

STUDY OF WOMEN'S EMPOWERMENT IN THE DISTRICT OF BANKURA

Synopsis

Introduction

The term 'Women's Empowerment' becomes a catchphrase in recent studies of Development Economics. It is now considered as a component of human development. In order to focus the importance of women's empowerment United Nations declared the year, 2001, as the year of women's empowerment. In successive Human Development Reports, United Nations has emphasized on women's empowerment as a weapon to fight against gender inequality as well as poverty. It sets women's empowerment as one of its millennium development goals.

In the existing literature still now women's empowerment is a fuzzy concept. Literally, empowerment means giving authority or power to powerless in a particular situation. In UNDP Human Development Report, 1995, women's empowerment has been defined as the expansion of choices for women and an increase in the women's ability to exercise choices. Empowerment is the power of decision making i.e. autonomy (Jejeebhoy, 1995). Sen (1998) has viewed empowerment as improved capabilities and entitlements which help people to exercise rights and opportunities of full participation in society. Also, et al. (2005) state that empowerment is the enhancing an individual's or group's capacity to make choices and transform those choices into desired actions and outcomes. It is a process whereby women become able to organize themselves to increase their self

reliance, to assert their independent rights to make choices and to control resources which will assist in challenging and eliminating their own subordination (Keller, et al., 1991). Kabeer (2001) has opined that empowerment means “the expansion in people’s ability to make strategic life choices in a context where this ability was previously denied to them”. According to Lillykutti (2003), empowerment of women develops them as more aware individuals, who are politically active, economically productive and independent and are able to make intelligent decision in matters that affect them and their nations. On the basis of these views regarding women’s empowerment, we can say that it leads to

- **the generation of decision making power of women in economic, political and societal issues**
- **increasing access to education; health care; and other public services within a geographical and social context**
- **eliminating all forms of discrimination against women**
- **creating the sense of dignity among women**

Therefore, women’s empowerment is a dynamic process and is a multidimensional concept. It is context specific. There are many indicators of women’s empowerment which may vary from context to context. There have no universally accepted indicators of women’s empowerment in literatures. We find different set of indicators of women’s empowerment in different studies depending on the context of the study. These may be helpful to construct the empowerment index. Yet a major portion of the existing studies are anecdotal, informative and descriptive. They have tried to present a theoretical explanation of the relation among intermediary indicators of empowerment, agency and opportunity structure and development outcomes. In literature several studies have tried to quantify women’s empowerment in several contexts. However, most of them have either considered a single or simple average of few indicators of women’s empowerment as measure. They have covered only socio-economic and political dimensions of women’s empowerment. Majority of the studies have quantified women’s empowerment at the household level. Quantifications of women’s empowerment covering a wide range of dimensions and indicators at the household level and at the community level for the same women are still uncommon in literature. With this end in view, we have planned to

quantify women's empowerment at the household level and at the community level separately for the women in the district of Bankura, West Bengal.

Recently instrumental purpose of women's empowerment has been widely recognized across the globe. The instrumental advocacy of women's empowerment has argued that women's empowerment have some positive impact on household and child welfare. But the impact study of empowerment on development outcomes is not common in the existing literature. World Bank (2005) has explained a theoretical relation between empowerment and the development indicators. Theories at best can give the nature and direction of the relation among the factors. Without an empirical estimation of the relationship, theory can be of little use in policy. But the study of the impact of women's empowerment on development outcomes is not very much common in the literature. In a working paper of World Bank, Alsop, et al. (2005) has rightly mentioned that

“while we currently have much anecdotal and case study evidence to suggest an instrumental purpose in empowering people, robust data demonstrating a clear association between empowerment and development outcomes are hard to find”.

This argument justifies the concrete relevance of our study which deals with the estimation of the impact of women's empowerment on development outcomes. In order to assess the impact of women's empowerment on household and child welfare we have considered three issues. These are the attitude of women towards family planning decision, the incidence of domestic violence against them and share of household income spent for children's education.

In the recent years, in India the idea of empowering poor, through primary education and skill formation, provision of better health facility and provision of housing, have received immense importance. However, observing the present status of the women in India we find that globalization fails to develop the status of women population to the expected standard. But if empowerment has an instrumental effect on household and child welfare, we need to search for the determinants of the women's empowerment and need to develop a theoretical relation between the women's empowerment and its

determinants. Once we establish the theoretical relations between women's empowerment and its determinants we should test the empirical validity of these relations. It can also be used for policy making about how much and what kind of incentive is necessary to improve the empowerment level of women which are instrumental for family and child welfare. Towards this end, we have set some specific objectives to study women's empowerment as follows.

Objectives of this Study

We have designed the empirical study with the particular objectives as follows.

First, we would like to study the possible dimensions and indicators of the women's empowerment at the household level as well as at the community level for the women in the district of Bankura. With reference to the selected dimensions and indicators we have developed the index of women's empowerment at the household level as well as at the community level for each sample woman in the district of Bankura.

Second, once we have the women's empowerment as quantitative variable we can estimate the impact of women's empowerment on household and child welfare. In this step we have considered three aspects of household and child welfare – decision regarding family planning, incidence of domestic violence against women and spending for children's education.

- a) We, therefore, investigate the effect of women's empowerment at the household and at the community level along with the other socio-economic and demographic traits on the decision regarding family planning for the sample women.**
- b) This study assesses the impact of women's empowerment along with some selected factors on the incidence of domestic violence against women.**
- c) We also seek to examine the impact of the women's empowerment along with other household and community characteristics on proportion of**

household income spending for children's education for the households in the district of Bankura.

Third and finally, we intend to trace out and examine the responsible and significant factors in the determination of the women's empowerment at the household level as well as community level. It will help us develop an empirical relation between the index of empowerment and its determinants.

Methodology and Data

In this study, we have looked women's empowerment from two perspectives – from their household perspective and from their community perspective. In order to quantify women's empowerment from these perspectives we have computed household level empowerment index and community level empowerment index. This study has covered five dimensions- namely economic dimension, political dimension, socio-cultural dimension, personal/familial dimension and legal dimension in the course of quantification of women's empowerment at both the levels. The selected indicators under the relevant respective and dimension have been mentioned below.

Dimensions and Indicators of Women's Empowerment at Household level

Indicators of Economic Dimension

- Whether she has control over her personal income or asset.
- Whether she can have access to household resources.
- Proportion of household expenditure that she bears. (>50% | < 50% | None)
- Who decide the use of saving/ loan? (Own / with spouse/ with other family member/other members)
- Does she take part in the decision for selling or buying asset for household?
- Does she enjoy freedom in choosing her occupation?

Indicators of Political Dimension

- Did she cast her vote in the last election?
- Does other influence her to cast her vote?

- Does she know the name of local leader? (panchayat pradhan / councilor/ MP/ MLA)
- Whether she know the candidate of opposition party in the last election.
- Does she get domestic support for her political engagement?

Indicators of Socio-Cultural Dimension

- Whether she is free to move outside her home.
- Does she regularly enjoy Radio, telephone, TV and Newspaper?
- Whether or not she participates in local cultural programs.
- Does she want to educate her girl or other girls in her household?
- Does she arrange the marriage of the girls before their eighteen years old or support it?
- Whether she want to send her child for earning.

Indicators of Personal / Familial Dimension

- Whether her marriage is arranged or self selection.
- Can she articulate her personal problem to other family members?
- Whether or not she can independently decide about her child education, health, food etc.
- Whether she has decision making power regarding her personal health, body.
- Whether anybody interfere when she talks to strangers.

Indicators of Legal Dimension

- Whether she knows the mechanisms of justice used in the locality.
- Does she think women/men get (better, equal or worse) treatment from this system?
- Whether she knows the laws and legislation available in favour of women.
- Whether she knows about the various kinds of public services available in the locality.
- Whether her marriage is registered or not.

Dimensions and Indicators of Women's Empowerment at Community level

Indicators of Economic Dimension

- Whether she is employed/earner or not.
- Whether she has ownership of land or property or not.
- Whether she has access to formal savings, insurance or loan etc.
- Whether she has access to education or training service when she needs it.
- Whether anybody threatens her to evict from property.
- Whether her present occupation is secured or not.

Indicators of Political Dimension

- How much does she involve in political process? (Very involved / slightly involved / not at all)
- Whether she attends any political gathering or not.
- Whether she is a member of any political party.
- Did she ever contest vote as a representative?
- Is she leader of any organization?

Indicators of Socio-Cultural Dimension

- Does she participate in community activity?
- Whether she is a member of any social organization or group.
- Whether she can influence the election/ selection of the leader of organization or group.
- Whether or not she knows the location of the nearest post-office, school, hospital, club, vegetable market, other social/ cultural organization.
- Does she feel exclusion from participation in any community activity organized by local government, religious organization, school, the local development association etc.?
- Does she oppose the social curses like a) Dowry system, b) Inter-caste marriage, c) preference of male child?

Indicators of Personal / Familial Dimension

- Did she ever campaign against social curse like dowry, violence?

- Whether she has professional training or not.
- Has she voluntarily changed her occupation after marriage?
- Did she sacrifice employment or membership of any organization due to familial ground?
- Whether she has immunised her children in due time.

Indicators of Legal Dimension

- Whether she ever used the mechanism to seek redress or access justices.
- Whether she complains about the deficiency of public services in her locality.
- Is she active in complaining about any problem to the system of justice? (Very active, a little bit active, fairly active, and not active at all)
- Does she think that authorities are more, less or equal effective about other people's need/concern compared to her? - (More equal, less).

We have applied two alternative methodologies to compute the household level index and the community level index. First, we would like to compute the degree of women's empowerment for each woman at household level and at community level using simple average method. Second, the composite indices (weighted average of the component scores of the indicators) for household level and community level women's empowerment have been computed applying Principal Component Analysis. Ultimately, we construct four empowerment variables defined as follows.

a] *Degree of Women's Empowerment at Household Level (DOWEH)*: It is simply a ratio of the number of criteria fulfilled by the woman to the total number of criteria set for women's empowerment at the household level. We express it as percentage form.

b] *Degree of Women's Empowerment at Community Level (DOWEC)*: Like DOWEH, it is a ratio of the number of criteria fulfilled by the woman to the total number of criteria for women's empowerment at the community level. It is also expressed as percentage form and thereby ranges from zero to hundred.

c] *Composite Index of Women's Empowerment at Household Level (CIWEH)*: It is the weighted sum of the component scores – the weights being percentage of variations

explained by the respective Principal Components after rotation. By principles of Principal Component Analysis these composite Index of women's empowerment are unit free but the value of this index varies from $-\infty$ to $+\infty$.

d] *Composite Index of Women's Empowerment at Community Level (CIWEC)*: It is the weighted sum of the component scores – the weights being percentage of variations explained by the respective Principal Components after rotation. It is also unit free but the values of this index varies from $-\infty$ to $+\infty$.

In order to assess the impact of women's empowerment on family and child welfare we have selected the issues of the decision regarding family planning, incidence of domestic violence against women and spending for children's education. If the woman strongly inform that she has or will have utmost two children, we consider her as ideal family planner. Therefore, decision regarding family planning is a dichotomous variable such that we attach '1', if the woman's family planning decision is positive and '0', otherwise. Against this backdrop, we have formulated probit regression model to examine the impact of women's empowerment variables along with some other selected socio-economic characteristics of women on the probability of adopting family planning decision.

We have measured the incidence of domestic violence against women by considering whether the woman experienced at least any two episodes of hit, kick, slap, beat etc. by her husband or other family member in the last six months or not. We make the incidence of domestic violence a binary response variable putting '1', if the woman is victim of domestic violence during the last six months and '0', otherwise. As the incidence of domestic violence against women is binary response variable in our study logit model has been used to explore the impact of women's empowerment and other socio-economic factors on the probability of facing domestic violence by the women.

In order to assess the impact of women's empowerment along with some selected household and community characteristics on share of household income spent for children's education we have fitted a log-linear regression model.

Finally, multiple linear regression analysis has been used as research methodology in order to investigate the important determinants of women's empowerment at the household level and at the community level in the context of Bankura district.

In order to carry out the empirical study of women's empowerment with our specific objectives we have conducted a systematic household survey during 2012-13 in the district of Bankura, West Bengal. In this connection we have followed four stages stratified mixed sampling procedure. First of all, two blocks, namely Kotulpur and Chhatna have been selected purposively. Kotulpur block is relatively developed whereas Chhatna block is relatively underdeveloped area in the district of Bankura. This constitutes the first stage of our sampling. In the second stage of the sampling we have randomly selected two Gram panchayets from Chhatna block and three from Kotulpur block. Later on, we have chosen two (four villages from Dhaban Gram panchayet) villages from each of the sample Gram panchayet. In total twelve villages have been selected for our empirical study. Finally, after making a pilot survey for each village, sample households are selected randomly from the sample villages. This completes the fourth stage of the sampling design. We have, therefore, designed a multi-stage sampling procedure which is also a combination of both purposive and random sampling to take the advantages of the both. It may be looked as a multi-stage stratified random sampling. Primarily, we have surveyed more than six hundred households and interviewed at least 611 women. However, data of some respondents have been rejected due to incomplete, insufficient, or absurd information and for maintaining standard sample size suitable for factor analysis and econometric estimations. Finally, our sample includes primary data collected from 580 women.

Major Findings

Analysis of the primary data set applying above mentioned methodology reveals the following major findings of our empirical study.

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

ii) 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.

iii) Women's empowerment at the household level and 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. Children's education expenditure as proportion to the annual household income has a positive and statistically significant correlation with mother's empowerment at the household level and at the community level.

iv) 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.

v) 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 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.

vi) We now mention the important results regarding the issue of the proportion of household income spent for children's 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 children's 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 children's education.
- The community level empowerment of women increases the share of household income for her children's education.
- Households in different castes in Bankura district are indifferent in terms of children's education expenditure.

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

- The women under young age groups 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.

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

- Community level empowerments, of the women under young age groups 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.

Policy Prescriptions and Implications

Our systematic study establishes that women's empowerment at the household level and at the community level increases the probability of adopting family planning decision and reduces the probability of facing domestic violence against women. Community level empowerment increases the share of household expenditure on children's education. We have also explored the determinants of women empowerment at the household level and at the community level for the district of Bankura. Based on the

results of our empirical investigation we can prescribe the following policies for improving the status of women and welfare of their family and children.

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. In addition to our existing insurance policies we, therefore, propose to launch these types of policies for livelihood security of the elder women in Bankura district. In this case local panchayet, existing women organization, NGOs would be more helpful.

Second, as women's education and highest education level of the female members in the households are very much important to improve the community level empowerment of women. However, most of the sample women cannot cross the primary education level. All women should be ensured of getting minimum level of education. Therefore, common policy demand is to increase the level of women's education. So, we need to setup more educational institution for women and to monitor the enrolment of women in the educational institution. We also suggest for establishing educational institutions by voluntary organizations for aged women.

Third, as employment and personal income are imperative for enhancing empowerment at the household level and at the community level we have to create an environment that helps the women participate in formal workforce or participate in self-employment activity. 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. 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 put attention to the formal employability of the educated women of this district.

Fourth, 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 may 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. We find an encouraging effect of SHG-centric microfinance program on the likelihood of adopting family planning decision. Therefore, in addition to the implementation of the SGSY policy in more intensive and extensive way, we have to encourage the NGOs with some incentives. Formal financial institutions have to be more enthusiastic in this matter.

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. They are less likely to take family planning decision and more victimized in domestic violence compared to other sample women. 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. 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 this program. Therefore, government has to launch some exclusive health care program and consciousness program for this community for reducing domestic violence in this community.

Seventh, our study has shown that male child bias 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. We, the members of civil society, 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. So, we have to aware people about the bad effect of child marriage. In this regard 'Kanyashree Prakalpa' is no doubt an innovative step of

the Government of West Bengal. Besides, health department should have to arrange various programmes about the bad effect of lower age pregnancy and frequent pregnancy and its effect on women's health.

Eighth, we find that the level of education of husband and wife are important to increase the probability of taking family planning decision. Our 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. 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. Besides, the expansion of male education is also urgent. So we have to spread and increase the qualitative as well as quantitative aspects of education.

Ninth, household income is directly related with the probability of taking family planning decision. It effectively curbs the probability of facing domestic violence against women. Further, we find that household income is vital in the determination of children's education expenditure. 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.

Tenth, the nature of household occupation, Cultivation and Non-farm self employment, reduce the probability of domestic violence. Household landholding improves the community level empowerment of the rural women. But, the household landholding increases the probability of domestic violence. However, we observe that even in landed households women do not have any land ownership. Therefore, redistribution of land in favour of women is required for enhancing status of women in society. We may follow the land purchase scheme for SC/ST women in Tamil Nadu.

Eleventh, this study has reported that dowry at marriage and at post marriage amplifies the likelihood of domestic violence against women. Again, 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.

Twelfth, highest education of male and female in the family has been found as stimulating factor for increasing children's education expenditure. However, we have observed that poor households 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.

Thirteenth, 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.

These 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.

Conclusion

We, therefore, conclude that Women's empowerment at the household level and at the community level increases the probability of adopting family planning decision. 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 children's education. This study has obtained that age, personal occupation and 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.

Hence, women's empowerments at the household level and at the community level enhance 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.