Interdisciplinary Journal of Information, Knowledge, and Management
An Official Publication of the Informing Science Institute
SCOPUS INDEXED
Vol. : 20,Issue 2 2025
ISSN: (E) 1555-1237

What determines the Female Autonomy in Households: Evidence from Haryana

Komal Sharma[1], Sushma Nain[2], Kiran Devi[3],
[1]Research Scholar, Department of Economics,
GJUS&T, Hisar, Haryana
Email: Komalsharma.sk18@gmail.com
[2]Research Scholar, Department of Economics,
GJUS&T, Hisar, Haryana
Email: nainsushma1998@gmail.com
[3]Assistant Professor, Department of Economics,
GJUS&T, Hisar, Haryana
Email: Kiraneconomics2@gmail.com

Abstract

This study investigates the factors influencing women's financial, social and health autonomy in urban and rural areas of Haryana, India. Using a multistage random sampling technique, data were collected from 480 married women (240 urban, 240 rural) through a pre-made interview schedule. The Chi-square and Kruskal–Wallis H tests were employed to analyze the association between socio-demographic variables (age, education, working status, caste, etc.) and various autonomy indicators. The findings reveal significant rural-urban disparities in the determinants of women's autonomy.

In urban areas, women's autonomy is predominantly shaped by age, caste, marital status and occupational roles, with a strong association between working status and financial autonomy, particularly in banking and everyday spending. In contrast, in rural areas, education, family type and property ownership are more powerful drivers of empowerment. Despite these differences, economic factors consistently emerge as the most significant determinants of autonomy in both settings. Control over earnings, freedom to spend money and property ownership were strongly linked to increased autonomy across all domains—financial, social and health. The study also found that while financial inclusion (e.g., bank account ownership) alone is not enough, the actual control and operation of these accounts are crucial for empowerment. Overall, the research highlights that while the pathways to autonomy differ by location, material resources and economic agency are universally central to women's empowerment.

Keywords: Female autonomy, Household Decision-Making, Haryana, Married Women, Women empowerment.

JEL codes: J16, D13, I25, O15, R23

Introduction

"Women belong in all places where decisions are being made. It shouldn't be that women are the exception." - Ruth Bader Ginsburg

Female autonomy is the ability of women to decide independently on their concerns. It is about a woman's control over decisions regarding health, education, career, family matters, children, or the freedom to visit. Historically, Female autonomy faced many challenges during ancient times, limiting their independence. Female autonomy is not only a personal Goal to empower women but also a necessity for our society, when women have the authority to shape their lives, the whole community benefits from it. Community, familial, individual and macro political and societal issues are likely to have an impact on women's autonomy (Agarwal and Lynch, 2006). Development studies, gender research and sociological literature have all examined the idea of female autonomy in broad terms. It is

Interdisciplinary Journal of Information, Knowledge, and Management
An Official Publication of the Informing Science Institute
SCOPUS INDEXED
Vol. : 20,Issue 2 2025
ISSN: (E) 1555-1237
frequently viewed as a multifaceted term that includes the ability to make decisions, manage resources, move freely and maintain one's physical integrity. Though numerous studies are unique to Haryana highlight how sociocultural constraints, early marriage and low labor force participation contribute to the persistence of gender inequity. According to NFHS-5 data (2019–21), despite modest advancements in female literacy and health service accessibility, women's autonomy in decision-making, especially when it comes to financial and mobility-related issues, is still below the national average. Haryana's varied socioeconomic profile makes it an attractive place to explore female autonomy. The state still struggles with gender inequality, despite major advancements in infrastructure, education and industrial development. This is demonstrated by the historically low sex ratio, high rates of gender-based violence and the low participation of women in the public and private sectors. In many households, men still make the majority of the decisions and women's opinions are frequently ignored or under-represented. Although certain indications of autonomy are provided by national surveys such as the NFHS and DLHS, more qualitative, nuanced and localized evaluations are desperately needed, particularly in areas like Haryana where conventional gender norms are still very much in place. This study adds to the body of knowledge by providing a district-level understanding of the factors that influence female autonomy in the context of the home.

Review of Literature

Research from other emerging nations indicates that the biggest factors influencing women's decision-making authority are, the Education of the Respondents, their age and their family structure. Women in nuclear households and older women are more likely than other women to be involved in family decision-making **(Sathar and Kazi, 2000).** Women's decision-making is influenced by their socioeconomic Status. Rural and urban working women's and non-working women's level of involvement in money affairs activities was correlated with education, marital status, respondents' family occupation, land holding, income, social participation and urban contacts **(Bano 2014). (Antman,2014)** found that age, education and work position all have a substantial impact on women's freedom of movement and decision-making authority in the home. Women's employment status and income generation are frequently mentioned as important determinants of their participation in domestic decision-making and, in turn, their general empowerment **(Yusof & Duasa,2010). Chandradasa et al. (2021)** focused on how sociodemographic characteristics affected Sri Lankan women's decisions about big and everyday household purchases. **Acharya et al. (2010)** used multivariate logistic regression to examine the relationships between Nepalese women's sociodemographic characteristics and their decision-making about household purchases.

In India, autonomy is correlated with both marital status and employment. Some young, single working women claim that their influence has grown as a result of their employment, even though moms have less autonomy than their working daughters. **Balk (1994)** discovered that in a patriarchal society such as Bangladesh, women have less autonomy in extended families. **Rammohan and Johar (2014)** found that women in bigger households—many of whom have extended families—had less autonomy than women in smaller households.

Women's decision-making in the home is significantly influenced by their level of education. Women may feel more in control of their lives and have better communication skills if they have more education **(Murphy-Graham 2010),** which probably helps them make decisions for the home.

Interdisciplinary Journal of Information, Knowledge, and Management
An Official Publication of the Informing Science Institute
SCOPUS INDEXED
Vol. : 20,Issue 2 2025
ISSN: (E) 1555-1237

Database and Methodology

This study was conducted in Haryana to assess women's autonomy in domestic and social decision-making. A multi-stage sampling design was employed, wherein divisions, districts, blocks and villages/wards were selected systematically to ensure adequate representation of both rural and urban areas. The final sample comprised 480 respondents (Urban = 240, Rural = 240), drawn purposively and stratified on the basis of socio-demographic characteristics such as age, caste, marital status and working status.

Primary data were collected using a structured interview schedule covering socio-demographic background, financial autonomy, household decision-making, mobility and social participation. Responses on autonomy were recorded on a five-point Likert scale ranging from "no autonomy" to "complete autonomy."

For analysis, domain-wise indices were constructed (financial, household, social and mobility) and aggregated into a composite Decision-Making Index (DMI) using the Human Development Index methodology. Given the ordinal nature of data, non-parametric tests were applied. The Kruskal–Wallis H test was used for socio-demographic variables with three or more categories, while the Mann–Whitney U test was applied for dichotomous variables. Statistical analyses were performed using SPSS (Version 22).

Sample area of respondents

	District	**Selected Block/ Urban**	**Selected Village/Rural**
Division 1 Ambala	Punchkula	Pinjore	Maranwala
Division 2 Faridabad	Palwal	Palwal	Dhatir
Division 3 Gurugram	Gurugram	Gurgaon	Manesar
Division 4 Hisar	Hisar	Hisar-1	Gangwa
Division 5 Rohtak	Bhiwani	Bawani khera	Barsi
Division 6 Karnal	Kaithal	Pundri	Pai

Interdisciplinary Journal of Information, Knowledge, and Management
An Official Publication of the Informing Science Institute
SCOPUS INDEXED
Vol. : 20,Issue 2 2025
ISSN: (E) 1555-1237

Analysis and Discussion

Conceptual Framework for Women's Decision-Making

Table 1: Demographic Background of Respondents from both regions (Urban and Rural)

	Urban		Rural	
Background Characteristics	**Frequency**	**Percentage (%)**	**Frequency**	**Percentage (%)**
Age				
18-29	52	21.7	56	23.3
30-39	92	38.3	78	32.5
40-49	57	23.8	46	129.2
50 & above	39	16.3	60	25.0
Caste				
General	168	70.0	134	55.80
OBC	45	18.8	90	37.50
SC	27	11.3	16	6.70
Employment				
Not Employed	148	61.7	168	70.00
Employed	92	38.3	72	30.00
Occupation				
Pvt. Service	37	15.4	21	8.80
Govt. Service	27	11.3	9	3.80
Business	5	2.1	1	0.04
Self-employed	20	8.3	39	16.30
Housemaker	151	61.7	170	70.80
Marital Status				
Married	233	97.1	223	92.90
Separated	2	0.8	4	1.70
Widow	5	2.1	13	5.40
Education Status				
Illiterate	17	7.1	22	9.20
Primary	11	4.6	49	20.40
Matric	34	14.2	39	16.30
10+2	30	12.5	22	9.20
Graduation	73	30.4	64	26.70
Post-Graduation	75	30.4	44	18.30

Source: Primary Data

The demographic profile of respondents from both urban and rural regions highlights notable socio-economic and cultural differences. In terms of age, the majority of urban women belonged to the 30–39 years group (38.3%), whereas in rural areas, this group also dominated (32.5%) but with a relatively higher share of older women (25.0% aged 50 and above). Caste-wise, urban respondents were largely from the General category (70.0%), while the rural sample was more diverse, with 55.8% General, 37.5% OBC and 6.7% SC women. Employment status revealed that a greater proportion of urban women were employed (38.3%) compared to rural women (30.0%), though housemakers constituted

Interdisciplinary Journal of Information, Knowledge, and Management
An Official Publication of the Informing Science Institute
SCOPUS INDEXED
Vol. : 20,Issue 2 2025
ISSN: (E) 1555-1237

the majority in both settings (61.7% urban and 70.8% rural). Occupational patterns further showed urban women engaged more in private and government services, while rural women had a higher share in self-employment. Marital status indicated that most women were married in both regions (97.1% urban and 92.9% rural), with widows being relatively more common in rural areas (5.4% versus 2.1% urban). Educational attainment showed the sharpest contrast, as urban women were better educated, with 60.8% holding graduate or post-graduate degrees, while rural women had comparatively lower levels of higher education (45.0%) and higher representation at primary and matric levels. Overall, the profile suggests that urban respondents were relatively younger, better educated and more engaged in formal employment, whereas rural respondents were slightly older, less educated and concentrated in household and self-employment roles, with greater caste diversity and a marginally higher prevalence of widows.

Table 2: Association Between Working Status and Financial Autonomy Indicators

Independent Variable	**Dependent Variable**	**Chi-Square Value (Urban)**	**df**	**Significant Value**	**Chi-Square Value (Rural)**	**df**	**Significant Value**
Working Status	• **Ownership of Property**	.914	**1**	.339	18.736	1	.000*
	• **Does owning property increase your respect in the household?**	0.390	**1**	0.533***	19.645	1	.000*
	• **Ability to sell property independently?**	2.376	1	.154(Fisher's exact)	0.049	1	0.824
	• **Bank Account ownership**	0.860	**1**	0.354	0.048	1	.826
	• **Who Operates your Account?**	3.931	3	.269	1.638	2	.441
	• **Type of account ownership?**	4.798	**1**	0.028**	1.042	2	.594
	• **Who usually keeps earning money?**	22.971	**1**	.000*	18.113	1	.000*
	• **Spending Money Without Permission**	6.939	1	0.008*	9.878	1	.002*

* 1 % Significance Level, ** 5 % Significance Level, *** 10 % Significance Level

Source: Primary Data

The Chi-square test was applied to examine the association between women's working status and various financial autonomy indicators in urban and rural areas. The results are presented in Table 2.

Interdisciplinary Journal of Information, Knowledge, and Management
An Official Publication of the Informing Science Institute
SCOPUS INDEXED
Vol. : 20,Issue 2 2025
ISSN: (E) 1555-1237

The analysis of working status and financial autonomy indicators shows clear rural–urban contrasts. In urban areas, working status had no significant influence on property ownership, household respect from property, or the ability to sell property, whereas in rural areas it was highly significant, with working women more likely to own property ($\chi^2 = 18.736$, $p < 0.01$) and report greater respect from such ownership ($\chi^2 = 19.645$, $p < 0.01$), though in both contexts they lacked autonomy to sell property independently. Banking autonomy emerged mainly in urban settings, where working status significantly influenced the type of account ownership ($\chi^2 = 4.798$, $p < 0.05$), while in rural areas no banking indicator (account ownership, type, or operation) showed significance, reflecting differences in financial access and institutional support. In both urban ($\chi^2 = 22.971$, $p < 0.01$) and rural ($\chi^2 = 18.113$, $p < 0.01$) areas, working status was strongly associated with who usually keeps earning money, suggesting employment universally enhances women's economic agency. Similarly, spending autonomy was significant in both contexts, with urban women ($\chi^2 = 6.939$, $p < 0.01$) and rural women ($\chi^2 = 9.878$, $p < 0.01$) more likely to spend money without permission, the effect being slightly stronger in rural settings. Overall, urban women's financial autonomy is visible mainly in banking and everyday financial decisions, while rural women gain autonomy through property ownership and the social respect it brings, though banking independence remains negligible. Across both contexts, however, control over earnings and freedom to spend emerge as the strongest and most consistent dimensions of financial autonomy linked to women's working status.

Table 3: Association between Education Status and Selected Variables (Chi-Square Test Results, N=240)

Independent Variable	Dependent Variable	Chi-Square Value (Urban)	df	Significant Value	Chi-Square Value (Rural)	df	Significant Value
Education Status	• **Occupation**	30.359	**6**	.000*	27.832	6	.000*
	• **Working Status**	16.884	**2**	.000*	13.180	2	.001*
	• **Do you have a bank account?**	8.664	**2**	.013**	1.188	2	.814(exact)
	• **Who operates your account?**	35.116	**6**	.000*	36.868	4	.000*
	• **Who usually keeps earning Money?**	2.029	**2**	.363	.891	2	.641

Vol. : 20,Issue 2 2025
ISSN: (E) 1555-1237

	• **Can you spend money without permission?**	8.001	**2**	.018**	37.756	2	.000*
	• **Do you own any property?**	.861	**4**	.930	31.046	2	.000*
	• **Does ownership lead to more respect and autonomy?**	4.412	**2**	.110	13.8572	2	.001*
	• **Can you sell land without permission?**	2.813	**2**	.245	3.972	2	.137
	• **Age at the time of marriage**	21.706	**4**	.000*(exact)	64.759	4	.000*
	• **Consent considered regarding marriage?**	19.187	**2**	.000*	13.574	2	.001*

* 1 % Significance Level, ** 5 % Significance Level, *** 10 % Significance Level

Source: Primary Data

The Chi-square test was applied to examine the association between women's education status and selected socio-economic and decision-making variables in both urban and rural areas. The results are presented in Table 3.

The Chi-square test results revealed that education status had a significant influence on several socio-economic and autonomy-related variables, with differences across urban and rural areas. In both urban ($\chi^2 = 30.359$, df = 6, p = 0.000) and rural areas ($\chi^2 = 27.832$, df = 6, p = 0.000), education was highly associated with occupation and similarly with working status (urban: $\chi^2 = 16.884$, df = 2, p = 0.000; rural: $\chi^2 = 13.180$, df = 2, p = 0.001), confirming its universal role in women's workforce participation. In urban areas, education significantly influenced bank account ownership ($\chi^2 = 8.664$, df = 2, p = 0.013), account operation ($\chi^2 = 35.116$, df = 6, p = 0.000) and spending money without permission ($\chi^2 = 8.001$, df = 2, p = 0.018), though no association was found with property ownership ($\chi^2 = 0.861$, df = 4, p = 0.930) or respect from property ($\chi^2 = 4.412$, df = 2, p = 0.110). In contrast, rural women showed no significant association between education and bank account ownership ($\chi^2 = 1.188$, df = 2, p = 0.814), but a strong influence on account operation ($\chi^2 = 36.868$, df = 4, p = 0.000), spending autonomy ($\chi^2 =$

Interdisciplinary Journal of Information, Knowledge, and Management
An Official Publication of the Informing Science Institute
SCOPUS INDEXED
Vol. : 20,Issue 2 2025
ISSN: (E) 1555-1237

37.756, df = 2, p = 0.000), property ownership (χ^2 = 31.046, df = 2, p = 0.000) and respect from property (χ^2 = 13.857, df = 2, p = 0.001). In both areas, education was not associated with who usually keeps earning money (urban: χ^2 = 2.029, df = 2, p = 0.363; rural: χ^2 = 0.891, df = 2, p = 0.641) or the ability to sell land independently (urban: χ^2 = 2.813, df = 2, p = 0.245; rural: χ^2 = 3.972, df = 2, p = 0.137). Marriage-related indicators showed strong and consistent significance in both contexts: age at marriage (urban: χ^2 = 21.706, df = 4, p = 0.000; rural: χ^2 = 64.759, df = 4, p = 0.000) and consent in marriage (urban: χ^2 = 19.187, df = 2, p = 0.000; rural: χ^2 = 13.574, df = 2, p = 0.001). Overall, while education in urban areas mainly promotes financial inclusion and marital autonomy, in rural areas it is even more transformative by extending its influence to property ownership and household respect, making education a more powerful driver of structural empowerment in rural settings.

Table 4: Association between Age and Selected Variables (Chi-Square Test Results, N=240)

Independent Variable	**Dependent Variable**	**Chi-Square Value (Urban)**	**df**	**Significant Value**	**Chi-Square Value (Rural)**	**df**	**Significant Value**
Age	• **Occupation**	7.997	**9**	.534	18.195	**9**	0.021[1]
	• **Education Status**	41.404	**6**	.000	49.559	**6**	.000
	• **Working Status**	.319	**3**	.956	11.560	**3**	.009
	• **Do you have a bank account?**	4.668	**3**	.198	3.420	**3**	.331
	• **Who operates your account?**	25.898	**9**	.002	18.191	**6**	.004[1]
	• **Who usually keeps earning money?**	2.488	**3**	.477	19.451	**6**	.003
	• **Can you spend money without permission?**	6.023	**3**	.110	7.813	**3**	.050
	• **Do you own any property?**	4.486	**3**	.214	35.464	**3**	.000

Interdisciplinary Journal of Information, Knowledge, and Management
An Official Publication of the Informing Science Institute
SCOPUS INDEXED
Vol. : 20,Issue 2 2025
ISSN: (E) 1555-1237

	• **Does ownership lead to more respect and autonomy?**	5.503	**3**	.138	22.389	**3**	.000
	• **Can you sell land without permission?**	8.204	**3**	.022**	8.725	3	0.033**

* 1 % Significance Level, ** 5 % Significance Level, ** 10 % Significance Level

Source: Primary Data

The association between age and selected variables revealed notable rural–urban differences. In terms of occupation, no significant relationship was observed in urban areas ($\chi^2 = 7.997$, df = 9, p = 0.534), whereas rural areas showed a significant association ($\chi^2 = 18.195$, df = 9, p = 0.021), suggesting that age plays a role in shaping occupational roles in villages. Education status was highly significant in both urban ($\chi^2 = 41.404$, df = 6, p = 0.000) and rural ($\chi^2 = 49.559$, df = 6, p = 0.000) contexts, confirming that age strongly influences educational attainment. Working status showed no association in urban areas ($\chi^2 = 0.319$, df = 3, p = 0.956), but was significant in rural areas ($\chi^2 = 11.560$, df = 3, p = 0.009), indicating that rural women's work participation is more age-dependent. Bank account ownership showed no significant relationship with age in either area (urban: $\chi^2 = 4.668$, df = 3, p = 0.198; rural: $\chi^2 = 3.420$, df = 3, p = 0.331), but account operation was significant in both (urban: $\chi^2 = 25.898$, df = 9, p = 0.002; rural: $\chi^2 = 18.191$, df = 6, p = 0.004), meaning older women were more likely to manage accounts independently. Control over earnings was non-significant in urban areas ($\chi^2 = 2.488$, df = 3, p = 0.477), but highly significant in rural areas ($\chi^2 = 19.451$, df = 6, p = 0.003), reflecting the greater role of age in income management in rural households. Spending autonomy was not significant in urban areas ($\chi^2 = 6.023$, df = 3, p = 0.110), while in rural areas it was significant at the 10% level ($\chi^2 = 7.813$, df = 3, p = 0.050), showing that older rural women had relatively greater say in expenditure decisions. Similarly, property ownership ($\chi^2 = 35.464$, df = 3, p = 0.000) and respect derived from ownership ($\chi^2 = 22.389$, df = 3, p = 0.000) were highly significant in rural areas, but not in urban areas (ownership: $\chi^2 = 4.486$, df = 3, p = 0.214; respect: $\chi^2 = 5.503$, df = 3, p = 0.138). Finally, the ability to sell land independently was significant in both areas (urban: $\chi^2 = 8.204$, df = 3, p = 0.022; rural: $\chi^2 = 8.725$, df = 3, p = 0.033), showing that age enhances women's authority in land-related decisions across contexts. Overall, age exerts a stronger influence on women's autonomy in rural areas—especially in work participation, control over earnings, spending and property rights—while in urban areas its impact is largely restricted to account operation, education and limited land-related decisions.

Interdisciplinary Journal of Information, Knowledge, and Management
An Official Publication of the Informing Science Institute
SCOPUS INDEXED
Vol. : 20,Issue 2 2025
ISSN: (E) 1555-1237

Table 5: Kruskal–Wallis Test of Socio-Demographic Variables and Domestic & Social Autonomy among Urban and Rural Women

	Urban			Rural		
Domain/Items	**Chi-Square**	**df**	**Asymp. Sig.**	**Chi-Square**	**df**	**Asymp. Sig.**
Age	17.255	3	.001*	7.789	3	.051
Religion	2.896	2	.235	3.949	2	.139
Caste	6.107	2	.047**	.714	2	.700
Marital Status	6.863	2	.032**	1.811	2	.404
Education Status	1.381	2	.501	13.990	2	.001*
Working Status	4.906	1	.027**	7.156	1	.007*
Occupation	6.719	3	.081***	5.593	3	.133
Family type	1.746	1	.186	18.633	1	.000*
Did your consent consider at the time of marriage?	.248	1	.619	.532	1	.466
Who keeps earning money?	16.588	2	.000*	7.777	2	.020*
Can you spend that money without other permission?	27.987	1	.000*	43.392	1	.000*
Own any Property	28.259	1	.000*	12.341	1	.000*
Does ownership give respect	20.098	1	.000*	11.979	1	.001*
Can you Sell the land without anyone else's permission?	10.930	1	.001*	12.109	1	.001*
Do you have a bank account?	.004	1	.952	.000	1	.994
Type of bank account?	9.598	1	.002*	.850	1	.357
Who operates your account?	11.342	2	.003*	20.927	2	.000*

*Note: * 1 % Significance Level, ** 5 % Significance Level, *** 10 % Significance Level*

Source: Primary Data

The Kruskal–Wallis test results on domestic and social autonomy highlight clear variations between urban and rural contexts across socio-demographic and economic variables. In urban areas, women's autonomy was significantly shaped by age ($H = 17.255$, $p = .001$), caste ($H = 6.107$, $p = .047$) and marital status ($H = 6.863$, $p = .032$), suggesting that generational position, social stratification and marital circumstances play a decisive role in influencing decision-making power, whereas in rural areas, these factors were not significant, indicating that strong patriarchal norms tend to override caste or marital differentials (Jejeebhoy & Sathar, 2001; Singh & Choudhary, 2019). Conversely, education status emerged as a strong determinant in rural settings ($H = 13.990$, $p = .001$) but not in urban areas, reflecting the transformative role of education in traditional households where it directly enhances awareness and bargaining power (Bloom, Wypij, & Das Gupta, 2001; Malhotra & Schuler, 2005). Working status was significant in both contexts (urban: $H = 4.906$, $p = .027$; rural: $H = 7.156$, $p = .007$), with rural women's economic contribution carrying relatively greater weight in shaping autonomy, a finding consistent with classic arguments linking paid work to women's bargaining power (Dyson &

Interdisciplinary Journal of Information, Knowledge, and Management
An Official Publication of the Informing Science Institute
SCOPUS INDEXED
Vol. : 20,Issue 2 2025
ISSN: (E) 1555-1237

Moore, 1983; Kabeer, 1999). Family type mattered significantly only in rural areas (H = 18.633, p = .000), where nuclear households enhanced women's independence compared to joint families, while in cities this distinction was less relevant (Jejeebhoy, 2002; Patel, 2019). Across both contexts, autonomy was consistently and strongly linked to economic indicators: control over earnings (urban: H = 16.588, p = .000; rural: H = 7.777, p = .020), freedom to spend without permission (urban: H = 27.987, p = .000; rural: H = 43.392, p = .000), property ownership (urban: H = 28.259, p = .000; rural: H = 12.341, p = .000) and the ability to sell land independently (urban: H = 10.930, p = .001; rural: H = 12.109, p = .001). Further, both urban and rural women who owned property reported greater respect in their families, supporting Agarwal's (1994, 2003) assertion that land rights are a transformative source of empowerment. Banking autonomy revealed a nuanced picture: mere account ownership was not significant, but the type of account mattered in urban areas (H = 9.598, p = .002) and in both contexts the person who operated the account was highly significant (urban: H = 11.342, p = .003; rural: H = 20.927, p = .000), echoing recent findings that financial inclusion without actual control has limited empowering effects (Duflo, 2012; Prillaman, 2021). Taken together, these results show that while urban women's autonomy is more shaped by socio-demographic markers such as age, caste and marital status, rural women's autonomy is more strongly driven by education, family structure and economic participation. However, across both contexts, economic control—whether through earnings, property, or bank account operation—remains the most consistent and decisive factor determining women's domestic and social autonomy, supporting earlier findings from Sen's (1999) capability approach, Dyson and Moore (1983) and Kabeer (1999) that material resources are central to the realization of women's agency.

Table 6: Kruskal–Wallis Test of Socio-Demographic Variables and Health and Welfare Autonomy among Urban and Rural Women

	Urban			**Rural**		
Domain/Items	**Chi-Square**	**df**	**Asymp. Sig.**	**Chi-Square**	**df**	**Asymp. Sig.**
Age	5.920	3	.116	.613	3	.893
Religion	3.198	2	.202	3.729	2	.155
Caste	3.415	2	.181	20.209	2	.000*
Marital Status	7.229	2	.027**	8.063	2	.018*
Education Status	4.398	2	.111	6.068	2	.048**
Working Status	7.556	1	.006*	3.389	1	.066
Occupation	9.558	3	.023**	4.922	3	.178
Family type	.447	1	.504	.438	1	.508
Did your consent consider at the time of marriage?	.576	1	.448	.426	1	.514
Who keeps earning money?	19.069	1	.000*	25.803	2	.000*
Can you spend that money without other permission?	13.465	1	.000*	.095	1	.758
Own any Property	11.183	1	.001*	.221	1	.638

Interdisciplinary Journal of Information, Knowledge, and Management

An Official Publication of the Informing Science Institute
SCOPUS INDEXED
Vol. : 20,Issue 2 2025
ISSN: (E) 1555-1237

Does ownership give respect	9.209	1	.002*	10.110	1	.001*
Can you Sell the land without anyone else's permission?	8.837	1	.003*	6.285	1	.012*
Do you have a bank account?	.843	1	.359	2.406	1	.121
Type of bank account?	.058	1	.809	3.919	1	.048**
Who operates your account?	5.272	2	.072***	16.785	2	.000*

Note: * 1 % Significance Level, ** 5 % Significance Level, *** 10 % Significance Level

Source: Primary Data

The Kruskal–Wallis test for health and welfare autonomy reveals that the determinants of women's decision-making again differ between urban and rural contexts, though with some overlaps. Among socio-demographic variables, age and religion were not significantly associated with autonomy in either setting, suggesting that cultural and generational norms do not substantially shape women's participation in health- and welfare-related decisions (Desai & Andrist, 2010). However, caste was strongly significant in rural areas (H = 20.209, p = .000) but not in urban areas (H = 3.415, p = .181), highlighting how rural caste hierarchies restrict women's agency in health-related choices, in line with research showing that caste-based social stratification continues to condition access to resources and services in villages (Mukherjee, 2017; Rahman & Rao, 2020). Marital status influenced autonomy in both contexts (urban: H = 7.229, p = .027; rural: H = 8.063, p = .018), with widows and separated women reporting more decision-making power than married women, echoing earlier findings that marital roles shape women's bargaining capacity (Allendorf, 2007). Education status showed a marginal effect in rural areas (H = 6.068, p = .048) but not in urban households (H = 4.398, p = .111), indicating that in traditional rural settings, education empowers women to seek health care and participate in welfare-related decisions, whereas in urban areas where education levels are higher, it ceases to be a differentiating factor (Bloom, Wypij, & Das Gupta, 2001; Malhotra & Schuler, 2005). Similarly, working status was significant in urban contexts (H = 7.556, p = .006) but not rural ones (H = 3.389, p = .066), suggesting that paid work strengthens women's ability to influence health and welfare decisions in cities where economic contributions are more visible, consistent with Kabeer's (1999) arguments about employment as a pathway to empowerment. Occupation, too, mattered significantly in urban households (H = 9.558, p = .023) but not in rural households (H = 4.922, p = .178), likely due to the diversification of urban occupations compared to largely agrarian rural employment (Deshpande, 2021). Family type and marital consent showed no significant effect in either context, reaffirming that patriarchal household structures continue to overshadow women's autonomy in these domains (Jejeebhoy, 2002). In contrast, economic dimensions again emerged as the most powerful determinants. Control over earnings was highly significant in both contexts (urban: H = 19.069, p = .000; rural: H = 25.803, p = .000), while the ability to spend without permission was significant only in urban households (H = 13.465, p = .000), suggesting stricter financial gatekeeping in villages (Sen, 1999; Panda & Agarwal, 2005). Property ownership was significant in urban households (H = 11.183, p = .001) but not in rural ones, though property-based respect (urban: H = 9.209, p = .002; rural: H = 10.110, p = .001) and the ability to sell land (urban: H = 8.837, p = .003; rural: H = 6.285, p = .012) mattered strongly in both, supporting Agarwal's (1994, 2003) thesis that land rights fundamentally enhance women's bargaining position. Banking autonomy showed mixed patterns: mere account ownership was

Interdisciplinary Journal of Information, Knowledge, and Management
An Official Publication of the Informing Science Institute
SCOPUS INDEXED
Vol. : 20,Issue 2 2025
ISSN: (E) 1555-1237

not significant in either context, but the type of account mattered in rural households ($H = 3.919$, $p = .048$) and account operation was highly significant in rural areas ($H = 16.785$, $p = .000$), while only marginally significant in urban households ($H = 5.272$, $p = .072$). This reflects recent evidence that financial inclusion translates into empowerment only when women exercise control over their accounts (Duflo, 2012; Prillaman, 2021). Overall, the findings reveal that while urban health and welfare autonomy is more strongly shaped by women's economic participation and occupational roles, rural autonomy is more constrained by caste and enhanced by education. Yet across both contexts, consistent with Sen's (1999) capability approach, it is economic control—whether through earnings, property, or bank account management—that emerges as the decisive factor in women's ability to exercise health and welfare autonomy.

Conclusion

The analysis of data from 480 married women in Haryana clearly demonstrates that the determinants of female autonomy are not uniform and show distinct patterns between urban and rural settings. This study reaffirms that while socio-demographic factors play a role, economic agency remains the most powerful and consistent driver of women's empowerment across both contexts.

Key Findings:

- Working Status: Women's working status significantly enhances their financial autonomy in both urban and rural areas, particularly concerning who keeps the earnings and the freedom to spend money. However, in rural areas, employment also carries the added benefit of increased respect linked to property ownership.

- Education: Education is a powerful tool for empowerment, but its impact varies by location. In urban areas, it primarily influences financial inclusion and marital autonomy (age at marriage, consent). In rural settings, education's influence is more profound, extending to property ownership, household respect and health-related decisions, making it a more transformative force.

- Age: Age has a more pronounced effect on autonomy in rural areas, influencing working status, income management and property rights. In contrast, its impact in urban areas is less widespread, mainly affecting education and bank account operation.

- Property and Financial Control: Ownership of property and the ability to sell it are significant indicators of empowerment in both urban and rural settings. However, property ownership and the respect it brings are more strongly associated with autonomy in rural areas. Crucially, the study found that autonomy is not just about having resources, but about having control over them. This is evidenced by the strong association between autonomy and the ability to operate a bank account or spend money without permission, even when simple ownership of an account is not significant.

- Social and Family Structures: The study highlights the role of social and family structures, particularly in rural areas where the type of family (nuclear vs. joint) and caste significantly influence women's autonomy. In urban areas, factors like caste and marital status also affect autonomy in social domains, suggesting a different set of social dynamics at play.

In summary, this research underscores the need for context-specific policies aimed at promoting women's empowerment. While universal interventions like increasing access to education and

Interdisciplinary Journal of Information, Knowledge, and Management
An Official Publication of the Informing Science Institute
SCOPUS INDEXED
Vol. : 20,Issue 2 2025
ISSN: (E) 1555-1237

employment are vital, strategies should be tailored to address the unique barriers and opportunities in each setting. For urban women, policies should focus on financial literacy and control over resources. For rural women, initiatives that enhance educational attainment and formalize property rights are likely to yield the most significant gains in autonomy and household decision-making power. Ultimately, regardless of location, empowerment is inextricably linked to women's ability to earn, own and control their economic resources.

Policy Suggestions

1. **Strengthening women's Education:** Since education was found to be a significant factor in enhancing autonomy, policies must focus on improving girls' access to secondary and higher education in both rural and urban areas. Skill-based and financial literacy programs should be integrated into women's education to strengthen decision-making capacity.

2. **Promoting Economic Participation:** Working status and occupation showed a strong link with autonomy. Hence, employment generation schemes for women, particularly in rural areas, need to be expanded. Self-help groups (SHGs), micro-enterprises and digital platforms for entrepreneurship should be supported through training and credit facilities.

3. **Property and Asset Ownership:** Ownership of land or property significantly contributed to women's respect and autonomy in families. Legal literacy campaigns and streamlined property registration processes should be undertaken to ensure women's inheritance and ownership rights.

4. **Inclusive Financial Systems:** Although many women reported having bank accounts, control and operation often rested with others. Financial inclusion policies should move beyond account opening to ensuring functional autonomy—through training in online banking, digital payments and independent account management.

5. **Household and Family Sensitization:** Family type and marital status influenced autonomy, reflecting the persistence of patriarchal norms. Awareness campaigns, community-based workshops and couple counseling programs are needed to sensitize families towards respecting women's consent and decision-making rights.

6. **Policy Convergence and Monitoring:** Autonomy is multidimensional (household, financial, mobility, social), so convergence among education, employment, health and social welfare departments is required. Regular monitoring and gender audits should be institutionalized to evaluate policy impact on women's autonomy at state and district levels.

References

Sathar, Z. A., & Kazi, S. (2000). *Women's Autonomy in the Context of Rural Pakistan* (Vol. 39, Issue 2).

Bano Sabina Bano, S., & Professor, A. (2014). Women and Decision Making in Urban India: A Gender Geographical Study of Varanasi City, Uttar Pradesh, India. In *The International Journal Of Engineering And Science (IJES)* ||. www.theijes.com

Antman, F. M. (2014). Spousal employment and intra-household bargaining power. *Applied Economics Letters*, *21*(8), 560–563. https://doi.org/10.1080/13504851.2013.875101

Vol. : 20,Issue 2 2025
ISSN: (E) 1555-1237

Yusof, S. A., & Duasa, J. (2010). Household decision-making and expenditure patterns of married men and women in Malaysia. *Journal of Family and Economic Issues, 31*(3), 371–381. https://doi.org/10.1007/s10834-010-9200-9

Chandradasa, D. G. S., Withanage, N., & Ananda, A. S. (2021). Women's Autonomy in Household Purchasing Decision Making in Sri Lanka: An Application of Multivariate Baseline-Category Logit Model. *Advances in Applied Sociology*, *11*(02), 84–98. https://doi.org/10.4236/aasoci.2021.112007

Acharya, D. R., Bell, J. S., Simkhada, P., van Teijlingen, E. R., & Regmi, P. R. (2010). Open Access RESEARCH Women's autonomy in household decision-making: a demographic study in Nepal. In *Reproductive Health* (Vol. 7). http://www.reproductive-health-journal.com/content/7/1/15

Balk, D. (1994). Individual and community aspects of women's status and fertility in rural Bangladesh. *Population Studies*, *48*(1), 21–45. https://doi.org/10.1080/0032472031000147456

Rammohan, A., & Johar, M. (2009). The determinants of married women' s autonomy in Indonesia. *Feminist Economics, 15*(4), 31–55. https://doi.org/10.1080/13545700903153989

Murphy-Graham, E. (2010). And when she comes home? Education and women's empowerment in intimate relationships. *International Journal of Educational Development*, *30*(3), 320–331. https://doi.org/10.1016/j.ijedudev.2009.09.004

Agarwala, R., & Lynch, S. M. (2006). *Refining the Measurement of Women's Autonomy: An International Application of a Multi-dimensional Construct*. http://sf.oxfordjournals.org/

Agarwal, B. (1994). *A field of one's own: Gender and land rights in South Asia*. Cambridge University Press.

Agarwal, B. (2003). Gender and land rights revisited: Exploring new prospects via the state, family and market. *Journal of Agrarian Change*, *3*(1–2), 184–224. https://doi.org/10.1111/1471-0366.00054

Allendorf, K. (2007). Do women's land rights promote empowerment and child health in Nepal? *World Development*, *35*(11), 1975–1988. https://doi.org/10.1016/j.worlddev.2006.12.005

Banerjee, A., Duflo, E., Ghatak, M., & Lafortune, J. (2013). Marry for what? Caste and mate selection in modern India. *American Economic Journal: Microeconomics*, *5*(2), 33–72. https://doi.org/10.1257/mic.5.2.33

Bloom, S. S., Wypij, D., & Das Gupta, M. (2001). Dimensions of women's autonomy and the influence on maternal health care utilization in a North Indian city. *Demography*, *38*(1), 67–78. https://doi.org/10.1353/dem.2001.0001

Desai, S., & Andrist, L. (2010). Gender scripts and age at marriage in India. *Demography*, *47*(3), 667–687. https://doi.org/10.1353/dem.0.0118

Deshpande, A. (2021). Women's employment in India: A puzzle of declining participation. *The Indian Journal of Labour Economics*, *64*(1), 35–51. https://doi.org/10.1007/s41027-021-00287-9

Duflo, E. (2012). Women empowerment and economic development. *Journal of Economic Literature, 50*(4), 1051–1079. https://doi.org/10.1257/jel.50.4.1051

Dyson, T., & Moore, M. (1983). On kinship structure, female autonomy and demographic behavior in India. *Population and Development Review, 9*(1), 35–60. https://doi.org/10.2307/1972894

Jejeebhoy, S. J. (2002). Convergence and divergence in spouses' perspectives on women's autonomy in rural India. *Studies in Family Planning*, *33*(4), 299–308. https://doi.org/10.1111/j.1728-4465.2002.00299.x

Jejeebhoy, S. J., & Sathar, Z. A. (2001). Women's autonomy in India and Pakistan: The influence of religion and region. *Population and Development Review*, *27*(4), 687–712. https://doi.org/10.1111/j.1728-4457.2001.00687.x

Kabeer, N. (1999). Resources, agency, achievements: Reflections on the measurement of women's empowerment. *Development and Change, 30*(3), 435–464. https://doi.org/10.1111/1467-7660.00125

Malhotra, A., & Schuler, S. R. (2005). Women's empowerment as a variable in international development. In D. Narayan (Ed.), *Measuring empowerment: Cross-disciplinary perspectives* (pp. 71–88). World Bank.

Mukherjee, D. (2017). Caste and gender in contemporary India. *Sociological Bulletin, 66*(2), 232–247. https://doi.org/10.1177/0038022917695320

Panda, P., & Agarwal, B. (2005). Marital violence, human development and women's property status in India. *World Development, 33*(5), 823–850. https://doi.org/10.1016/j.worlddev.2005.01.009

Patel, R. (2019). Family structure and women's autonomy in India. *International Journal of Sociology and Anthropology, 11*(5), 37–45. https://doi.org/10.5897/IJSA2018.0792

Prillaman, S. A. (2021). *Strength in numbers: The political mobilization of women in India*. Cambridge University Press.

Rahman, L., & Rao, V. (2020). The determinants of gender equity in India: Examining caste, class and economic empowerment. *Feminist Economics, 26*(2), 78–104. https://doi.org/10.1080/13545701.2019.1700100

Sen, A. (1999). *Development as freedom*. Oxford University Press.

Singh, A., & Choudhary, R. (2019). Age, gender and decision-making autonomy: A study of urban households in India. *Journal of Population and Social Studies, 27*(2), 162–178. https://doi.org/10.25133/JPSSv27n2.0012

Agarwal, B. (1994). *A field of one's own: Gender and land rights in South Asia*. Cambridge University Press.

Agarwal, B. (2003). Gender and land rights revisited: Exploring new prospects via the state, family and market. *Journal of Agrarian Change, 3*(1–2), 184–224. https://doi.org/10.1111/1471-0366.00054

Allendorf, K. (2007). Do women's land rights promote empowerment and child health in Nepal? *World Development, 35*(11), 1975–1988. https://doi.org/10.1016/j.worlddev.2006.12.005

Bloom, S. S., Wypij, D., & Das Gupta, M. (2001). Dimensions of women's autonomy and the influence on maternal health care utilization in a North Indian city. *Demography, 38*(1), 67–78. https://doi.org/10.1353/dem.2001.0001

Desai, S., & Andrist, L. (2010). Gender scripts and age at marriage in India. *Demography, 47*(3), 667–687. https://doi.org/10.1353/dem.0.0118

Deshpande, A. (2021). Women's employment in India: A puzzle of declining participation. *The Indian Journal of Labour Economics, 64*(1), 35–51. https://doi.org/10.1007/s41027-021-00287-9

Duflo, E. (2012). Women empowerment and economic development. *Journal of Economic Literature, 50*(4), 1051–1079. https://doi.org/10.1257/jel.50.4.1051

Jejeebhoy, S. J. (2002). Convergence and divergence in spouses' perspectives on women's autonomy in rural India. *Studies in Family Planning, 33*(4), 299–308. https://doi.org/10.1111/j.1728-4465.2002.00299.x

Kabeer, N. (1999). Resources, agency, achievements: Reflections on the measurement of women's empowerment. *Development and Change, 30*(3), 435–464. https://doi.org/10.1111/1467-7660.00125

Malhotra, A., & Schuler, S. R. (2005). Women's empowerment as a variable in international development. In D. Narayan (Ed.), *Measuring empowerment: Cross-disciplinary perspectives* (pp. 71–88). World Bank.

Interdisciplinary Journal of Information, Knowledge, and Management
An Official Publication of the Informing Science Institute
SCOPUS INDEXED
Vol. : 20,Issue 2 2025
ISSN: (E) 1555-1237
Mukherjee, D. (2017). Caste and gender in contemporary India. *Sociological Bulletin, 66*(2), 232–247. https://doi.org/10.1177/0038022917695320
Panda, P., & Agarwal, B. (2005). Marital violence, human development and women's property status in India. *World Development*, *33*(5), 823–850. https://doi.org/10.1016/j.worlddev.2005.01.009
Prillaman, S. A. (2021). *Strength in numbers: The political mobilization of women in India*. Cambridge University Press.
Rahman, L., & Rao, V. (2020). The determinants of gender equity in India: Examining caste, class and economic empowerment. *Feminist Economics, 26*(2), 78–104. https://doi.org/10.1080/13545701.2019.1700100
Sen, A. (1999). *Development as freedom*. Oxford University Press.