Similarly, Education vs Occupation ($\chi^2 = 16.45$, $p = 0.041$) confirms that higher education leads to better employment opportunities.

An Analysis of Major Challenges Faced by Rural Women in Rural Areas:

An Analysis of Major Challenges Faced by Rural Women in Rural Areas shows that rural women continue to face multiple socio-economic and cultural barriers that restrict their empowerment. The major challenges include lack of awareness, social restrictions, limited access to healthcare, and financial dependency. Issues such as unemployment and gender discrimination further reduce their opportunities for growth and development. Although illiteracy and poverty are present, they are less dominant compared to awareness and social constraints.

Table 3: Major Challenges Faced by Rural Women

Challenge	Frequency	Percentage
Lack of Awareness	78	65.00
Social Restrictions	75	62.50
Lack of Healthcare	70	58.30
Financial Dependency	66	55.00
Unemployment	61	50.80
Gender Discrimination	53	44.20
Illiteracy	19	15.80
Poverty	18	15.00

Note: Multiple responses allowed, hence total exceeds 100%.

Data Source: Field Survey, 2025

The table shows that rural women face multiple key challenges, with lack of awareness (65.00%) and social restrictions (62.50%) being the most prominent. Lack of healthcare (58.30%), financial dependency (55.00%), and unemployment (50.80%) also significantly affect their empowerment. Overall, socio-cultural barriers and economic dependency are the major obstacles to women empowerment in rural areas.

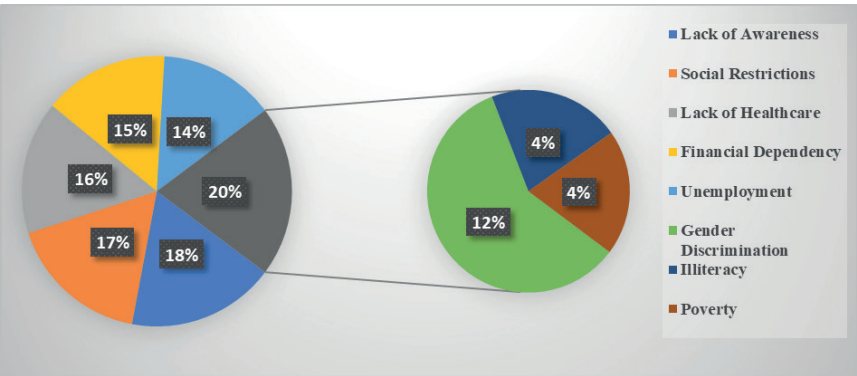


Figure 1.2: Percentage Distribution of Major Challenges Faced by Rural Women

The figure shows the major challenges faced by rural women in the study area. It indicates that lack of awareness (65.00%), social restrictions (62.50%), and lack of healthcare (58.30%) are the most prominent issues. Economic problems such as financial dependency (55.00%) and unemployment (50.80%) also significantly affect women empowerment. Overall, the data highlights that socio-cultural and awareness-related barriers are more dominant than economic and educational issues.

Table 4: Garrett Ranking Analysis of Challenges Faced by Rural Women

Rank	Challenge	Frequency	Percentage	Garrett Mean Score*
I	Lack of Awareness	78	65.00	Highest
II	Social Restrictions	75	62.50	High
III	Lack of Healthcare	70	58.30	High
IV	Financial Dependency	66	55.00	Moderate-High
V	Unemployment	61	50.80	Moderate
VI	Gender Discrimination	53	44.20	Moderate-Low
VII	Illiteracy	19	15.80	Low
VIII	Poverty	18	15.00	Lowest

Data Source: Field Survey, 2025

The table shows the Garrett Ranking analysis of major challenges faced by rural women. It indicates that lack of awareness (Rank I, 65.00%) is the most severe problem, followed by social restrictions (Rank II, 62.50%) and lack of healthcare (Rank III, 58.30%), which are also highly significant barriers. Financial dependency (55.00%) and unemployment (50.80%) fall under moderate impact levels, showing economic vulnerability among women. On the other hand, gender discrimination, illiteracy, and poverty are ranked lower, indicating relatively lesser perceived impact compared to awareness and social constraints. Overall, the results highlight that socio-cultural factors are more dominant barriers to women empowerment than purely economic issues.

Role of Government Schemes, Self-Help Groups (SHGs) and Women Empowerment in Rural Areas

The table highlights the role of government schemes and Self-Help Groups (SHGs) in promoting women empowerment in rural areas. It shows that awareness and access to government schemes significantly influence women’s participation in development programs. SHGs play an important role in improving financial independence, confidence, and decision-making power among rural women. Education and financial literacy further enhance their ability to utilize available opportunities effectively. Overall, the findings indicate that government initiatives and SHGs are crucial drivers of women empowerment and social inclusion in rural communities.

Table 5: Role of Government Schemes, SHGs and Women Empowerment

Variable	Category	Frequency (f)	Percentage
Awareness & Benefit from Government Schemes	Fully Aware & Benefited	31	25.80
	Aware but Not Benefited	30	25.00
	Partially Aware	26	21.70
	Not Aware	33	27.50
	Total	120	100.00

Impact of SHGs, Education & Financial Literacy	Strongly Agree	31	25.80
	Agree	62	51.70
	Neutral	17	14.20
	Disagree	10	8.30
	Total	120	100.00

Data Source: Field Survey, 2025

Table 6 (A): Chi-Square Test Results on Government Schemes Awareness and SHGs

Variable Relationship Tested	χ^2 Value	df	p-value	Result
Awareness & Benefit from Government Schemes	11.36	6	0.012	Significant
Impact of SHGs, Education & Financial Literacy	13.02	6	0.005	Significant

The Chi-Square analysis shows that both relationships are statistically significant at 5% level. For Awareness & Benefit from Government Schemes ($\chi^2 = 11.36$, $p = 0.012$), the null hypothesis (H_0) is rejected, indicating a significant association between awareness level and scheme benefits. Similarly, for Impact of SHGs, Education & Financial Literacy ($\chi^2 = 13.02$, $p = 0.005$), the null hypothesis is also rejected, showing a strong relationship with women empowerment. Overall, the results confirm that awareness and SHGs significantly influence rural women empowerment.

Table 6 (B) Impact of SHGs, Education & Financial Literacy – Likert Scale Analysis

Response	Frequency	Percentage	Score
Strongly Agree	31	25.80	5
Agree	62	51.70	4
Neutral	17	14.20	3
Disagree	10	8.30	2

Mean Score Calculation:

The mean score of 3.95 (out of 5) indicates a high level of agreement among respondents. This shows that SHGs, education, and financial literacy are perceived as strong contributors to women empowerment.

Measures Suggested for Women Empowerment in Rural Areas

The most important suggestion is ensuring equal rights and opportunities, followed by improving healthcare facilities and skill development programs. Respondents also emphasized the need for awareness programs, entrepreneurship support, and better education to enhance women’s socio-economic status. Employment opportunities and financial literacy are also important factors for achieving sustainable empowerment. Overall, the findings highlight that multi-dimensional efforts are required to strengthen rural women empowerment.

Table 7: Measures Suggested for Women Empowerment

Measures	Frequency (f)	Percentage
Equal Rights & Opportunities	82	68.30
Better Healthcare	73	60.80
Skill Development	66	55.00
Awareness Programs	62	51.70
Entrepreneurship Support	59	49.20
Better Education	53	44.20
Employment Opportunities	52	43.30
Financial Literacy	51	42.50

Note: Multiple responses allowed; hence total exceeds 100%.

Data Source: Field Survey, 2025

The table highlights the major measures suggested by rural women for empowerment. The most important suggestion is equal rights and opportunities (68.30%), followed by better healthcare facilities (60.80%) and skill development (55.00%). Respondents also emphasized awareness programs (51.70%) and entrepreneurship support (49.20%) to improve socio-economic conditions. Additionally, better education, employment opportunities, and financial literacy are also important measures for achieving sustainable women empowerment in rural areas.

Table 8: Garrett Ranking Analysis of Measures Suggested for Women Empowerment

Rank	Measure	Frequency (f)	Percentage
I	Equal Rights & Opportunities	82	68.30
II	Better Healthcare	73	60.80
III	Skill Development	66	55.00
IV	Awareness Programs	62	51.70
V	Entrepreneurship Support	59	49.20
VI	Better Education	53	44.20
VII	Employment Opportunities	52	43.30
VIII	Financial Literacy	51	42.50

Data Source: Field Survey, 2025

Note: Garrett Ranking Technique applied based on frequency-weighted preference order

The table shows the Garrett Ranking analysis of measures suggested for women empowerment in rural areas. It indicates that equal rights and opportunities (Rank I, 68.30%) are the most important measure suggested by respondents. This is followed by better healthcare (Rank II, 60.80%) and skill development (Rank III, 55.00%), which are also highly prioritized. Awareness programs

and entrepreneurship support fall in the middle ranks, showing moderate importance among respondents. Overall, the findings highlight that respondents give highest priority to social equality and basic services for achieving women empowerment in rural areas.

RESULT OF HYPOTHESES TESTING

The results of the study show that the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted. The findings confirm that rural women face significant socio-economic challenges such as lack of awareness, social restrictions, financial dependency, and unemployment, which contribute to gender inequality in rural areas. The analysis also reveals that government schemes and Self-Help Groups (SHGs) have a significant positive impact on women empowerment, improving their awareness, financial independence, and social participation. Overall, the study concludes that socio-economic factors play a crucial role in shaping women empowerment, and targeted interventions are essential for promoting gender equality and social inclusion in rural areas.

RECOMMENDATIONS

- Based on the findings of the study, the following recommendations are suggested for improving women empowerment in rural areas:
- The government should strengthen awareness programs so that rural women can fully understand and access available schemes.
- Implementation of self-help groups (SHGs) should be expanded to increase financial independence and collective empowerment of women.
- Special focus should be given to skill development and vocational training programs to enhance employment opportunities for rural women.
- Better healthcare facilities in rural areas should be ensured to improve women's physical and mental well-being.
- Educational programs should be promoted to reduce illiteracy and improve decision-making capacity among rural women.
- The government should promote women entrepreneurship schemes with easy loan facilities and subsidies.
- Strong measures should be taken to reduce social restrictions and gender discrimination through legal awareness and community programs.
- Effective monitoring systems should be developed to ensure that benefits of government schemes actually reach eligible women.

LIMITATIONS OF THE STUDY

- The study is limited to a sample size of 120 respondents, which may not fully represent the entire rural population.
- The research is based on primary data collected through responses, which may include personal bias or subjective opinions of respondents.
- The study is confined to a specific rural area, so the findings may not be generalized to other regions.

- Time constraints limited the depth of data collection and analysis.
- Some respondents may not have provided fully accurate or complete information due to lack of awareness or understanding.
- The study mainly focuses on selected socio-economic and empowerment indicators, so other influencing factors may not have been covered.

CONCLUSION

The present study concludes that rural women face significant socio-economic challenges such as lack of awareness, social restrictions, financial dependency, and unemployment, which collectively hinder their empowerment. The analysis also shows that education and occupation play an important role in shaping their perception of gender equality. Government schemes and Self-Help Groups (SHGs) have been found to have a positive and significant impact on improving women's awareness, financial independence, and social participation. However, a gap still exists between awareness and actual benefits received from these schemes. Overall, the study highlights that targeted efforts in education, skill development, and policy implementation are essential for achieving true women empowerment and gender equality in rural areas.

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