

Chapter Six

POLICY PRESCRIPTIONS

6.1. Introduction

In order to explore a glimpse of women's empowerment in Bankura district we have computed women's empowerment at the household level and at the community level using a set of primary data. In the last two chapters we have discussed the empirical findings of our dissertation. On the basis of these empirical findings, we would like to discuss the some policy issues relating to women's empowerment in this chapter. This chapter has been divided into five more sections. The major findings of this empirical study have been reproduced in section 6.2. There are several government and non-government programs in favour of women in India. We present them in section 6.3 along with its sub-sections. In section 6.4 we have discussed the policy prescriptions and implications based on our empirical findings. It has four sub-sections. We conclude the study in section 6.5.

6.2. Major Findings

Let us recapitulate the major findings of our empirical study which help us formulate the relevant policies towards better empowerment of women and its consequences in the district of Bankura and in major rural area in India.

1) Majority of our sample households are poor. This study has shown that forty percent of sample women have not adopted any family planning measure. Domestic violence against women is a major socio-economic problem in the rural areas of Bankura district.

2) The average empowerment at the household level is higher than that at the community level for the women in the district of Bankura. Only one third of the sample women in our study are relatively empowered at the household level and at the community level.

3) Both women's empowerment at the household level and empowerment at the community level are positively correlated with the decision regarding family planning in the area under study. The empowerment variables are negatively correlated with the incidence of domestic violence against women. Child education expenditure as proportion to the annual household income has a positive and statistically significant correlation with mother's empowerment.

4) The important findings of our empirical estimation of the decision regarding family planning are as follows.

- Household level empowerment of women directly affects the probability of adopting family planning decision.
- Households in the district of Bankura have bias for male child which reduce the probability of taking family planning decision.
- Age of woman at marriage and spousal age gap increase the probability towards family planning.
- Education of the woman and their husband are favourable for adopting family planning decision.
- The women belonging to non-farm self employed family are less likely to adopt family planning decision.
- The dependency ratio in the family adversely affects the probability towards adopting family planning decision.
- Household income is an important determinant of the decision regarding family planning.
- The community level empowerment is instrumental for adopting family planning decision.
- Participation towards SHG-centric microfinance program persuades the women to take family planning decision.
- Tribal women in contrast to the women under general castes are less likely to take family planning decision.

5) The main findings relating to the estimation of the probability of the incidence of domestic violence against women are presented below.

- Household level empowerment of women reduces the probability of facing domestic violence of the women.
- Education level of husband and other male members in the household reduces domestic violence against women.
- Women belonging to non-farm self-employment household are less victimised in domestic violence than the rate of domestic violence of the women belonging to wage labour class.
- Higher the size of landholding of the household, the higher is the probability of facing domestic violence for the women in the district of Bankura.
- Household income is favourable to reduce the probability of domestic violence against women.
- Although household level empowerment significantly reduces the extent of domestic violence, community level empowerment is less important for combating the curse of domestic violence in the area under study.
- Longer duration of SHG-membership increases the probability of facing domestic violence against women.
- Women from the scheduled castes and scheduled tribes in contrast to those from general castes women are suffering more from domestic violence.

6) We now mention the important results regarding the issue of the proportion of household income spent for child education.

- Women's empowerment at the household level successfully increases the share of household income for child education for the rural households.
- Our study reveals that father's education adversely affects the child education expenditure as proportion to household income.
- Highest male education and highest female education have some favourable impact on child education expenditure as proportion to household income.
- The share of household income spent for child education is higher in nuclear families than that in joint or extended families.
- Dependency ratio positively affects the child education expenditure.
- Higher per capita income reduces the share of spending for child education.

- The community level empowerment of women increases the share of household income for her child education.
- Households in different castes in Bankura district are indifferent in terms of child education expenditure.

7) We now turn to the major empirical determinants of women's empowerment at the household level.

- The women under young age group enjoy higher empowerment in their households than the women under older age group.
- In contrast to homemakers, wage labour women enjoy lower but self-employed or service holders enjoy higher level of household empowerment.
- Though personal income of the women significantly increases the degree of women's empowerment at the household level, household income is less important in this regard.
- Financial inclusion has a favourable effect on household level empowerment.
- The women of nuclear family enjoy higher empowerment within household relative to the women of joint family.
- The dependency ratio in the household has a negative impact on the degree of women's empowerment at the household level.
- Household level empowerment of the women under cultivator households is lower than that of the women under wage labour households.
- It is interesting to mention that although women's education has no significant effect on their household level empowerment, highest female education accelerates the household level empowerment of the women.
- The duration of SHG-membership increases the household level empowerment.
- The household level empowerment of the women doesn't vary across the castes.

8) The major findings of community level empowerment are pointed below.

- Community level empowerment, of the women under age group 25-35 years and age group 36-45 years, are higher than that for the women of older age group.
- Women's education improves the community level empowerment of the rural women. But, it is unimportant for determining household level empowerment.

- Community level empowerment of the wage labour women is lower than that of the homemakers.
- The financial inclusion enhances women's empowerment at the community level in the area under study.
- Compared to the women living in joint families the women living in nuclear family enjoy higher empowerment in her community.
- The dependency ratio in the household adversely affects the degree of women's empowerment at the community level.
- Community level empowerment of the women under cultivator households is lower than that of the women under wage labour households.
- Household landholding directly affects the community level empowerment of the rural women.
- Highest female education in household significantly accelerates the community level empowerment of the women.
- Participation in SHG-based microfinance movement has inculcated the community level empowerment of the sample women.
- Community level empowerment of the tribal women is comparatively lower than that of the general caste women.

6.3. Existing Policies and Programs towards Empowering Women

The Indian Constitution ensures the principle of gender equality. Moreover, it authorizes the State to adopt measures of positive discrimination in favour of women for balancing the cumulative social, economical, and political backwardness of women. Furthermore, India is a signatory member of the Convention on Elimination of All Forms of Discrimination against Women (CEDAW) in 1993. So India has taken several measures for women to ensure gender equality in all spheres of life. Before going to the imperative policy implications of our empirical study we review the existing policies and legislations regarding women's empowerment and related issues.

6.3.1. National Policy and Legislation for Women in India

The government of India has established the National Commission for Women in 1992 for monitoring all constitutional and legal security measures for women and to review the existing legislations related to the rights of women so that women can enjoy equality

in all spheres of life and have equal participation in the development of the nation. It was constituted as an apex level statutory body under the National Commission for Women Act, 1990.

The 73rd Constitutional Amendment Acts, 1992 ensure one-third of the total seats for women in all elected offices in local bodies whether in rural areas or urban areas.

The National Plan of Action for the Girl Child (1991-2000) was taken to ensure survival, protection and development of the girl child for better future.

In order to address women's advancement, development and empowerment, The National Policy for Empowerment of Women, (NPEW) has been formulated in 2001. The major objectives of this national policy were as follows

- ❖ The advancement, development and empowerment of women in all spheres of life
- ❖ Introduction of more responsive judicial systems in favour of women's needs
- ❖ Ensuring women's equality in power sharing and active participation in decision making
- ❖ Mainstreaming a gender perspective in development process
- ❖ Strengthening and formation of relevant institutional mechanism
- ❖ Partnership with community based organizations; and
- ❖ Implementation of international obligations, commitments and cooperation at the international, regional and sub-regional level

In February 2012, the Government of India has also formed a High Level Committee to undertake comprehensive study to understand the status of women since 1989 as well to evolve appropriate policy interventions based on a contemporary assessment of women's needs. The committee is already functioning.

We have seen that recent policies and programmes of the Government for women welfare are already directed towards achieving inclusive growth and in line with the objectives of the national policy for women's empowerment. Following Constitutional mandate the state has passed several legislation for removing social discrimination

against women and the protection of the women from different social and cultural evils against women. We now list some relevant legislation relating to our study.

The Dowry Prohibition Act, 1961

In order to protect the female from the curse of dowry and to prohibit the evil practice of giving and taking of dowry our government has passed The Dowry Prohibition Act in 1961. The Act has been in implementation since 1961. The Act underwent amendments in the year 1984 and again in 1986. The Act goes for further amendment for considering the suggestions of National Commission for Women (2009). For this purpose, a Review committee was constituted in 2012. In a meeting with the women Members of Parliament in 2012 Ministry of Women and Child Development has suggested many proposals for the amendments of the Dowry Prohibition Act. These are to be examined and finalised in the Ministry.

The Indecent Representation of Women Act, 1986

The Indecent Representation of Women Act was enacted in 1986. The objective of this act was to prohibit indecent representation of women in advertisement, publication, writing and painting or in any other manner and references that are insulting to the dignity of women. Violation of this Act is punishable with imprisonment up to two years. Still now this Act is applicable only to the print media. Very recently, the Government has approved amendments to apply the law to audio visual media and material in electronic form and revising the penalties. The amendment Bill is currently with the Parliament.

The Protection of Women from Domestic Violence Act (PWDVA), 2005

The PWDVA is a civil law in India. It favours the victim women of domestic violence to get immediate support in the form of shelter, medical facility and reliefs in the nature of protection, residence, compensation, maintenance and give orders for temporary custody of children. The law also widens the meaning of the word 'aggrieved woman' by including women who face domestic violence in relationships other than matrimonial relationships like daughters, mothers, sisters and those involved in marriage like relationships and providing a woman's right to reside in the shared household. The Act came into force on 26th October 2006. The Ministry has formulated a scheme for

assistance to State Governments for implementation of the Act, as a component of the Umbrella scheme on Protection and Empowerment of Women.

Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal), Act 2013

The Act seeks to cover all women, irrespective of their age or employment status and protect them from sexual harassment at workplaces both in public and private sector, whether organised or unorganised. Women who are employed as well as those who enter the workplaces as clients, customers and apprentices, students in educational institutions and patients in hospitals etc. are also sought to be covered under this Act. Under this Act Sexual Harassment of Women at Workplace is illegal and punishable.

Therefore, governments have taken several legal and constitutional steps for development of the status of women. In addition to these constitutional and legal steps, the governments have introduced several schemes and programme for improving overall status of women.

6.3.2 Governmental Programmes for Enhancing Women's Empowerment in India

Since independence the Government of India has been enacting different pro-female laws and rules and implementing various plans and programmes to improve the status of women in our country. In the First Five Year Plan period (1951-56), mainly welfare oriented plans and programmes were taken for women. In that era the Central Social Welfare Board (CSWB) undertook a number of welfare measures through the voluntary sector. As far as women's issues were concerned, the then government implemented the programmes through the National Extension Service Programmes through Community Development Blocks. In order to ensure better implementation of the welfare schemes during the Second Five Year Plan period (1956-61) the Government emphasised to organise "Mahila Mandals" (women's groups) at grass-roots levels. Subsequently, during the next three Five Years plans and four annual plans period, the governments put importance on women's education, improved maternal and child health services, feeding for children, nursing and expectant mothers for improving the status of women. Sixth Five Year Plan (1980-85) is regarded as a landmark in women's development programmes. In this Plan the government adopted a multidisciplinary approach with a three-pronged thrust on health, education and employment of women. Development

programmes for women were continued with the next Plan. One of the major objectives of Seventh Five Year Plan (1985-90) was the improvement of economic and social status of women and brings them under the mainstream development process. In this plan period an important step was to identify and promote “beneficiary-oriented programmes” which extended direct benefits to women.

For women development, agendum of Eighth Five Year Plan period (1992-97) was to ensure that the benefits of development of different sectors did not deprive women. For this purpose some special programmes were implemented to complement the general development programmes. In order to ensure the functions of women as equal partners and participants in the developmental process the government introduced reservation in the membership of local bodies. This unique initiative marks a sharp departure from ‘development’ to ‘empowerment’ of women. This initiatives of women’s empowerment were forwarded to Ninth Five Year Plan (1997-2002) by adopting women’s component plan at the Central and State levels. The Tenth Five Year Plan (2002-2007) emphasised to ensure the requisite access to information, resources and services for women, and advance gender equality goals. In order to achieve inclusive growth in the Eleventh Five Year Plan (2007-2012) the authority had taken several initiatives which facilitate the women to develop their full potential and share the benefit of economic growth and prosperity. In this time government undertook special measures for gender empowerment and equity. The Ministry of Women and Child Development has tried to make synergistic use of gender budget and gender mainstreaming process. The Twelfth Five Year Plan (2012-17) has emphasised on gender equity.

Let us now look at the brief history of the schemes and programmes which have been framed to alleviate poverty vis-à-vis to increase the empowerment level of women. Some of these programmes are IRDP, DWRCA, TRYSEM, NRDP, RLEGP, JRY, and SSEGS etc. Different studies suggest that most of the programmes help the rural people little and they are not self-sustaining (Swaminathan, 1990, Kaladhar, 1997). Moreover, if there was any success of these programmes, it was in favour of men not in favour of women. That means these programmes were not fruitful in generating women’s empowerment. Under this background, in 1999, SHG was introduced under SGSY to improve socio-economic conditions of women in general and empowerment in particular. We have already said that the women are resource-poor and so they have no collateral assets or

security, which ensure them to have loan. SHG was mainly formed to provide formal loan to the un-banked women of the society without physical collateral security. SHGs not only accelerate the accessibility to formal credit for the member women but also inculcate the values and dignity of the women in the society through generating their empowerment. Therefore, the recent government policy has also emphasized on the women's empowerment in India.

In 2001, Swayamsiddha Scheme was introduced in West Bengal along with a few other states in India as an additional program of the Integrated Child Development Scheme (ICDS). It is a central Government sponsored program for empowering rural poor women, economically and socially, through formation and mobilization of SHGs. The project has been functioning in the district of Bankura since 2002 under the ICDS network. In this scheme 'anganwari' workers facilitate the poor women to form and nurture the SHGs. Finally, the 'anganwari' worker introduces the formed group with the Banks. As per annual report 2005, in different states the SHG members under the scheme are doing income generating activities such as food preservation, dairy farming, cutting and tailoring, embroidery, kitchen gardening, beautician, rope making, etc. However, in our study area, no SHG under this scheme undertakes any income-generating activity. This scheme is not implemented in all the states of India. Recently the government of India has stopped the funding for this scheme. As a result the existing groups have also lost their power of functioning. So this type of short run scheme is not suitable for enhancing the empowerment of the rural women.

Currently, the following schemes and programmes have been functioning under the Ministry of Women and Child Development for assisting the women and children in India (Statistics on Women in India, 2010).

- Support to Training and Employment Programme (STEP)
- Rajiv Gandhi Scheme for Empowerment of Adolescent Girls, SABLA
- Swawlamban
- Construction/Expansion of Hostel Building for Working Women with a Day Care Centre (WWH)
- Balika Samriddhi Yojana (BSY)

- National Programme for Adolescent Girls (Kishori Shakti Yojana)
- Shishu Greha Scheme
- Integrated Scheme for Street Children
- Scheme for Welfare of Working Children in Need of Care and Protection
- Prevention and Control of Juvenile Maladjustment
- Integrated Child Protection Scheme (ICPS)
- Conditional Cash Transfer Scheme for the Girl Child with Insurance Cover
- General Grant-in-Aid for Voluntary Organisations in the Field of Women and Child Development
- National Mission of Empowerment of Women
- Scheme for Leadership Development of Minority Women
- Conditional Maternity Benefit Scheme
- Education Scheme, Food and Nutrition Board (FNB)
- Ujjawala, Scheme for Combating Trafficking
- Nutrition Programme for Adolescent Girls (NPAG)
- Wheat Based Nutrition Programme
- Anganwadi Karyakati Bima Yojana

Therefore, governments have taken a lot of initiatives for improving the socio-economic and demographic status of women in India. To meet the needs of women and children there has been a progressive increase in the plan outlays over the last six decades of planned development. The outlay of Rs. 4 crores in the First Plan (1951-56) has increased to Rs. 13,780 crores in the Tenth Five Year Plan. The important feature of the programmes for women was “welfare” oriented during the pre liberalisation era (1951-1979). During the weak liberalisation era (1980-1990) these were “development” oriented. There has been a shift from “development” oriented approach in the weak liberalisation era to “empowerment” of women in strong liberalisation era (since 1991). In 2010, the Government of India has taken National Mission for Empowerment of Women (NMEW). It is an initiative for holistic empowerment of women by securing convergence of schemes/ programmes of different Ministries/Department of Central Government as well as State Governments. In addition to these schemes the governments have conducted several conferences, seminar and events relating to women’s empowerment during the last few years. Very recently, the Government of West Bengal

has taken 'Kanyashree Prakalpa'. It is expected to be fruitful to improve the status and well being of the girl child in West Bengal by incentivizing schooling of all teenage girls and delaying their marriages until the age of 18, the legal age of marriage.

6.4. Policy Prescriptions and Implications

This empirical study has measured the empowerment of women at the household level and at the community level in Bankura district of West Bengal using two alternative methodologies. We have assessed the impact of women's empowerment along with some socio-economic and demographic characteristics on the decision regarding family planning, on incidence of domestic violence against women and on children's education expenditure. It has also identified the factors responsible for affecting empowerments. On the basis of these empirical findings, we can suggest some supplementary and alterative policies for empowering women. These policies may help the policy makers to inculcate women's empowerment at the household level and at the community level in a better way in future. We are going to discuss the policies, which come out as a consequence of this empirical study conducted in the district of Bankura.

Our field observation reveals that a large portion of our sample women have very little empowerment at the household level and at the community level. It indicates that the existing policies are not enough for the improvement of the empowerment among women. Therefore, inculcation of women's empowerment is a challenge ahead to the government and policy makers in our country. In spite of this, we find that women's empowerment at the household level and at the community level significantly increases the probability of adopting family planning program and reduces probability of domestic violence against her. Further, women's empowerment at the household level and at the community level in Bankura district have improved their spending attitudes towards child education. It is indicative that women's empowerment are favourable for household and child welfare, broadly social welfare. Therefore, in order to increase the welfare of our study area we can suggest for improving empowerment of women in the district of Bankura. The particular policies which are appropriate for improving women's empowerment have been proposed in section 6.4.1.

6.4.1. Suggestions for Empowering Women in Bankura District

In our study we have established that women's empowerment at the household level and at the community level increases the probability of adopting family planning and reduces the probability of facing domestic violence. Community level empowerment increases the share of household expenditure on child education. Therefore, women empowerment at the household level and at the community level is an alternative instrument for improving household and child welfare in the district of Bankura. Hence, we need to search the factors suitable for enhancing women's empowerment at the household level and at the community level. We have done this job in the estimation of the models for women's empowerment. Based on the empirical results we recommend the following policy towards empowering women at their households and community.

First, this dissertation concludes that elder women in the district of Bankura have lower level of empowerment relative to the women in the younger age groups. We think that it happens due to livelihood insecurity and lower control over household assets. In order to change this picture we need to have some special package for empowering elder women and for ensuring livelihood security of the older women. In this regards NGOs like DHAN Foundation in Tamil Nadu, SEWA in Gujarat, function effectively. SEWA extends social security to its members by ensuring the access to health care, shelter, banking services and income security. On the other hand DHAN foundation provides mutual insurance called 'People Mutuals' for social security. This initiative safeguards the poor from risk and vulnerabilities through mutual solutions and collaboration with insurance providers. In addition to our existing insurance policies we, therefore, propose to launch these types of policies for livelihood security of the elder women in rural Bankura. In this case local panchayet, existing women organization, NGOs would be more helpful.

Second, women's education is very much important to improve the community level empowerment of women. In addition to this we have found that highest education level of the female members in the households is favourable factor for empowering women. Education has an intergenerational impact on women's empowerment. However, in our study we have observed that most of the sample women cannot cross the primary education level. All women should be ensured of getting minimum level of education. It is, therefore, a common policy demand that we have to increase the level of women's

education for improving their empowerment. So, it is necessary to setup more educational institution for women. It is also necessary to monitor the enrolment of women in the educational institution. We can also suggest for establishing informal educational institutions by NGOs or other voluntary organizations for aged women. Besides, the government should implement women's education programme more effectively in rural areas, particularly in the area under study.

Third, self-employed and service holder women have higher empowerment at the household level and at the community level compared to the empowerment of the homemakers. Further, personal income is imperative for enhancing empowerment at the household level and at the community level. So we have to create an environment that helps the women participate in formal workforce or participate in self-employment activity. We have seen that, in Bankura district, there are some famous cottage industries like 'Teracota', 'Dogra', 'Baluchari Silk', 'Bishnupuri silk' and 'cotton Handloom'. These industries are dominated by women workers. But the fact is that these women worker are still informal and unskilled in nature and thereby controlled by male persons and to some extent by moneylenders. So the government should implement financial assistance and different training programmes that will be helpful to make women financially independent and to develop skill among women. In Gujarat SEWA, a membership based organization of self employed women, has been playing a commendable role in the empowerment of women. It works to ensure full employment and self-reliance for its members. We may propose to establish the organization like SEWA to extend the self employed activities and hence self-reliance of the women in the district of Bankura. Not only that we have to be conscious regarding the formal employability of the educated women. All these will be helpful to achieve the goal of employability and increased income of women effectively. Thereby empowerment of women will increase automatically.

Fourth, it has been found that access to formal credit is an important factor to inculcate the empowerment of women. Therefore, banking institutions and non-bank financial institutions have to take some special programs for ensuring the access to formal credit for the rural women. In this regards bank have to relax some conditions like asset holding, income earning that hinder the accessibility of formal credit for the rural women. Besides, banks should expand their branches in rural area.

Fifth, the duration of SHG-membership increases the community level empowerment of the member women. So, we can say that the SHG-based microfinance program plays an active role to accelerate community level empowerment of the women. Therefore, we have to implement the SGSY policy in more intensive and extensive way and we have to encourage the NGOs with some incentives. Formal financial institutions have to be more enthusiastic in the matter of financial inclusion of the rural women.

Sixth, this study has reported that women belonging to scheduled tribes are less empowered at the community level contrasted to the women belonging to general caste women. During the time of data collection we have observed that ST people have very poor accessibility to various primary needs of life like education, health, housing etc. They do not come forward to participate in community activities. These lead to have lowering effect on empowerment of ST people. So in order to improve the community level empowerment of the tribal women we need to take some exclusive programs for ST women like development of education system by tribal language, social awareness programs etc. Some special programme should be taken to increase the confidence of tribal women so that they can come forward to organize social or community development programme.

From our field observations show that most of the sample women do not know about the legal rights and government initiatives in favour of them. They live within the periphery of social, cultural, regional and caste customs. They are unaware of their right. These are the causes of low empowerment of women of the selected region under study. Government should establish a legal cell integrated with the panchayet to give free advice to women about their rights. Again community leaders and local elite should serve and support women in social participation. They can jointly organize meeting, group discussion, speeches and counseling for motivating people about gender equality and encouraging women to participate in community development. Moreover various programmes in electronic media, organizing rallies and public meeting could be effective tools to create massive awareness among women and thereby help in empowering of women.

Women, as we find in the district of Bankura during the time of field survey, are oriented internally in such ways that they think that living under the layer of someone like father,

husband and son is respectable for them. They also believe that women should obey the instructions of their husband, sons, father etc. regarding family and social decision. They should not inherit physical asset etc. This type of internal orientation of the women is really a constraint of women's empowerment. So to bring to the change in the internal orientation of women, long-term consciousness generation programmes are badly needed in the area under study. Government should think over it and do the needful.

Finally, we know that some leading international organizations such as World Bank, WHO, UNICEF, UNDP etc. launch various programmes for the development of women in India by funding in different projects related to education, health, human rights etc. They have been playing a major role in eliminating gender discrimination. These are implemented through government organization, NGOs and women's organizations. But in the region of our study these organizations are not functioning well. So the government should take some steps so that various local organizations can support the international organizations to be more effective.

6.4.2 Suggestions for Improving the Likelihood towards Family Planning

In the estimated model for the decision regarding family planning we have found that in addition to women's empowerment there are several socio-economic-demographic features which significantly affect the decision regarding family planning. Based on these results, we can prescribe the policies for improving the likelihood towards family planning decision.

First, it has been reported that women's empowerment at the household level and at the community level significantly improved the likelihood towards family planning. So, we have to repair the loopholes of the existing policies/schemes for improving women's empowerment at the household level and at the community level. In section 6.4.1 we have already suggested some alternative policies which are suitable for enhancing empowerment of women in the area under study.

Second, our study has shown that there is male child bias which is a crucial impediment towards taking family planning decision in Bankura district. In order to neutralise this bias we need to inculcate awareness regarding gender equality. So governments, particularly the health departments, and NGOs have to launch the awareness generation

programs in the rural areas in more and more extensive form. We, the members of civil society, also have to be dutiful to guide our fellow citizens regarding gender equality and the importance of family planning. Lesson of gender equality should be incorporated in the school level syllabus. It has been turned out that age at marriage directly affects the probability towards family planning decision. Further spousal age gap is suitable for family planning. We have to restrict child marriage. On the other hand, we have to allow age gap between bride and groom. We have already legal age of marriage (18 years for female and 21 years for male) but in rural area majority of the parents are not conscious of the law and regulations and its implications. The 'Kanyashree Prakalpa' of the Government of West Bengal is no doubt an innovative step to stop female child marriage and to encourage female child education. Besides, we have to play a vital role to aware them about the bad effect of child marriage. Health department should arrange various programmes about the bad effect of lower age pregnancy and frequent pregnancy and its effect on women's health.

Third, we find that the level of education of women is an important factor of the probability of taking family planning decision. Husband's education has also a positive effect on the probability of adopting family planning decision. However, the sample women and their respective husbands do not have the significant level of education. Educated parents are eager to have healthy baby rather than have large number of babies. They want to spend more for their children's health, education. If they have large number of babies it becomes very difficult for parents to spend more on their children's education and health. Therefore, the government and the social institutions have to take incentives to extend the education facilities. In addition to the extension of formal education the government should arrange health conscious training, awareness generation programme etc. in order to make the family planning programs successful. Government can open women education center, girls' schools, adult education center in the rural area. Again Government can provide subsidies and different facilities to spread women education.

Fourth, our study shows that wage employed class where women are also employed have higher probability of taking family planning decision than farm or self-employed occupation and higher dependency ratio reduces the probability of taking family planning decision. So, higher worker population ratio in the household is suitable for

taking the decision family planning. Therefore, we need to create an environment that helps people to move from farm or self-employed occupation to wage employment occupation for improving the status of family planning in our study area. The government needs to consider industrialization exclusively for this district or favours private companies in this regard. Besides, it is needed to improve the communication system in the district to help the people for searching and holding suitable wage employment.

Fifth, household income is directly related with the probability of taking family planning decision. So, it is needed to strengthen the policies of income poverty alleviation and policies regarding employment generation of the rural households. In this sense NREGA is suitable one. Besides, the government may take some policies in favour of small and cottage industries and agro-based industrialization.

Sixth, we find an encouraging effect of SHG centric microfinance program on the likelihood of adopting family planning decision. This finding establishes the effectiveness of the SGSY program in household welfare. Therefore, we have to implement this group based microfinance program more actively and extend it through opening more and more channels in the rural areas.

Seventh, our study concludes that the scheduled tribe women who are the most deprived section in the district are less likely to take family planning decision in contrast to the other castes. They have deep dependence on their own social customs. During the time of field survey, we have observed that the people of tribal community are most ignorant of the government policies and health facilities available for them. Most of them have no formal education or vocational training. Although there exists some special program like LAMPS (Large Sized Agricultural Multi-purpose Cooperatives Society) for economic development of the tribal community but the result of our study indicates the insufficiency of these programs. Therefore, government has to launch some exclusive health care program for this community for inculcating family planning habits.

6.4.3. Suggestions for Alleviating Domestic Violence against Women

Violence against women is a serious problem in our society. The present data regarding violence against women inside and outside home tell us that existing polices failed to

save women from violence. We now prescribe the alternative policies for reducing the likelihood of domestic violence against women.

First, we have found that women's empowerment at the household level is necessary for curbing domestic violence against women. It indicates that we have to ensure her empowerment inside home. For this purpose, we have to rectify the customs and resolution which give space for the women in the socio-economic decision making process in their households. Besides empowerment at the household level, we have identified several socio-economic-demographic traits influencing the probability of facing domestic violence.

Second, our empirical estimation reveals husband education as a panacea for reducing likelihood of domestic violence against women. Not only that, education of other male members is important to reduce the suffering of women from domestic violence. But we have seen that average education level of husbands of our sample women is just at primary level and average education of other male persons in the households is less than eighth standard. Therefore, the expansion of male education is urgent in order to prevent the women from the disease of domestic violence. For this purpose, we have to spread our educational system. That means initiatives should be taken to increase the qualitative as well as quantitative aspects of education.

Third, the nature of household occupation, Cultivation and Non-farm self employment, reduce the probability of domestic violence. Further, the household landholding increases the probability of domestic violence. We also observe that even in landed households women do not have any land ownership. It makes gender inequality and sometimes, causes violence against female members of the family. In order to reduce the curse of domestic violence against women, redistribution of land in favour of women is required. We agree that in India, particularly in our state of West Bengal, land reforms have been progressed during the last fifty years towards landless farmers. But it is hard to find out the programs and policies towards land redistribution in favour of women in our state and in the area under study. This negligence may be a vital cause of the low status of women. Therefore, for reducing domestic violence we recommend to take some effective land reform policies and programs which make redistribution of land in favour of women. We may follow the land purchase scheme for SC/ST women in Tamil Nadu.

Under this scheme, landless women can purchase land for cultivation with a maximum project cost rupees two lakhs. This scheme entails 50 per cent subsidy from Tamil Nadu Adi Dravidar Housing and Development Corporation Ltd. and remaining part comes as bank loan.

Fourth, household income is inversely related with the probability of facing domestic violence. We, therefore, have to strengthen the policies of income and employment generation for the rural households. Government may take some policies in favour of small and cottage industries and agro-based industrialization for rural households which are indirectly helpful to reduce domestic violence.

Fifth, this study has reported that dowry at marriage and at post marriage amplifies the likelihood of domestic violence against women. We have found that drug addiction of the husband is a major cause of domestic violence. So dowry deterrence act and laws and regulation against drug addiction have to be implemented seriously. In addition to the acts and regulations we have to campaign in favour of dowry deterrence and against drug addiction. We need to inculcate the consciousness among people about the curse of dowry and drug. In this regard Governmental officials and NGOs, and even we the common people may take part in the conscious generation programs.

Sixth, our study shows that the scheduled tribe women are more victimized compared to other sample women. Although there exists some dedicated program like LAMPS for economic development of the tribal community but the result of our study indicates the insufficiency of these programs. Therefore, government has to launch some exclusive consciousness program for this community for reducing domestic violence in this community.

6.4.4. Suggestions for Improving Children's Education Expenditure

In this section we have proposed some policies for improving child education expenditure of the households in the district of Bankura.

First, women's empowerment at the community level has been found as an important factor affecting child education expenditure out of household income. So improvement of community level empowerment of women is an alternative approach for improving

the proportion of household expenditure on child education. Suggestions for improvement of women's empowerment at the community level have already been presented in section 6.4.1.

Second, we find highest education of male and female in the family as a stimulating factor for increasing children's education expenditure. In other words, the household with low level of educational background, as we have observed in the course of field survey, do not like to spend more for children's education and thereby the children remain uneducated which in future will be the cause of low education of future children of the household. Therefore, low education of the household members makes an inter-generational vicious circle of education. Therefore, in order to break this vicious circle, the government needs to implement some policies to ensure the access to higher education for the rural people at affordable cost. Nowadays government has already taken some policies to expand the higher education across our country. But the point is that the government needs to monitor the existing system and implement new institutions making clear-cut vision and mission for better achievement.

Third, we have observed that poor household could not spend the necessary amount for their children's education. Although, occupation is insignificant in the determination of children's education expenditure, we find that income is vital for it. So we suggest for implementing more income generating projects in rural area as like NREGA and to some extent SGSY etc.

Fourth, children's education expenditure as proportion to household income of lower caste households like OBC, SC and ST is lower than that of the general caste households. So we need to have some special financial support programs for the lower caste households regarding children's education. We know that for the students belonging SC and ST financial support system already exists. But these are not sufficient and have very low coverage at the initial stage of education. However, for the poor students of OBC and General caste, there is no such financial support system. Therefore, we propose to the governments and private institutions to provide a range of subsidy in fees or financial support for poor family for education of their children who are the future our nation also.

Thus, we can conclude that to achieve the goal of real development we have to create an environment where women get equal dignified opportunity to work hand in hand with men. The policies recommended above actually are the results of our empirical research conducted in the district of Bankura. It is, therefore, obvious that these policies are suitable for the women residing this district. These policies may also be applicable for the people of any region with the same type of socio-economic and demographic characteristics as in Bankura district. However, the implementation and success of the policies ultimately depend on the efficiency of the administrators of the local government, its transparency and willingness to do for the rural women.

6.5. Conclusion

In this chapter we have presented the outlines of the existing policies and their insufficiencies. Some supplementary and additional policies have been proposed for further improvement of empowerment level of the rural women and welfare of their families in the district of Bankura. We conclude this chapter and this study with the fundamental results of our dissertation as follows.

- **Women's empowerment at the household level and at the community level increases the probability of adopting family planning decision of the rural people in the district of Bankura.**
- **Household level empowerment of women reduces the probability of domestic violence against women.**
- **Women's empowerment at the community level is instrumental to increasing the share of household income spent for child education.**
- **Age, personal occupation, personal income, financial inclusion, dependency ratio and highest female education are important determinants of household level empowerment of the women in Bankura district.**
- **We find age, education of women, access to formal credit, household landholding, highest female education, the participation in the SHG and caste as crucial in the determination of women's empowerment at the community level.**

Therefore, women's empowerments at the household level and at the community level are instrument of enhancing the household and child welfare of the rural people in the district of Bankura. However, majority of the sample women do not have admirable level of empowerment inside and outside home. In order to improve empowerment of women, which is instrumental for household and child welfare, we have to take some effective policies that ensure financial inclusion, employment and political participation of the women and help women undertake income-generating activity. In this regard, micro enterprise may be the suitable one. Finally, we need to start our journey with fruitful health and effective education facility towards removing the social and household practices that act against empowerment and dignity of women. We have to remember the speech of Swami Vivekananda that a nation which doesn't respect women will never become great now and nor will in future. Therefore, to make India a great nation, let us work towards giving the respect that women deserve in society.