

The Role of Women in Financial Decision-Making in Households of Selected Districts of Haryana

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Citation: Sharma, K., & Devi, K. (2025). The Role of Women in Financial Decision-Making in Households of Selected Districts of Haryana. International Journal of Education, Modern Management, Applied Science & Social Science, 07(03(II)), 1–12. [https://doi.org/10.62823/ijemmasss/7.3\(ii\).7915](https://doi.org/10.62823/ijemmasss/7.3(ii).7915)

ABSTRACT

In developing nations like India, one of the key components of women's empowerment is their involvement in decision-making. Empowering women is crucial to a nation's significant advancement. For this reason, this study is designed to explore the role of Married women in household financial decision-making in the Gurugram and Pundri districts of Haryana. The study was conducted in 2024 with a sample size of 160 respondents in the districts of Kaithal and Gurgaon with a well-structured questionnaire during November 2024. Data was analyzed in SPSS 22. The chi-square test was used for Statistical analysis. Education and employment have been identified as key factors affecting financial behaviors. The study examined how employment status, education, and family type influence participation and autonomy in financial decision-making. The results showed that women in Gurugram seem to be more involved in managing their finances and believe that their choices regarding loans and mortgages are given greater weight. And in Kaithal, women are strongly engaged in household purchases and daily expenses. These findings highlight the need for targeted financial awareness programs, policies that promote higher education and employment for women, and greater access to professional financial guidance.

Keywords: Decision Making, Women's Autonomy, Financial Decisions, Haryana, Married Women.

JEL Codes: C83, C87, G53, J16, J12.

Introduction

"I think every woman should have a financial independence, but... it's not just for the money. It's for the security and the power that comes with it." - Reba McEntire

In recent years, there has been a growing focus on the role that women play in household financial decision-making, which is indicative of broader societal developments towards gender equality and women's empowerment. In the past, males have typically made the majority of financial choices in families, which frequently ignores the contributions and wisdom of women. But as more women have access to education and career possibilities, their influence in financial affairs is growing. This transition is especially important in multicultural environments where women's participation can result in better economic outcomes for families and communities.

According to the 2024 Global Gender Gap Report, the world has closed the gender gap to 68.5 percent when measured across four important pillars: political empowerment, educational achievement, economic opportunity, and health and survival. Among the total 146 countries, India is at

129th Rank, Bangladesh is at 99th, and Nepal is at 117th, while Nepal is at 122nd in the global ranking for Gender gap. Financial dependence and education are two most Vital tools to achieve the target of women empowerment. The demographic data of Haryana shows the gender gap and indicates that there is a need to take initiatives for women's empowerment. According to the census 2011, the population of Haryana is 23,351,462 and the literacy rate is 75.5 percent and the sex ratio of Haryana is 879 females per 1000 males which is the lowest among all the states of India.

Women have a significant impact on household financial strategy in many civilizations, including areas of India like Haryana. They can influence decisions about investments, saving, and spending. Their viewpoints contribute to better financial outcomes as well as raising families' financial literacy.

Women's decision-making encompasses a range of contexts, from personal and family decisions to professional and political ones. Gender stereotypes can undermine women's confidence and authority. Several studies conducted globally have revealed that women tend to be risk averse, conservative, have lower levels of financial expertise, lack confidence, and rely on advice from others when making investing decisions. Empowering women to start and grow businesses contributes to economic diversity and resilience.

Some studies suggest that when women have access to employment outside the home, their decision-making power and control over resources improve (Kantor, 2003; Anderson and Eswaran, 2009). The Hindu Succession (Amendment) Act of 2005 provided daughters of the deceased with equal inheritance rights as their sons. In addition, certain states in India give a lower stamp duty rate for properties registered in a woman's name.

(Banerjee, 2015) found that the proportion of women who own a bank or savings account they use is positively correlated with the percentage of households headed by women. Given that women make most of the decisions in a family headed by women, including financial matters, they are expected to have a bank account or savings account that they utilize for personal use. In most families, the spouse, parents, older siblings, and other family members make decisions regarding women and houses. Women who lack decision-making authority are more likely to be victims of dowry killing, domestic abuse, rape, and human trafficking by family members. Numerous women are in control of every area of life (Zinia et al.).

It has been discovered that the majority of women, regardless of the manufacturing, service, or trading sectors in the study area, make their own independent decisions about the family budget, their children's education, the health and medication of the family, their leisure activities, and their personal needs. It has also been noted that when it comes to buying gifts for other people on special occasions and home appliances, the women respondents have combined their judgment with that of their husbands or family members (Narayanan, 2016).

Objectives of the Study

- To study the involvement of married women in Household Financial decision-making in Haryana.
- To study the relationship between Household Financial Decision-making and other socio-economic variables.

Review of Literature

Bano (2014)&Ruchi et al. (2024) found that women's socioeconomic status affects decision-making. Education, marital status, respondents' family occupation, land holding, income, social participation, and urban contacts were associated with the level of rural and urban working women and non-working women's involvement in money matters activities. Kumar and Kumari (2019) conducted a cross-sectional study. The result shows a statistically significant difference in the percentage of women involved in household decision-making between rural and urban areas, with 73 percent in rural areas and 87 percent in urban areas. Similarly, the difference in the percentage of women having a say in family financial decisions between rural and urban groups was significant, with 29 percent in rural areas compared to 44 percent in urban areas.

Decision-making power within households and the freedom of movement for women vary significantly based on their age, education, and employment status. Women's employment status and income generation are often cited as key factors that contribute to their involvement in household decision-making and, consequently, their overall empowerment. (Yusof & Duasa, 2010; Antman, 2014).

Some authors found that employed women have a more influential role in household decision-making than those unemployed. Working women are generally more empowered to make their own decisions and deal with societal difficulties on their own, whereas non-working women are more dependent on family decisions and social customs (Qayyum et al., 2021; Aftab et al., 2022). As individuals grew older and more educated, their control over cash earnings improved (Menon, 2020). Bargaining models indicate that women's participation in decision-making is enhanced when they have better access to and control over resources. Married respondents do not jointly decide on household spending, and a larger earning share suggests greater decision-making involvement. Men make the final decisions on major household expenses, but women frequently make the final decisions on little household expenses (Yusof & Duasa, 2010). (Qian, 2008) found that the proportion of female income to total household income in Chinese rural households significantly improves both the educational achievement and survival rates of girls. Some studies have shown that household decisions and outcomes, like health and education of children, nutrition, and spending on various goods and services, are influenced by whether a household's income is managed by the man or woman (Lundberg et al., 1997; Duflo, 2003). Some empirical studies have focused on household-level factors, such as the type of household structure (e.g., nuclear versus extended families), marital arrangements (e.g., monogamous versus polygamous), and variations across different geographical regions (Bayudan-Dacuycuy, 2013; Kazianga and Wahhaj, 2017). Family structure affects the bargaining power of its members (Debnath, 2015), the study finds that Women in joint families are more likely to need permission from other household members to perform daily tasks and are less likely to have decision-making authority. Women in nuclear households, on the other hand, are more likely to enter the workforce.

Most of the studies have shown that women are more risk-averse than men. Males are more knowledgeable about many financial options than women. Female investors typically exhibit lower levels of satisfaction because they have less confidence in their investment choices. Gaur et al. (2011). Compared to males, women often allocate less money to riskier investments (Jianakoplos and Bernasek, 1998). Women's reproductive health-seeking behavior in south India was positively connected with their freedom of mobility and decision-making ability; however, these associations were lessened when the researchers took age and education into account (Bloom et al.)

Relevance of the Study

This study should provide a thorough understanding of the Financial Behaviour of married women as well as the identification of important variables influencing their financial choices. The results will give important insights into the obstacles that women experience while trying to save money, which will help build methods that will improve their financial security. The study will also lay the groundwork for further research in the areas of gender-responsive finance and women's economic empowerment. The state of Haryana has a relatively low female literacy and sex ratio. It reflects the poor status of women's participation in the workforce and decision-making. Therefore, it is necessary to investigate it in the area that is most different from where they live (Mahata et al.).

Research Methodology

The study was conducted in Haryana State. As per the requirement of the study, two districts were selected based on the female literacy rate of Haryana. Gurugram district was chosen for the highest literacy rate among females (84.70 percent). Likewise, the Kaithal district was chosen based on Haryana's lowest female literacy rate (69.15 percent). Further, Gurgaon Block was selected from Gurugram District and Pundri Block was selected from Kaithal District. 80 married women were selected from each city. Thus, using a pre-made interview schedule following the objectives, 160 married women were interviewed. Questions were framed regarding the socioeconomic and personal profiles of respondents. The first section includes the respondent's socio-economic information. The second section was prepared to find the married women's decision-making pattern regarding finance and land ownership. The respondents were contacted individually at their residences. Six elements –Household chores, Financial Activities, Decisions regarding children, Major Household Purchases, Land and other assets ownership, and other general household activities. To classify financial household decision-making, the following characteristics were taken: Decisions related to Financial Management (Asset management, etc.), Decisions involving loans and mortgages, Decisions regarding the purchase of jewelry and property, and decisions regarding daily expenses.

Data was analyzed using the SPSS 22 version. The chi-square test was used for statistical analysis.

Results Related to the Demographic Background of the Respondent**Table 1: Demographic Background of Respondents of both Districts****Descriptive Statistics**

Background Characteristics	Gurugram		Kaithal	
	Frequency	Percentage (%)	Frequency	Percentage (%)
Age				
18-27	10	12.50	6	7.50
28-37	25	31.25	33	41.25
38-47	26	32.50	25	31.25
48-57	13	16.25	12	15.00
58-67	6	7.50	4	5.00
Employment				
Not Employed	54	67.5	52	65.0
Employed	26	32.5	28	35.0
Marital Status				
Married	79	98.8	78	97.5
Separated	1	1.3	2	2.5
Education Status				
Illiterate	10	12.5	9	11.3
Primary	14	17.5	6	7.5
Matric	8	10.0	13	16.3
10+2	17	21.3	7	8.8
Graduation	16	20.0	21	26.3
Post-Graduation	15	18.8	24	30.0
Type of Family				
Joint	51	63.8	32	40.0
Nuclear	29	36.3	48	60.0

Table 1 shows the demographic background of respondents of both Gurugram and Kaithal districts which includes the age category of the respondents, Employment Status, Occupation, marital status, and education status of 160 respondents, among them 80 belong to Gurugram and 80 belong to Kaithal. The majority of women in both districts, 25(31.25 percent) in Gurugram and 33(41.25 percent) in Kaithal belonged to the 28-37 age group. The table shows the working status of women, among them 26(32.50 percent) women of Gurugram are employed and in Kaithal, 28(35 percent) women are employed.

Table 2: Participation of Women in Financial Decision-Making in Gurugram District

Items	A (%)	N (%)	D (%)	Mean	σ
1. Decision regarding the purchase of major household purchases	63 (78.8)	13 (5.0)	4 (10.00)	1.26	.545
2. Involvement of Decision Regarding Financial Management (Saving, Investment & Borrowing)	55 (68.8)	9 (11.3)	16 (20.0)	1.51	.811
3. Decisions Regarding the Daily Expenses.	61 (76.3)	5 (6.3)	14 (17.5)	1.30	.582
4. Opinion considered regarding loans/keeping a mortgage.	46 (57.5)	18 (22.5)	16 (20.0)	1.63	.802
5. Access to Money Earned by me.	75 (93.8)	5 (6.3)	- -	1.06	.244

Source: Researcher's calculation based on owned collected primary data [Note* SA(Strongly Agree), A(Agree), N(Neutral), D(Disagree), SD (Strongly Agree)];σ= Standard Deviation.

Involvement in financial decision-making varies across different domains, according to the statistics. Access to money shows the lowest mean (1.06), which reflects great autonomy. The mean score of 1.26 for decision-making regarding the purchase of major household purchases and 1.30 for managing daily expenses indicated a high level of participation in these decisions. The Mean value of 1.51 for saving, investment, and borrowing shows moderate agreement. Decisions regarding loans and

keeping a mortgage had the highest mean (1.63) indicating less agreement, exposing a gap in financial decision-making. The standard deviations (σ) show the variation in responses; greater variances in areas such as loans (0.802) and financial management (0.811) suggest that respondents' experiences are more varied.

Table 3: Participation of Women in Financial Decision-Making in Kaithal District

Items	A (%)	N (%)	D (%)	Mean	σ
1. Decision regarding the purchase of major household purchases	32 (40.0)	5 (6.3)	43 (53.8)	2.14	.964
2. Involvement of Decision Regarding Financial Management (Saving, Investment & Borrowing)	42 (52.5)	5 (6.3)	33 (41.3)	1.89	.968
3. Decisions Regarding the Daily Expenses.	62 (77.5)	4 (5.0)	14 (17.5)	1.40	.773
4. Opinion considered regarding loans/keeping a mortgage.	35 (43.8)	5 (6.3)	40 (50.0)	2.06	.072
5. Access to Money Earned by me.	71 (88.8)	3 (3.80)	6 (7.5)	1.19	.553

Source: Researcher's calculation based on owned collected primary data [Note* SA (Strongly Agree), A (Agree), N (Neutral), D (Disagree), SD (Strongly Agree)]; σ = Standard Deviation.

With a mean of 2.14 for decisions about significant household purchases, it appears that the majority of women (53.8%) oppose participating in these decisions. A moderate degree of participation is indicated by the mean of 1.89 in financial management (savings, borrowing, and investments). Women's agreement with daily spending is the highest (77.5%), with the lowest mean of 1.40, suggesting strong involvement. 50% of women felt excluded, which indicates a higher degree of disagreement with the mean of 2.06 for thoughts about loans or mortgages. The majority of women appear to have access to their wages, as indicated by the mean of 1.19 for access to earned money, which shows the highest agreement (88.8%). These averages show that women spend the most money on everyday expenses and have the most access to their income.

Empirical Findings and Discussion

Table 3: Chi-Square Test Results of Association between Working Status with Financial Decision-making in both districts

Statements	Gurugram			Kaithal		
	χ^2	df	Asymp. Sig. (2-Sided)	χ^2	df	Asymp. Sig. (2-Sided)
1. Decision regarding the purchase of major household purchases	10.060	2	.007*	18.002	2	.000*
2. Involvement of Decision Regarding Financial Management (Saving, Investment & Borrowing)	9.155	2	.010*	12.372	2	.002*
3. Decisions Regarding the Daily Expenses.	5.805	2	.055	31.542	2	.000*
4. Opinion considered regarding loans/keeping a mortgage.	21.708	2	.000*	21.664	2	.000*
5. Access to Money Earned by me.	5.485	2	.019**	6.668	2	.036**

Source: Researcher's calculation based on owned collected primary data by using SPSS version 22. (Note: χ^2 – Chi-Square, df – Degree of freedom)

Note: *Significance at 1 percent level, **Significance at 5 percent level

Wealthier women are much more likely to participate in healthcare decision-making (Boateng et al.) Table 3 shows the relation of working status with financial decision-making. To determine whether the observed variations in answers are statistically significant for each location, each statement displays the degrees of freedom (df), the chi-square statistic (χ^2), and the significance level (Asymp. Sig.). An explanation of the table that highlights important findings may be seen below. A chi-square value of 10.060 with two degrees of freedom and a p-value of 0.007 indicates that the decision to buy key household items in Gurugram is statistically significant ($p < 0.05$). This suggests that there is a noticeable difference in the way people in Gurugram decide which large household items to buy. There are notable variations in the way financial management decisions are made in Gurugram, as evidenced by the chi-

square value of 9.155 (p-value = 0.010) for the involvement in financial management decisions (savings, investment, and borrowing). A chi-square value of 5.805 (p-value = 0.055) for decisions about daily spending is near the significance threshold of 0.05 but just above it, suggesting a nearly significant difference in this region. With a chi-square value of 21.708 (p-value = 0.000), opinions on loans and mortgages exhibit substantial significance, indicating a distinct difference in Gurugram's perceptions of these financial instruments. With a chi-square value of 5.485 (p-value = 0.019), access to earned money likewise demonstrates importance, suggesting a significant variation in how people in Gurugram access their earnings. With a chi-square value of 18.002 (p-value = 0.000), the decision to buy key home products in Kaithal is highly significant, indicating distinct geographical variations in the method used to make these purchases. With a chi-square value of 12.372 (p-value = 0.002), the involvement in financial management decisions is likewise very significant, suggesting clear variations in Kaithal's financial decision-making process. The chi-square value for decisions about daily spending is 31.542 (p-value = 0.000), indicating a significant variation in the way daily expenses are managed in Kaithal. Similar to Gurugram, opinions on loans and mortgages are highly significant, with a chi-square value of 21.664 (p-value = 0.000), suggesting considerable regional variations in the approaches taken to these loans and mortgages. With a chi-square value of 6.668 (p-value = 0.036), access to earned money also demonstrates importance, suggesting a significant geographical variation in how people access their earned money. Women's employment status has been regarded as a measure of their general well-being in society and is a significant contributor to the development of their economic independence. Increased female workforce engagement is also a sign of their social and economic empowerment as well as their independent status (Mahata et al., 2017)

Table 4: Chi-Square Test Results of Association between Education with Financial Decision-making in both districts

Statements	Gurugram			Kaithal		
	χ^2	df	Asymp. Sig. (2-Sided)	χ^2	Df	Asymp. Sig. (2-Sided)
1. Decision regarding the purchase of major household purchases	13.255	10	.210	21.622	10	.017
2. Involvement of Decision Regarding Financial Management (Saving, Investment & Borrowing)	22.577	10	.012	18.785	10	.043
3. Decisions Regarding the Daily Expenses.	21.928	10	.015	35.170	10	.000
4. Opinion considered regarding loans/keeping a mortgage.	33.591	10	.000	21.375	10	.019
5. Access to Money Earned by me.	12.250	5	.032	11.059	10	.353

Source: Researcher's calculation based on owned collected primary data by using SPSS version 22. Note: χ^2 – Chi-Square, df – Degree of freedom)

Education has a significant impact on women's capacity to participate in household decision-making, despite the fact that many other factors also play a contribution. When it comes to socioeconomic decision-making, education influences the profession, whether or not to send kids to school, and one's purchasing power. (Chanda et al.). **Table 4** shows the association of education with financial decision-making in the Gurugam and Kaithal districts. For some claims, the results show notable variations in the decision-making procedures. There is no discernible difference in the chi-square value of 13.255 with 10 degrees of freedom and the p-value of 0.210 for major household buying decisions in Gurugram. However, a chi-square value of 22.577 (p-value = 0.012) indicates a substantial difference in financial management decisions between borrowing, investing, and saving. Opinions on loans and mortgages, with a chi-square value of 33.591 (p-value = 0.000), and decisions on daily expenses, with a chi-square value of 21.928 (p-value= 0.015), also exhibit a substantial difference. The chi-square value for access to earned income is 12.250 (p-value = 0.032), a significant number. A chi-square value of 21.622 (p-value = 0.017) for Kaithal's key household buying decisions indicates substantial disparities. The chi-square value of 18.785 (p-value = 0.043) suggests that financial management choices are also relevant. The chi-square value for daily expenses is 35.170 (p-value = 0.000), which indicates an extremely significant difference. A chi-square value of 21.375 (p-value = 0.019) indicates a substantial difference in opinions regarding loans and mortgages. However, Kaithal's chi-square score of 11.059 (p-value = 0.353) indicates no discernible difference in access to money generated. All things considered,

these findings point to significant geographical differences in Kaithal and Gurugram's financial practices and decision-making procedures. Although there are notable variations between the two places, Gurugram exhibits stronger variances in some areas (such as everyday spending and loans) while Kaithal has stronger and more noticeable differences in others.

Table 5: Chi-Square Test Results of Association between Type of family with Financial Decision-making in both districts.

Statements	Gurugram			Kaithal		
	χ^2	df	Asymp. Sig. (2-Sided)	χ^2	df	Asymp. Sig. (2-Sided)
1. Decision regarding the purchase of major household purchases	7.435	2	.024	9.397	2	.000
2. Involvement of Decision Regarding Financial Management (Saving, Investment & Borrowing)	6.139	2	.046	5.694	2	.058
3. Decisions Regarding the Daily Expenses.	9.482	2	.009	6.325	2	.042
4. Opinion considered regarding loans/keeping a mortgage.	18.278	2	.000	7.560	2	.023
5. Access to Money Earned by me.	4.417	2	.036	5.871	2	.053

Source: Researcher's calculation based on owned collected primary data by using SPSS version 22. (Note: χ^2 – Chi-Square, df – Degree of freedom)

Table 5: shows the association of the type of family with financial-decision making. The findings show significant regional variability, with Distinct response patterns observed at each location. The decision to buy key home products in Gurugram has a statistically significant chi-square value of 7.435 with two degrees of freedom and a p-value of 0.024. With a chi-square value of 6.139 (p-value = 0.046), involvement in financial management decisions (such as borrowing, investing, and saving) also demonstrates a significant difference. A chi-square value of 9.482 (p-value = 0.009) for decisions about daily spending shows a substantial diversity in the way daily expenses are managed. With a chi-square value of 18.278 (p-value = 0.000), opinions on loans and mortgages exhibit the highest level of significance, suggesting a significant difference. With a chi-square value of 4.417 (p-value = 0.036), access to money generated is likewise relevant, albeit not as strongly as other factors. The decision to buy key home products in Kaithal has a chi-square value of 9.397 (p-value = 0.000), indicating very great importance. A chi-square value of 5.694 (p-value = 0.058) for the involvement in financial management decisions is on the verge of significance but still suggests some difference. A chi-square value of 6.325 indicates that decisions about daily expenses are meaningful (p-value = 0.042). A chi-square value of 7.560 (p-value = 0.023) suggests that opinions on loans and mortgages are also significant. The chi-square value for access to money generated is 5.871 (p-value = 0.053), which is just above the significance level of 0.05 and suggests a small but not statistically significant difference. Overall, the findings demonstrate that there are notable distinctions between Kaithal and Gurugram's decision-making procedures when it comes to a range of domestic and financial issues. While Kaithal exhibits noteworthy significance in household purchases, daily expenses, loans, and financial management, with some marginally insignificant results (particularly in financial management and access to money earned), Gurugram exhibits strong differences in their decision-making regarding these areas. Different financial behaviors and attitudes are indicated by the variations in different regions.

Conclusion and Policy Implication

The study concludes that the decision-making of women regarding finance has improved in Haryana. Factors like education, employment status, and family structure play a significant role in shaping the financial autonomy of married women. The empowerment of women is strongly influenced by the education level, higher education improves the well-being of women. The development of the nation can be improved by enhancing more involvement of women in household decision-making. The statistical results suggest that Gurugram with its more progressive and urbanized setting shows a higher level of empowerment as compared to Kaithal's more traditional environment. The findings highlight the need to promote financial literacy for women, especially in rural regions, through programs that support equitable involvement in financial decision-making and empower women economically. The Haryana government has taken many initiatives and policies like *Educational Loan Scheme*, *Individual Loaning Scheme*

Through Banks, Subsidized Scheme for Widows, Mahila Samiriddhi Yojana for Backward Classes, Individual Loan Scheme, Haryana Pension to Windows and Destitute Women, Lado Lakshmi Scheme, Haryana Matrushakti Udyamita Yojana to empower women Financially. These programs were all primarily designed to raise the situation of women, particularly in rural regions. As a result, it was discovered that people were more receptive to these initiatives, especially in rural areas. Consequently, there are indications of a rising sex ratio, and as more women enter the job, their autonomy within the state has also increased.

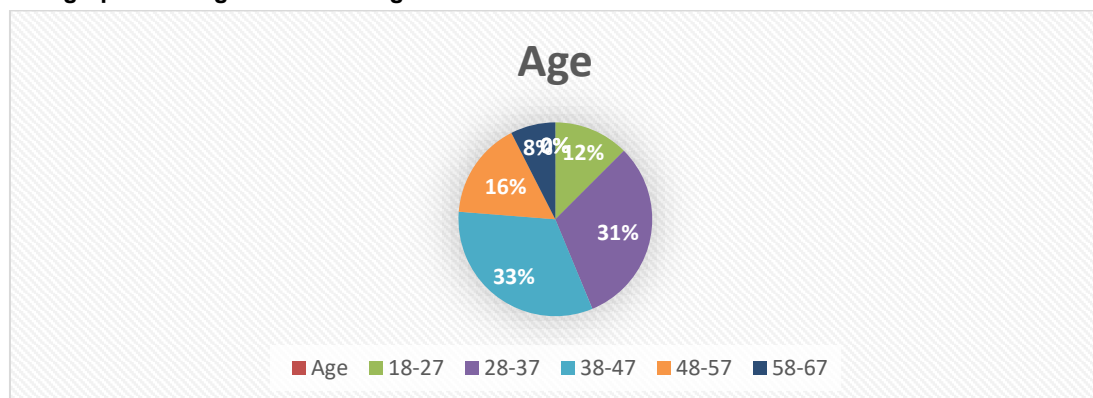
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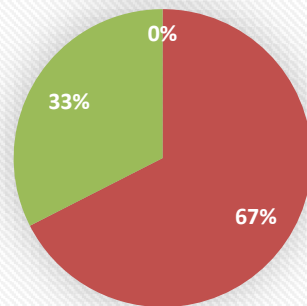
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Appendix

Demographic Background of Gurugram

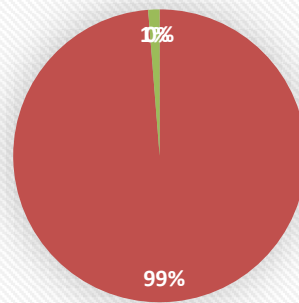


Employment



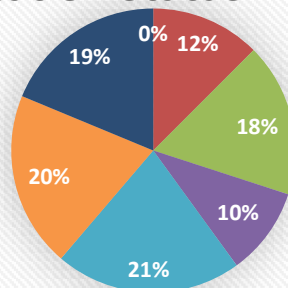
■ Not Employed ■ Employed

Marital Status



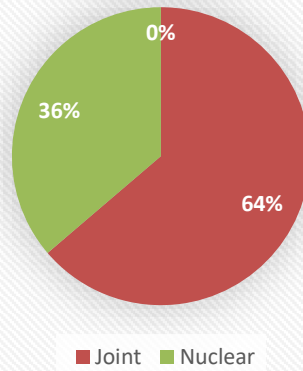
■ Married ■ Separated

Education Status



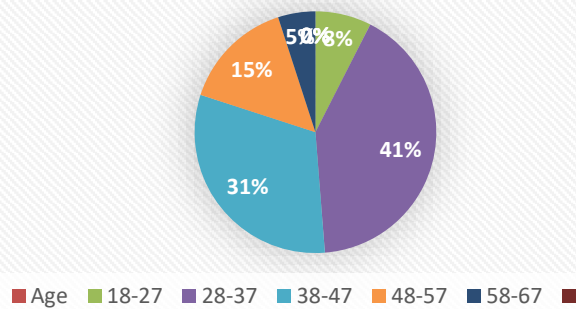
■ Illiterate ■ Primary ■ Matric ■ 10+2 ■ Graduation ■ Post-Graduation

Type of family

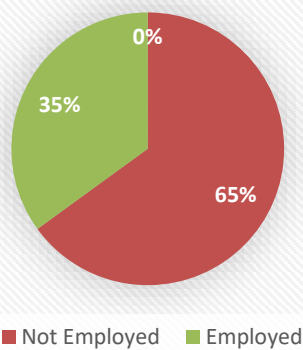


Demographic Background of Kaithal.

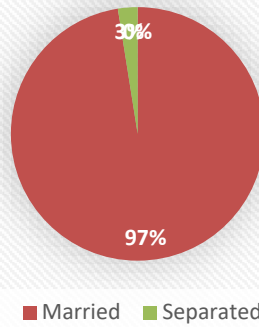
Age of the Respondent



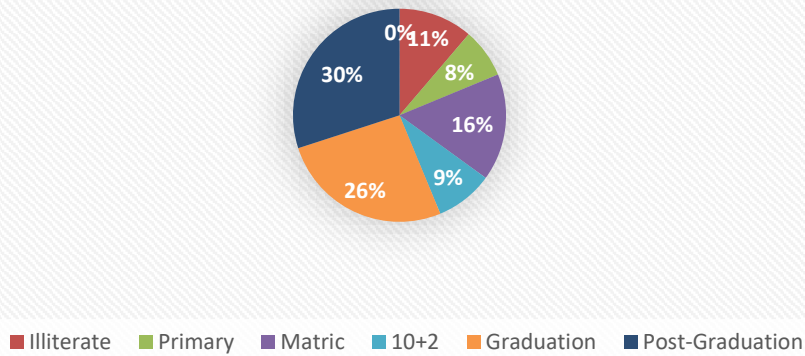
Employment



Marital Status



Education Status



Type of family

