
| RESEARCH ARTICLE

Empowerment of Rural Women: A Comprehensive Look into Everyday Agency and Socio-Economic Constraints in India

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| ABSTRACT

This study examines the everyday activities and structural conditions that shape the socio-economic empowerment of rural women in India. Rural women contribute substantially to agricultural production, household welfare, and community stability, yet they often face severe barriers such as limited access to education, healthcare, financial resources, and formal decision-making spaces. Based on primary data collected through a semi-structured interview schedule from a proportionate random sample of 120 rural women in the Gosainganj block of Lucknow district, Uttar Pradesh, this study explores how social norms, institutional constraints, and resource availability affect their agency. The findings reveal that while women shoulder multiple roles in farming, care work, and community life, their empowerment is significantly constrained by gender-biased control over assets, income, and mobility. Access to land, institutional credit, training, and supportive social networks emerges as a key determinant of economic independence and self-confidence. Initiatives such as vocational training, Self-Help Groups (SHGs), and microfinance schemes are found to improve skills, bargaining power, and participation in collective action. However, deep-rooted patriarchal norms, weak implementation of legal rights, and persistent socio-economic inequalities continue to limit transformative change. The study highlights the pressing need for integrated policies that combine education, health, social protection, and economic support to strengthen rural women's capabilities. It calls for targeted interventions that centre rural women as active stakeholders in development planning and implementation.

| KEYWORDS

Rural women, Socio-economic empowerment, Gender equality, Economic independence, Community development, Self-Help Groups (SHGs).

| ARTICLE INFORMATION

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1. Introduction

Women's empowerment is a critical driver of sustainable economic growth and social development, particularly in developing nations. The term "empowerment" is frequently used to describe the process through which women become active, equal participants in the progress of their communities. When granted the same opportunities and status as men, women—a vital human resource—can fully realize their potential. Just as men have access to education, training, and resources, women must also be equipped to utilize improved agricultural technologies and innovations in their daily lives. Engaging women across all spheres of society—economic, educational, social and political—accelerates the pace of national development.

Empowerment goes beyond mere economic or political gains; at its core, it is fundamentally about psychological resilience and self-reliance. It is the process by which individuals enhance their capacity to identify, confront, and overcome systemic obstacles. Poverty severely impacts an individual's psychological well-being, and to break free from cycles of exploitation, individuals must first become psychologically empowered to make independent decisions. Investing in women's capabilities and providing them with the tools to seize opportunities is a proven strategy for advancing society as a whole.

Despite these recognized benefits, rural women continue to face a multitude of structural and socio-economic challenges. Several significant barriers persist, including: 1. Low wages for women and gender-biased access to modern technology, training, and agricultural extension services. 2. Restricted access to institutional credit, modern agricultural resources, and related support facilities. 3. High rates of illiteracy among rural women, which reduce their exposure to the outside world and limit their overall productivity. 4. Increasing male out-migration, which leaves women behind to shoulder the dual burden of managing the household and demanding agricultural labour. 5. The seasonal nature of agricultural production, which severely limits job security and steady income generation. In light of these pressing challenges, the current research was conducted to critically analyse the barriers preventing rural women from achieving socio-economic empowerment, with the following specific objectives:

1.1 Objectives of the Study

The present study was conducted with the following specific objectives:

- To assess the current economic status and financial condition of rural Indian women.
- To identify the major financial challenges and barriers experienced by rural women in India.
- To evaluate the effectiveness of various government initiatives aimed at enhancing the financial independence of women in rural India.
- To suggest strategic interventions and policy measures to help rural Indian women achieve economic independence.

2. Literature Review

In his work on the economic empowerment of rural women, Amartya Sen (1982) makes a significant contribution by arguing that rural women should be entitled to land and assets to help improve their economic situation. Since land inheritance is not historically inherent for women in rural Bangladesh, and marriage was once their primary form of social security, Ann Charleen Marbourg explored property rights from the perspective of rural Bangladeshi women to support their economic liberation. Access to land and financial resources can effectively empower rural women, a concept supported by various theoretical and empirical studies. K.C. Roy and C.A. Tisdell (2000) noted that women in rural India possess both formal legal rights and informal customary rights to land, with the latter often functioning merely as informal claims. The study concluded that all customary rights should be formalized into legal rights.

In 2016, Pranab R. Choudhury and Manoj Kumar Behera proposed several policy recommendations regarding women's access to land and advocated for various amendments to existing laws. Similarly, Vishnuvarthini and Ayyothi (2016) assessed the role of Self-Help Groups (SHGs) and found that employed women within SHGs had better access to financial services. Their review further supports earlier findings that a strong legal framework is essential for the economic empowerment of rural women in India. Furthermore, according to Wiklander (2010) research, the economic empowerment of women in rural India yields significant benefits, as it helps reduce domestic violence and gives women a greater voice in household and property-related decisions.

However, Ahmed (2016) highlighted a significant gap between the actual conditions of rural women in India and the provisions outlined in the Indian Constitution. Women in rural areas continue to lack adequate access to essential resources such as information, assets, credit, and opportunities. He concluded that the poor economic empowerment of rural women is largely driven by socio-economic disparities both between and within states. Pangannavar (2015) who documented the extensive role of SHGs in empowering women in rural India, argued that the development of a "Self-Reliant Village Economy" depends heavily on rural women achieving financial independence.

In a related study of SHGs in Thailand, Vishnuvarthini and Ayyothi (2016) found that these groups played a crucial role in the economic empowerment of rural women by encouraging their participation in productive activities, which directly contributed to an overall improvement in their standard of living. To help rural women in India gain economic and social autonomy, Slathia et al. (2015) proposed an innovative strategy: integrating rural tourism with local development efforts. Bharti (2020) clarified the critical role that unskilled rural women play in village economies, recommending micro-level assessments to better understand the ground realities faced by uneducated rural women in India. Ultimately, Bernardiner & Mangala (2017) advocated strongly for the economic empowerment of rural women, emphasizing that it encourages them to participate equally in both household and community activities.

3. Research Methodology

The present study was conducted in the Gosainganj block of Lucknow district, Uttar Pradesh. four villages within the Gosainganj block were identified through random sampling. For this study, 120 participants (wives of the household heads) were chosen using a proportionate random sampling technique. Data collection from the rural women was carried out using a semi-structured interview schedule. The collected data was subsequently analysed using contingency tables, means, standard deviations and percentages.

4. Results and Discussion

The study's findings revealed that the majority of the respondents 64% were between the ages of 38 and 57, and 59% belonged to the backward caste. This provides a brief socio-demographic profile of the rural women involved in the study. Among the respondents, the highest percentage 63% belonged to joint families whose primary occupation was agriculture. Additionally, 59% lived in mixed-type families, and 71% of these households earned an annual income of up to Rs. 30,000. A medium level of agricultural experience, defined as 11 to 39 years, was reported by the largest group of respondents 67%.

Regarding information utilization, informal sources included family members (6.93), neighbours (6.44), and the Gram Pradhan (0.83). Formal institutional sources included cooperative societies (0.63), while mass media sources consisted of radio (5.95) and television (0.52). Furthermore, the following psychological and behavioural variables were observed at a medium level among the respondents: economic motivation (45%), risk orientation (54%), value orientation (66%), and scientific orientation (51%).

Table 1. The gravity of cultural impediments (N=120)

Statement	Score	Rank
The lack of gender-specific educational institutions contributes to women's illiteracy	4.96	I
The dependent nature of women hinders their overall empowerment	4.79	II
Social taboos, superstitions, and restrictive customs impede women's empowerment	4.66	III
A lack of freedom of speech and expression for women	4.63	IV
Family members consistently oppose women's participation in social activities	4.61	V

Table 1 illustrates the severe cultural constraints that prevent rural women from becoming fully empowered. The most significant impediment is the lack of gender-specific educational institutions, which contributes to high rates of women's illiteracy (4.96). This is followed by the dependent nature of women, which acts as a major hindrance to their empowerment (4.79). Furthermore, social taboos, superstitions, and restrictive customs severely impede their progress (4.66). The lack of avenues for free expression and speech for women ranks fourth (4.63). Finally, the consistent opposition from family members regarding women's participation in social activities further restricts their empowerment (4.61). The mean score values demonstrate the extent to which each of these cultural constraints contributes to the poor empowerment of rural women.

Table 2. Monetary impediments' seriousness level (N=120)

Statement	Score	Rank
Rural women's lack of access to income-generating and job opportunities due to a lack of agro-based and rural businesses	4.63	IV
Challenges to the full participation of women due to property rights for family members	4.67	III
Control over the family's finances and income, with males usually holding the reins over family bank accounts	4.75	I
Women who work for the family aren't allowed to spend their money as they like	4.54	V
Responsibility for money and cash are for the most part in male hands	4.68	II

As per Table 2, the following financial constraints are arranged in order of significance: the most significant barrier is that family bank accounts are almost entirely under the control of men (4.75); this is closely followed by the fact that, overall, cash and financial matters remain largely in the hands of men (4.68). Women also face significant obstacles in asserting their rights to family assets (4.67). Furthermore, the scarcity of local agricultural enterprises limits their employment opportunities (4.63), and even when women do earn an income, they are rarely permitted to spend that income at their own discretion (4.54). The extent to which each constraint has contributed to the low level of empowerment among rural women is reflected in their average score values.

Table 3. Level of political limitation seriousness (N=120)

Statement	Score	Rank
Women's exploitation and harassment by various professions and authorities, disheartening them in their empowerment	4.77	II
Women often shy away from positions of leadership in group dynamics and society as a whole	4.60	V
The gender leadership rules are either not applied or are overridden by males	4.67	III
Women are misled by those with malicious intentions, undermining leaders with self-serving interests	4.89	I
The rise of women leaders is not being well-received by the male-dominated society	4.64	IV

Table 3 presents the ranking of political constraints that limit the empowerment of rural women, based on their severity. The most significant barrier is that women are often misled and undermined by individuals with malicious, self-serving intentions (4.89). This is followed by the exploitation and harassment of women by various authorities and professionals, which severely disheartens them in their pursuit of empowerment (4.77). The third major issue is that established gender leadership rules are either not applied or are actively overridden by men (4.67). Furthermore, the rise of women leaders is often not well-received by male-dominated societies (4.64). Ultimately, these factors contribute to the final constraint, where women frequently shy away from taking on leadership roles within groups and society as a whole (4.60). The severity of each constraint, and its contribution to the lack of political empowerment among rural women, is clearly indicated by its respective mean score.

Table 4. Severity level of psychological constraints (N=120)

Statement	Score	Rank
Unfamiliarity with women's right to self-determination	4.51	VII
Both internal and external factors contribute to their lack of agency	4.68	II
The behavior of shy women hinders their exposure to empowerment	4.54	IV
Anxiety over domestic violence, social security, and abusive conduct obstruct women's emancipation	4.61	III
Acknowledgment, praise, and reward of women's accomplishments are often disregarded, discouraging influence	4.54	V
Despite their importance to society and families, women are sometimes overlooked in making important choices	4.72	I
A negative perspective towards patriarchy hinders society's progress towards women's empowerment	4.52	VI

As indicated by Table 4, the psychological constraints are ranked from most to least significant based on their mean scores. The most severe limitation is that women are frequently overlooked when making important choices that impact the family and society (4.72). This is followed by a lack of internal and external motivation for their overall empowerment (4.68), and anxiety regarding social security, domestic violence, and abusive behaviour, which obstructs their emancipation (4.61). The remaining constraints follow in descending order. The severity of each constraint, and its contribution to the lack of empowerment among rural women, is clearly demonstrated by its respective mean score.

Table 5. In general constraints on country ladies' strengthening and the connection coefficient (r) between a few elements

Variable	Correlation (r)
Caste/Category	0.0552
Type of family	-0.1920
Size of the family	-0.0130
Occupation	0.11107
Housing pattern	0.1802
Family's annual income	0.0424
Possession of farm implements (%)	0.0356
Domestic items	0.1312
Supplies for transportation	0.0275
Possession of communication media	0.1127
Total valuable possessions	0.0986
Farming experience	0.1127
Interaction with formal sources	0.190
Interaction with Informal sources	0.024
Level of exposure to mainstream media	0.2748**
Overall information source utilization	0.1717
Financial incentives	0.046
Interest in taking risks	0.4054**
Value orientation	0.135
A scientific bent	0.539**
Respondents' level of education	0.1285
Family education level	0.0587
Income of the respondents	0.0189
Income expenditure on personal needs	0.0178

Income expenditure on children's needs	-0.065
Income expenditure on husband's needs	-0.136
Income expenditure on household expenses	-0.055
Overall income expenditure pattern	-0.058
Land holding	0.09
Social participation	0.06
Leadership	0.05
Training	0.101
Decision-making right on family affairs	0.150
Decision-making right on agricultural matters	0.190
Decision-making right on occupational matters	0.009
Overall decision-making right	0.154
Free avenues of expression	0.160
Health facilities	0.137
Share in family property assets	0.06
Family welfare facilities	-0.02
Social limitations	0.702**
Economic limitations	0.750**
Political limitations	0.820**
Psychological limitations	0.897**

* Significant at 0.05 probability level = 0.195

** Significant at 0.01 probability level = 0.254

Correlation of Background Variables with Constraints:

Table 5 indicates that out of the variables analysed, seven—namely mass media exposure, risk orientation, scientific orientation, social constraints, economic constraints, political constraints, and psychological constraints—were significantly and positively correlated with the overall constraints. Conversely, there was a negative and moderately significant correlation between the overall constraints and several socio-demographic variables, such as family type, family size, employment opportunities, and family welfare facilities. Negative correlations were also observed with specific income expenditure patterns, including expenditures on children's needs, husbands' needs, general household expenses, and overall income expenditure.

Furthermore, several variables showed non-significant positive correlations with the overall constraints. These included: farming experience, housing pattern, annual family income, possession of farm implements, domestic items, communication media ownership, total material possession, economic motivation, value orientation, respondent's education level, family education, personal income, income expenditure on personal needs, land holding, social participation, leadership training, decision-making rights on family and occupational matters, overall decision-making rights, free avenues of expression, self-employment, health facilities, and a share in family property.

Based on these findings, it was concluded that an increase in the values of seven specific variables—namely risk orientation, scientific orientation, mass media exposure, social constraints, economic constraints, political constraints, and psychological constraints—will correspondingly increase the severity of the overall constraints. These seven variables demonstrated highly significant and positive relationships.

4.1 Suggestions and Approaches for the Economic Empowerment of Rural Women

Providing women with access to education, particularly literacy programs, is the most effective method for expanding their agency in society and improving their economic standing. There is a need for female-only educational institutions, such as schools and colleges, to encourage higher female enrolment and reduce gender bias in the education sector. Furthermore, the government and various NGOs are actively integrating more female

children, particularly those from disadvantaged Below Poverty Line (BPL) families, into the formal schooling system by offering a package of subsidies and scholarships. Consequently, more women are securing formal employment opportunities thanks to educational, vocational, and technical training programs that equip them with marketable skills and enhance their problem-solving abilities.

Significant efforts are required to assist rural women in accessing critical assets, such as land and credit. Strategies for the redistribution of land to landless women are currently being examined to increase their access to property. Guidelines for the allocation of joint deeds among married couples, as well as temporary operational ownership for female farmers through leasing, need to be established. Given their profound impact on women's daily lives, economic and monetary policies must be reviewed and updated with a gender lens. To further leverage the gender-positive potential of direct taxation, policies should include a reduction in stamp duties for properties registered in a woman's name, lower income tax slabs, and reduced credit interest rates for women.

Efforts to improve women's access to credit, savings, insurance, pensions, and other financial services should standardize financial inclusion initiatives with a specific focus on rural women. To ensure that rural women receive government transfer benefits and subsidies, it is crucial to design targeted financial literacy programs to reach them. The gender outcomes of these initiatives, especially for women from disadvantaged and vulnerable groups, should be continuously assessed through monitoring and evaluation frameworks integrated into every financial inclusion program. District-level non-profit organizations (NGOs) can play a vital role in establishing women's empowerment groups in rural areas. Furthermore, there must be a shift in lending policies toward women, and credit institutions should streamline their processes so that rural women can benefit fully. Villages should host credit camps specifically targeted at women to raise their awareness levels. Additionally, collateral-free credit facilities should be made accessible to women working in agriculture.

While there have been several technological advancements in agriculture, they have not been specifically designed to meet the ergonomic needs of female farmworkers. Activities such as transplanting, weeding, harvesting, threshing, and winnowing are predominantly performed by women and involve significant physical drudgery. To develop innovations tailored to the requirements of women in agriculture, a refocused research effort is essential. The development of new or improved, gender-friendly technologies requires the dedicated attention of agricultural scientists. Indigenous practices of rural women should be integrated with modern frontier technologies to improve efficiency, allowing more women to participate in skill development programs. Agricultural machinery and tools should be designed, developed, and tested with the active involvement of rural women and in consultation with local artisans. This approach would significantly alleviate the physical burden faced by female farmers.

An individual's attitude, knowledge level, and competence can be greatly improved through targeted training. To build and enhance the technical skills of female farmers, it is essential to conduct specialized, need-based, and skill-oriented training programs at the village level. Key areas where rural women would benefit from training include: pest control, seed production technology, renewable energy sources, conservation and management of natural resources, post-harvest management, and the proper application of fertilizers. Optimal training schedules, particularly pre-season training, combined with appropriate program follow-up, are vital for effectiveness.

To ensure that women's interests are prioritized and that they share equally in the benefits of economic growth, it is crucial to formulate and implement inclusive macroeconomic policies. Closing the gender wage gap across all professions—including agricultural and non-agricultural sectors, as well as formal and informal work settings—is paramount. For women in paid employment, achieving wage parity and ensuring safe working conditions are critical issues. There must also be a robust policy response to the increasing informalization and casualization of rural women's labour.

Microfinance can assist rural female entrepreneurs in integrating their products and services into broader supply chains. By expanding women's access to modern Information and Communication Technologies (ICTs), previously untapped markets of highly connected women can be introduced to promising new business opportunities. The

corporate sector also bears a responsibility to protect female employees from workplace harassment and provide them with safe, equal access to transportation.

In rural areas, women are the unsung heroes who sustain communities by managing childcare, education, eldercare, and general household maintenance. However, this unpaid care and domestic work often undermine their potential for economic contribution. It is imperative to recognize this unpaid labour and implement policies that help women balance their paid and unpaid responsibilities. Measures such as paid family leave, the introduction of time-saving technologies, and improved infrastructure are essential. Such interventions would create an enabling environment, paving the way for women's full participation in all spheres of society, including politics and the economy.

It is also important to identify differently-abled women and provide them with counselling, training, and specific accommodations under various employment programs in both rural and urban areas. Furthermore, a system for the registration of tribal migrants by local Panchayats is necessary to ensure that female migrant workers are not marginalized at their destination. Registering, monitoring, and holding migrant labour contractors accountable—particularly those employing domestic female workers—is critical to safeguarding their rights.

A recent study examined the impact of financial inclusion initiatives—such as the Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY)—on women living in the urban slums of the industrial city of Ludhiana, Punjab. The sample included 737 female slum residents who had bank accounts under the PMJDY scheme. The findings indicated that the PMJDY scheme positively impacted women's empowerment across social, political, and economic spheres, proving particularly effective for women in slum areas. By contributing to the discourse on marginalized urban women, this research advances the literature on the subject and highlights the critical need to expand access to formal financial services for all vulnerable women.

5. Conclusion

To advance social, economic, and political development in rural areas, empowering rural women is essential. A careful assessment of rural women's daily lives reveals the crucial role they play in agricultural production, household management, and community cohesion. However, they frequently experience structural barriers that hinder their ability to reach their full potential, such as restricted access to healthcare, education, financial resources and decision-making opportunities.

Eliminating these barriers requires deliberate policy and program development that empowers rural women by fostering gender equality, expanding access to essential services and establishing pathways to leadership and entrepreneurship. Rural women's active participation in decision-making processes supports their own agency and assists the community as a whole in achieving more sustainable development outcomes.

Poverty, restrictive social norms and geographical isolation are just a few examples of the multifaceted challenges that must be addressed to ensure the success of empowerment efforts. By fostering an inclusive environment where rural women can prosper, we can guarantee a more equitable and prosperous future for everyone. Ultimately, their contributions to economic development, social welfare and community resilience will be significantly enhanced.

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