

**EXPLORING REGIONAL DISPARITIES IN MATERNAL HEALTHCARE  
UTILIZATION IN THE CONTEXT OF HDI RANKING ACROSS INDIAN  
STATES**

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## ABSTRACT

This paper examines the complex relationship between maternal healthcare (MHC) utilization, human development and other socio-economic variables. The study examines several indicators of maternal healthcare using data from the National Family Health Survey (NFHS) 4 and NFHS 5. The results reveal a mixed scenario with both improvements and persistent disparities. Although there has been overall improvement in MHC utilization across most states, significant urban rural disparities exist, with states facing challenges in achieving equitable access to maternal healthcare services, especially in rural areas. Furthermore, logistic regression analysis reveals that lower MHC utilization is linked to lower wealth and education levels, whereas higher HDI scores demonstrate a positive influence. Additionally, the correlation between HDI scores and MHC utilization is stronger in urban areas, indicating that the benefits from socio economic development are not equally distributed between urban and rural areas. Overall, this study highlights the significance of tackling inequalities and tailoring interventions to ensure equitable access to high quality maternal healthcare services throughout India.