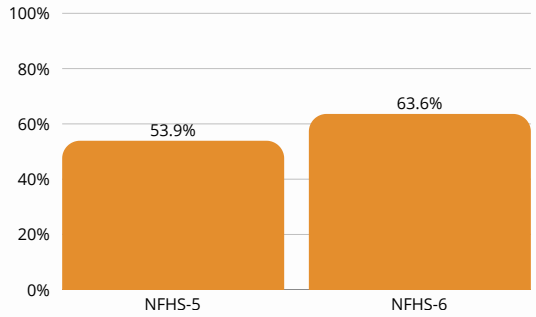
WOMEN'S MOBILE PHONE OWNERSHIP IN INDIA

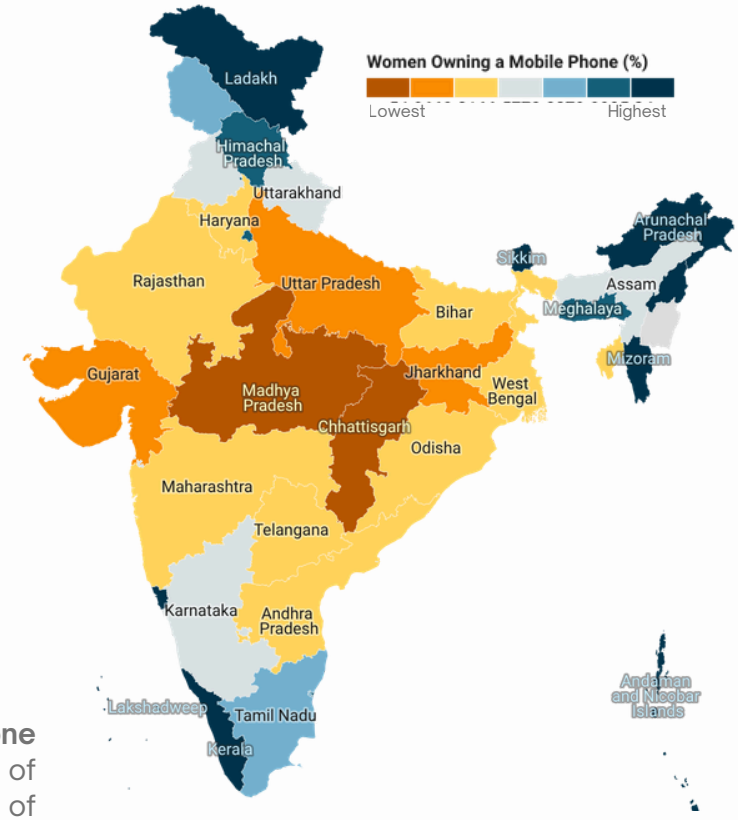
1.

Women's mobile phone ownership increased from **53.9%** in NFHS-5 (2019–21) to **63.6%** in NFHS-6 (2023–24) – an overall increase of **9.7pp**.



2.

Sikkim recorded the highest level of women's mobile phone ownership **(91.6%)**, followed by **Mizoram (90.9%)** and **Arunachal Pradesh (90.3%)**. In contrast, **Chhattisgarh (47.8%)** **Madhya Pradesh (48.5%)** and **Uttar Pradesh (56.4%)** reported the lowest ownership levels

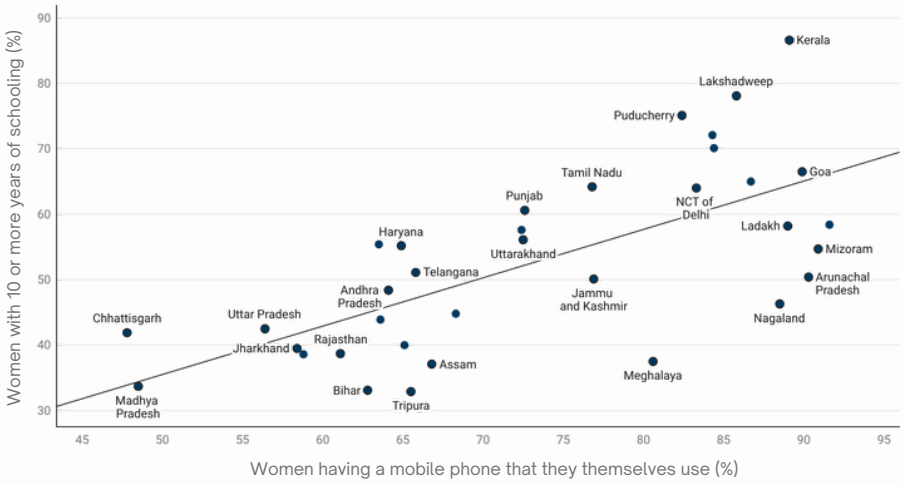


3.

Andhra Pradesh (+15.2 pp), **West Bengal (+15.0 pp)** and **Haryana (+14.5 pp)** recorded the highest improvement in women's mobile phone ownership between NFHS-5 and NFHS-6.

4.

At the state level, **higher rates of women's mobile phone ownership** tend to occur alongside higher levels of **educational attainment** among women, the share of **women who have ever used the internet,** and **use of hygienic menstrual protection** among young women. These associations are relatively strong (r = 0.69***, 0.67***, and 0.66***, respectively).



5.

Places with higher levels of women's mobile phone ownership tend to have **lower rates of child marriage and spousal violence** – These associations are relatively strong (r = −0.62* and −0.55***, respectively).

6.

The share of households with any usual female member owning a house and/or land (alone or jointly) shows a weak positive correlation with women's mobile phone ownership (r = 0.11)

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Women in Digital Economy Network (WiDEN), housed at TQH, is a multi-stakeholder platform that brings together government, industry, philanthropy and civil society to advance women's participation in India's rapidly expanding digital economy.

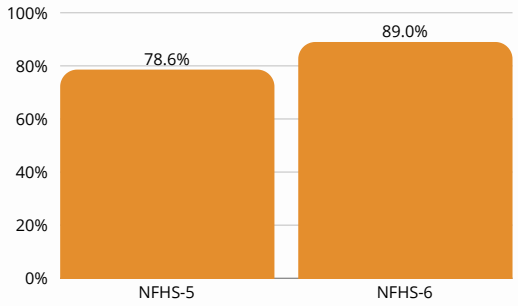
Notes:

- Source: National Family Health Survey- 6 (2023-24); National Family Health Survey -5 (2019-21).
- Women's mobile phone ownership: Metric 93 (Women having a mobile phone that they themselves use)
- pp means percentage points
- Correlations represent ecological associations and should not be interpreted as individual-level relationships.
- Pearson's correlation coefficients based on 35 states/UTs (excluding Manipur). *p < .05, **p < .01, ***p < .001
- As NFHS indicators are measured for different target populations, some coefficients compare indicators based on different denominators.

CO-RELATION OF MOBILE OWNERSHIP WITH SAVING ACCOUNTS

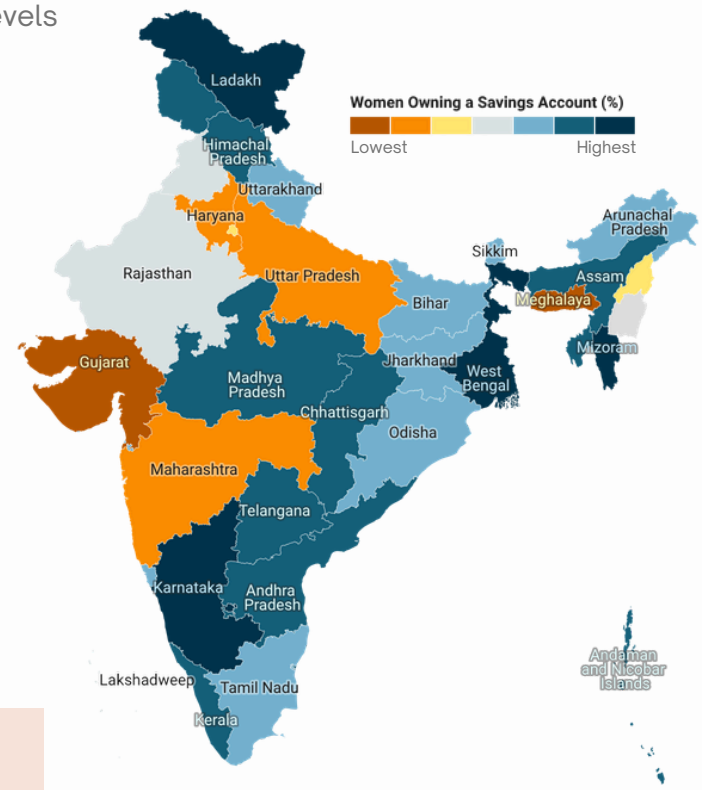
1.

Women's savings account ownership increased from **78.6%** in NFHS-5 (2019–21) to **89.0%** in NFHS-6 (2023–24), marking an overall increase of **10.4pp**



2.

Ladakh recorded the highest level of women's savings account ownership **(95.5%)**, followed by **West Bengal (95.3%)** and **Karnataka (94.7%)**. In contrast, **Meghalaya (81.5%)**, **Gujarat (82.2%)**, and **Uttar Pradesh (83.5%)** reported the lowest ownership levels

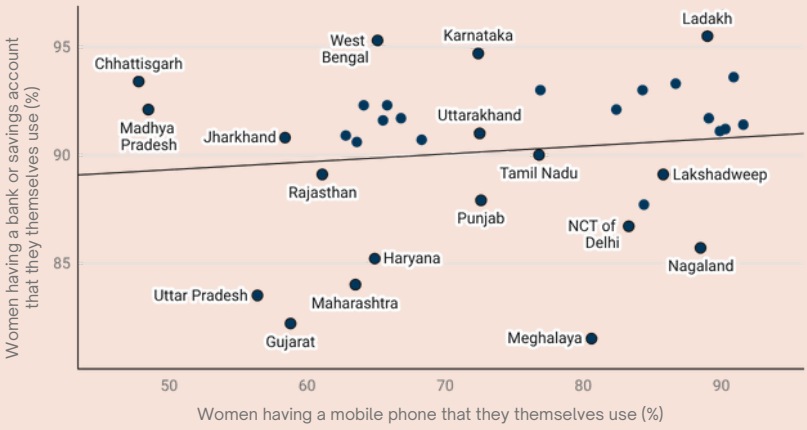


3.

Lakshadweep (+22.2 pp), **Nagaland (+22.0 pp)**, and **West Bengal (+18.8 pp)** recorded the largest improvements in women's savings account ownership between NFHS-5 and NFHS-6.

4.

Interestingly, despite the broader links between mobile phone ownership and several indicators of women's empowerment, **mobile phone ownership and savings account ownership show only a weak relationship across states** (*r = 0.13*)



5.

Unlike some other indicators, **women's savings account ownership shows no meaningful relationship at the state level with women's internet use** (r = −0.04) or school attendance (r = −0.08).

6.

States where currently married women participate in **three household decisions*** show a **moderate correlation with women's mobile phone ownership** *(r = 0.42*)*, but **negligible correlation with women's savings account ownership** *(r = 0.01)*

Notes:

- Source: National Family Health Survey- 6 (2023-24); National Family Health Survey -5 (2019-21).
- Women's savings account ownership: Metric 92 (Women having a bank or savings account that they themselves use)
- Three household decisions: Metric 90 - Decisions about health care for herself, making major household purchases, and visits to her family or relatives.
- pp means percentage points
- Correlations represent ecological associations and should not be interpreted as individual-level relationships.
- Pearson's correlation coefficients based on 35 states/UTs (excluding Manipur). *p < .05, **p < .01, ***p < .001
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