

Financial Empowerment of Women in Rural and Urban Areas of Karnataka - A Socio-Economic Analysis

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ABSTRACT

Women's empowerment plays a crucial role in the social and economic growth of any country. Women's financial empowerment is central to achieving gender equality and sustainable development. In India, persistent gender disparities highlight the need to advance financial independence and economic security among women. The present study attempts to identify the link between women's socio-demographic characteristics and financial empowerment in Karnataka, based on the NFHS-5 dataset. Bivariate analyses were conducted for a clear illustration of the outcomes. The study found that 46 percent of the women can make decisions on at least three out of the four financial matters considered here (such as having money to decide on how to spend, having an own bank account, doing digital transactions, and having access to a financial system that supports expanding a business). Financial empowerment was higher in urban areas (55.9%) compared to rural areas (39.5%). Women's education, occupation, caste, religion, and wealth index showed a significant association with financial empowerment. The study recommends that, along with other government initiatives, there should be a strong focus on financial empowerment, particularly women's ability to make independent decisions and participate actively in the economy.

Keywords: Financial empowerment, Socio-economic, Rural & Urban, NFHS-5, Karnataka

INTRODUCTION

Women's empowerment is a complex and dynamic concept that has been the centre of research for examining the position of women in society (Duflo, 2012). The empowerment is a process which gives individual or group of individuals to realize their full identity and power in all spheres of life. It involves many things like economic opportunities, social equality, personal rights, etc. Women's empowerment goes beyond mere economic independence or participation in decision-making. It encompasses a broad spectrum of rights, opportunities, and social changes woven with a socio-cultural and political fabric that enables women to live with dignity, equality, and freedom (Malhotra, 2025). Thus, empowerment in the context of women's development is concerned as a way of defining, challenging and overcoming barriers in a women's life through which she can increase her ability to shape her life and environment. (Saikia & Saikia, 2017). Therefore, it is found that women play a vital role in worldwide development initiatives, with a significant involvement in household economic activities (Kagotho & Vaughn, 2018). Finance is also the part of empowerment of women, while financial

empowerment means ability of an individual to gain over financial resources, take decision on financial matters, and confidently manage their financial futures. It includes educating women about financial concepts, offering training in budgeting and investment, and ensuring they have access to financial tools and services (Aithal, 2024). Financial empowerment involves providing individuals with the knowledge, skills, and access necessary to make informed and effective decisions about their financial resources (Rusu & Roman, 2019). While, it was also referred to the availability and ability of individuals to obtain financial services and products, such as bank accounts, credit, loans, investment opportunities, and financial advice (Farida et al., 2021). Continuously changing in financial market and with the increase in individual responsibility informed financial decision making is becoming necessity for economic empowerment of women. Having financial knowledge is the key element for making sound financial decisions (Haque & Zulfiqar, 2016). For women, financial empowerment is particularly vital as it addresses the systemic inequities and barriers they face in the financial sector (Srivastava, 2024). In India, women constitute about 46 percent of the total population, yet many are denied opportunities and rights due to financial dependence. Despite government efforts to promote economic independence, access to formal financial systems and credit remains limited, especially for women without assets like land or property (George, & Thomachan, 2015). Like men, women also must become financially independent, and they must work toward that financial independence regardless of their marital status or their life events. However, many women find it more difficult than men to successfully manage their money and attain financial independence (Anthes, & Most, (2000). Financially empowered women not only boost their own lives but also strengthen their families and become catalysts for sustainable growth and social transformation. Therefore, it is essential to examine the current status of

women's role in financial empowerment with respect to financial resources such as having a bank or savings account, access to digital financial transactions, having knowledge on a program that gives a loan to start/expand a business, having any money of own that alone can decide how to use. Therefore, the present study examines the financial empowerment with socio-economic and also looks into rural and urban areas in Karnataka.

METHODOLOGY

The present study has used data from NFHS-5 (National Family Health Survey-5) conducted during 2019-2021. NFHS-5 covers 707 districts of all states and union territories. All five rounds of NFHS have been conducted under the stewardship of the Ministry of Health and Family Welfare (MoHFW), Government of India and International Institute for Population Sciences (IIPS), Mumbai, has served as the nodal agency for coordinating and implementing each round of NFHS. Data collection for NFHS-5 was conducted in two phases: Phase I from June 17, 2019, to January 30, 2020, covering 17 states and 5 Union Territories (UTs), and in Phase II from January 2, 2020, to April 30, 2021, covering 11 states and 3 UTs by 17 field agencies. Information was collected from 636,699 households, including 724,115 women and 101,839 men across India.

The NFHS-5 provides vital information on reproductive and child health, women's empowerment, such as women's earnings, household decision-making, men's attitudes towards women's roles in decision making, access to money and microcredit, freedom of movement, etc., fertility and family planning, health insurance, nutrition, non-communicable, HIV/ AIDS and many other related issues. The NFHS-5 sample was designed to provide estimates of all key indicators at the national and state levels, as well as estimates for most key indicators at the district level. A uniform sample design, which is representative at the national, state/union territory and district level, was

adopted in the present survey. Each district is stratified into urban and rural areas. Therefore, each rural stratum is sub-stratified into smaller substrata as which are created considering the village population and the percentage of the population belonging to scheduled castes and scheduled tribes (SC/ST). Furthermore, information about sampling is given the NFHS-5 report (NFHS, Report 2022). For the present study we have used only Karnataka state data, and the final sample is 4,555 women.

Dependant variable

In this study four questions were asked to women with respect to financial empowerment i.e. Having any money of own that alone can decide how to use (Yes or No), having a bank or savings account (Yes or No), Use of mobile phone for financial transaction (Yes or No), Knows a program that gives loan to start/expand a business, results were analysed only when women say yes to at least 3 financial issues then considered as financial empowerment. These dependent variables are created as dichotomous variables.

Independent Variable

The independent variables considered in this study were women's age groups (15–24, 25–34, and 35–49 years), education (Illiterate, 1–7 years, 8–9 years, 10–12 years, and 12 or more years of schooling), occupation (Don't work outside, Work outside), marital status (Never married, Currently married, Widowed/divorced/deserted), husband's education (Illiterate, 1–7 years, 8–9 years, 10–12 years, 12 or more years, and don't know), husband's occupation (Salaried, Agriculture, Skilled or Unskilled, Other), religion (Hindu, Muslim, Christian, and Other), caste (Scheduled Caste, Scheduled Tribe, Other Backward Class/forward, and don't know/missing), household wealth index (Poorest, Poorer, Middle, Richer, Richest), Place of residence (Urban, Rural), and Region (North, Central, East, Northeast, West, and South).

Statistical analysis: The study uses bivariate statistics for analysing the financial empowerment of women in Karnataka. To know the significant relationship between dependant and independent variables chi-square (χ^2) test was used. All the statistical reflections were examined using STATA 17.

RESULTS

Table 1: Percent distribution of women by selected Individual, Husband and Household characteristics by Place of residence, NFHS5 Karnataka, 15-49 years women

Background Characteristic's	Urban		Rural		Total	
	%	Number	%	Number	%	Number
Age of woman (yrs.)						
15-24	29.9	402	29.7	959	29.8	1,361
25-34	28.4	379	29.7	958	29.2	1,337
35-49	41.6	547	40.6	1,310	41.0	1,857
Education of woman						
Illiterate	14.1	183	24.3	786	20.2	969
1-7 year	16.0	247	21.8	698	19.5	945
8-9 years	8.6	131	11.6	387	10.4	518
10-12 years	38.8	491	31.4	996	34.4	1,487
12+ years	22.5	276	10.9	360	15.6	636
Occupation of woman						
Don't work outside	68.1	862	53.0	1,689	59.1	2,551
Work outside	31.9	466	47.0	1,538	40.9	2,004
Marital status of woman						
Never married	26.3	348	19.7	642	22.3	990
Currently married@	68.2	881	73.7	2,365	71.5	3,246
Widowed/Divorced/Deserted	5.5	99	6.7	220	6.2	319

Education of husband*						
Illiterate	16.3	155	25.8	667	22.2	822
1-7 year	20.0	229	25.6	672	23.5	901
8-9 years	5.7	66	10.9	272	8.9	338
10-12 years	35.5	317	27.2	706	30.4	1,023
12+ years	22.3	210	10.3	263	14.9	473
Don't know	0.2	3	0.2	5	0.2	8
Occupation of husband*						
Salaried	33.5	306	10.8	280	19.5	586
Agriculture	32.5	361	70.3	1,824	55.9	2,185
Skilled or unskilled	27.3	224	14.7	367	19.5	591
Other	6.7	89	4.2	114	5.1	203
Religion						
Hindu	84.0	998	89.3	2,902	87.1	3,900
Muslim	13.8	303	8.0	254	10.3	557
Christian	1.9	22	1.7	54	1.8	76
Other	0.4	5	1.1	17	0.8	22
Caste						
SC	17.6	223	23.4	747	21.0	970
ST	8.6	98	10.2	366	9.6	464
OBC	63.9	851	57.9	1,833	60.3	2,684
Forward	5.2	91	5.6	186	5.5	277
DK/Missing	4.7	65	2.9	95	3.6	160
Wealth Index						
Poorest	2.6	19	8.8	305	6.3	324
Poorer	6.6	133	24.5	782	17.3	915
Middle	19.1	295	38.9	1,232	30.9	1,527
Richer	35.2	466	21.9	718	27.3	1,184
Richest	36.5	415	6.0	190	18.3	605
Number of women	100.0	1,328	100.0	3,227	100.0	4,555
* Only for Ever married women; @ includes 5 currently married but Gauna not performed women						

The study involved a total of 4,555 women aged of 15-49 years., with a clear rural-urban distinction among participants; the majority women residing in rural areas. Approximately 41 percent of the women were in the age group 35-49 years, followed by 30 percent aged 15-24 years, and 29 percent aged 25-34 years. In terms of education, 20 percent of women were illiterate, while half of the women had more than 10 years of schooling. Nearly 59 percent of women did not work outside home, with a higher proportion in urban areas (68 percent) than in rural areas (53 percent). Almost three-fourths of the women were currently

married, with 74 percent in rural areas, and 68 percent in urban areas. Husband's education varied considerably between rural-urban areas, 58 percent of husbands of women in urban areas had 10 or more years of schooling compared to 38 percent of their rural counterparts. Majority of the study women are Hindu by religion (87%) and belonged to OBC (60%). According to Wealth Index, nearly three-fourths of urban women were in the richer or richest wealth quintiles, whereas most rural women belonged to the poorer or middle categories (Table 1).

Table 2: Percent of women empowered with various financial issues by place of residence, NFHS5 Karnataka

Financial empowerment	Urban	Rural	Total
Having any money of own that alone can decide how to use	65.5	53.9	58.6
Has a bank /saving account to use herself	90.2	87.7	88.7
Use mobile phone for financial transaction	52.9	33.7	43.0
Knows a program that gives loan to start/expand a business	57.4	56.6	56.9
Empowered with at least 3 Financial issues	55.9	39.5	46.1
Number of women	1,328	3,227	4,555

Table 2 shows that women’s financial empowerment in Karnataka varies by residence for 2 out of 4 issues considered here. About 59 percent of the women in Karnataka have some money of their own that alone can decide how to use it and it is comparatively higher in urban areas (66%) than in rural areas (54%). Further as high as 53 percent of women in urban areas reported that they use mobile phones for financial transactions, which is only 34 percent in rural areas. On the other hand, not much variation is observed between urban and rural women for the other two issues considered here, as having a bank account to use herself (90% versus 88% for urban and rural areas) and knowing a programme that gives loan to start or expand a business (57% for both rural and urban areas). As mentioned earlier, women who are empowered with any of the 3 issues are considered as financially empowered. As observed in the table, altogether, 46 percent of the women fall in the category of financially empowered which is 56 percent in urban areas and 40 percent in rural areas.

The chi-square results show that women’s financial empowerment varies significantly across most socio-demographic and economic factors. Age, education,

occupation, marital status, husband’s education and occupation, caste, religion, and wealth index all show statistically significant associations with empowerment at the overall state level ($p < 0.05$). According to the age of women, there was not much variation, although the prevalence of financial empowerment was relatively lower among women aged 15–24 years. In all age groups, rural women were consistently less financially empowered than their urban counterparts. Women with more than 12 years of schooling reported significantly higher financial empowerment, with respect to rural and urban areas. Financial empowerment was also higher among women who were employed and received cash payments (49%) compared to those who did not. By religion, Christian women (53%) had the highest levels of financial empowerment. With respect to social groups, financial empowerment was about 25 percent points higher among socio-economically disadvantaged groups (SCs/STs/OBCs) residing in rural areas compared to their urban counterparts. Financial empowerment also increased with the wealth index, from just 28 percent among the poorest to 63 percent among the richest. Similar findings in both rural and urban settings (Table 3).

Table 3: Percent distribution of women by their financial empowerment status by selected characteristics according to place of residence, NFHS5 Karnataka

Background Characteristics	Urban			Rural			Total		
	Not empowered	Empowered	Number of women	Not empowered	Empowered	Number of women	Not empowered	Empowered	Number of women
Age of woman (yrs.)									
15-24	46.2	53.8	402	66.5	33.5	959	58.3	41.7	1,361
25-34	40.3	59.7	379	56.7	43.3	958	50.3	49.7	1,337
35-49	45.2	54.8	547	58.9	41.2	1,310	53.3	46.7	1,857
	<i>chi2(2) = 13.7021 Pr = 0.001</i>			<i>chi2(2) = 22.0973 Pr = 0.000</i>			<i>chi2(2) = 33.5156 Pr = 0.000</i>		
Education of woman									
Illiterate	51.6	48.5	183	68.3	31.7	786	63.6	36.4	969
1-7 year	58.3	41.7	247	59.7	40.3	698	59.2	40.8	945
8-9 years	53.4	46.6	131	68.2	31.8	387	63.3	36.7	518
10-12 years	43.4	56.6	491	56.4	43.6	996	50.5	49.5	1,487
12+ years	27.1	72.9	276	48.0	52.0	360	35.9	64.1	636
	<i>chi2(4) = 70.6884 Pr = 0.000</i>			<i>chi2(4) = 51.6112 Pr = 0.000</i>			<i>chi2(4) = 124.591 Pr = 0.000</i>		
Occupation of woman									
Don't work outside	46.8	53.2	862	62.7	37.3	1,689	55.3	44.7	2,551
Work but don't get cash	25.9	74.2	20	63.8	36.2	164	58.4	41.6	184
Work and get cash payment	39.0	61.0	446	57.2	42.8	1,374	51.2	48.8	1,820
	<i>chi2(2) = 10.1419 Pr = 0.006</i>			<i>chi2(2) = 12.2365 Pr = 0.002</i>			<i>chi2(2) = 15.4310 Pr = 0.000</i>		
Marital status of woman									
Never married	45.1	54.9	348	62.0	38.0	642	54.0	46.0	990
Currently married	43.9	56.1	881	60.5	39.5	2,365	54.2	45.8	3,246
Widowed/Divorced/Deserted	41.7	58.4	99	55.1	44.9	220	50.3	49.7	319
	<i>chi2(2) = 6.7701 Pr = 0.034</i>			<i>chi2(2) = 3.1896 Pr = 0.203</i>			<i>chi2(2) = 7.7077 Pr = 0.021</i>		
Education of husband*									
Illiterate	49.2	50.8	155	66.0	34.0	667	61.3	38.7	822
1-7 year	55.0	45.0	229	58.3	41.7	672	57.2	42.8	901
8-9 years	47.1	53.0	66	63.4	36.7	272	59.4	40.6	338
10-12 years	39.3	60.7	317	56.5	43.5	706	48.8	51.2	1,023
12+ years	35.5	64.5	210	55.3	44.7	263	43.9	56.1	473
Don't know	100.0	0.0	3	88.3	11.7	5	92.6	7.4	8
	<i>chi2(5) = 27.5130 Pr = 0.000</i>			<i>chi2(5) = 17.1576 Pr = 0.004</i>			<i>chi2(5) = 44.1244 Pr = 0.000</i>		
Occupation of husband*									
Salaried	35.4	64.6	306	49.6	50.4	280	40.3	59.7	586
Agriculture	53.4	46.6	361	64.0	36.0	1,824	61.7	38.3	2,185

Skilled or unskilled	42.0	58.1	224	49.5	50.5	367	45.5	54.5	591
Other	46.1	53.9	89	58.1	41.9	114	52.1	47.9	203
	<i>chi2(3) = 14.3278 Pr = 0.002</i>			<i>chi2(3) = 36.4919 Pr = 0.000</i>			<i>chi2(3) = 68.2343 Pr = 0.000</i>		
Religion									
Hindu	41.3	58.7	998	60.2	39.8	2,902	52.8	47.2	3,900
Muslim	62.0	38.0	303	62.9	37.1	254	62.4	37.6	557
Christian	38.9	61.1	22	53.4	46.6	54	47.1	52.9	76
Other	51.5	48.5	5	79.4	20.6	17	74.3	25.7	22
	<i>chi2(3) = 18.1208 Pr = 0.000</i>			<i>chi2(3) = 3.6752 Pr = 0.299</i>			<i>chi2(3) = 8.9993 Pr = 0.029</i>		
Caste									
SC	48.2	51.8	223	64.9	35.1	747	59.3	40.7	970
ST	33.4	66.6	98	58.8	41.2	366	49.6	50.4	464
OBC	42.3	57.8	851	57.6	42.4	1,833	51.1	48.9	2,684
Forward	62.8	37.2	91	74.1	25.9	186	69.8	30.2	277
DK/Missing	53.4	46.6	65	60.7	39.3	95	56.9	43.1	160
	<i>chi2(4) = 10.5899 Pr = 0.032</i>			<i>chi2(4) = 23.1567 Pr = 0.000</i>			<i>chi2(4) = 30.5492 Pr = 0.000</i>		
Wealth Index									
Poorest	77.1	22.9	19	71.5	28.5	305	72.4	27.6	324
Poorer	59.4	40.6	133	67.6	32.5	782	66.3	33.7	915
Middle	51.9	48.1	295	59.8	40.2	1,232	57.9	42.1	1,527
Richer	42.9	57.1	466	54.0	46.0	718	48.2	51.8	1,184
Richest	36.1	63.9	415	43.1	56.9	190	37.5	62.5	605
	<i>chi2(4) = 41.5595 Pr = 0.000</i>			<i>chi2(4) = 62.6976 Pr = 0.000</i>			<i>chi2(4) = 127.697 Pr = 0.000</i>		
ALL	44.1	55.9	1,328	60.5	39.5	3,227	53.9	46.1	4,555
*Only for Ever married women									

DISCUSSIONS

The present study analysed financial empowerment with respect to women who can decide on their own money how to use, women who have a bank account to use herself, use of mobile phone for financial transactions, and women who know a program that gives a loan to start a business as a key measure for women's empowerment in Karnataka state. The study findings disclose that 46 percent of women are empowered with at least three financial issues that could be independently made decisions of money, having a bank account, using financial transactions, and knowledge about the program for alone to start a business, issues. Concentrating financial decision making, to a great extent, is influenced by socio-economic status of the family, and cultural and religious beliefs. Subsequently, chi-square test is used to measure the association between the dependent and independent variables. The model indicates that age, education, occupation, marital status, wealth Index, region of India, husband's education, and husband's occupation are the key indicators of financial autonomy in rural and urban districts of Karnataka. The study found that years of education showed a substantial positive association with increasing years of schooling; women with 12 years or more of education had higher in urban areas and in rural areas in decision-making related to financial matters compared to women with no education. Rad et al. (2012) also reported a statistically significant association between women's education level and their participation in the decision-making process. While occupation plays an important role in financial empowerment, the study found that women who work and receive cash payments are more likely to participate in financial decision-making compared to women who do not work outside the home. Similar findings were found according to the place of residence of women. According to marital status, widowed, divorced and deserted women are more likely to be financial empowered than currently married women, a

similar finding in urban and rural areas. Desai and Andrist (2010), mention in their study that marital instability often forces a woman to take responsibility for financial problems which promotes strength and independence. Women whose husbands have a higher education level are significantly empowered than those with illiterate husbands, whereas, similar findings are consistent with the work of Duflo (2012), who emphasised that household-level human capital, especially male education, can positively impact women's agency. According to the wealth status of women, the findings show that women in the richest wealth index are more empowered compared to those in the poorest wealth. However, the pattern varies by place of residence. Among women in the richest quintile, empowerment is higher in urban areas than in rural areas, whereas among those in the poorest quintile, financial empowerment is slightly higher in rural areas compared to urban areas. Similar finding was also found study done by Anand et al., (2025); Chakraborty & Chatterjee (2021). The study shows that financial empowerment varies due to the diversified cultural and socio-economic structure in Karnataka. However, there is not much variation among women living in rural and urban areas in terms of having a bank account and knowledge about loans to start a business; only around 50 percent of women have access. However, differences are observed in their ability to decide on the use of their own money and in the use of mobile phones for financial transactions according to place of residence. Besides, there are many programmes related to financial inclusion in terms of providing banking, credit, and insurance services, but they still vary according to place and socio-economic. Achieving women's financial empowerment in Karnataka requires focused efforts to promote financial literacy, banking, transaction and knowledge about loan to start a business among marginalized groups.

CONCLUSION

The study highlights that women's financial empowerment in Karnataka is strongly shaped by education, occupation, marital status, husband's education, and economic status. Higher schooling, paid work, and better household wealth significantly enhance women's autonomy in financial decision-making, both in rural and urban areas. Overall, women financial empowerment not only helps a woman herself to shape her own lives but also family well-being and economic development. To encourage women empowerment, it is essential to expand and increase access to financial access, cultivate knowledge, eradicate social and institutional barriers particularly in rural regions.

Declaration by Authors

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