

Chapter two

REVIEW OF LITERATURES ON WOMEN'S EMPOWERMENT

2.1. Introduction

Review of the existing literature is the basement of any research. At the initial stage of a fundamental research, a researcher should go through the relevant literatures. This chapter presents a review of the existing literature relating to women's empowerment which is the central theme of our dissertation. We have planned to develop a measure of women's empowerment. So we need to review the existing definitions and measures of women's empowerment. We have to know what kinds of difficulties the previous studies have faced in measuring women's empowerment; what the different indicators of women's empowerment are; what the existing policies are to accelerate women's empowerment, how much they are effective to change women's empowerment etc. Understanding the impacts of women's empowerment on different developmental outcomes is another objective of our study. We need also to understand the possible determinants of women's empowerment. In order to gather the existing knowledge regarding the above mentioned facts we need an extensive literature survey. Keeping this view in mind, we have reviewed various literatures relating to our study.

The remaining part of this chapter has been structured as follows. In section 2.2 we have presented the studies, which deals with the conceptual framework of women's empowerment. The studies relating to the impact of women's empowerment on household welfare have been reviewed in section 2.3. Section 2.4 cities the empirical studies on women's empowerment. This section is divided into two sub-sections where we present the review of empirical studies conducted in different parts of India and

studies conducted in abroad respectively. Finally, in section 2.5 we conclude the chapter of literature review.

2.2. Women's Empowerment: Issues and the Conceptions

It is widely accepted that empowerment is a quality of human beings and a multi-dimensional phenomenon. It helps the individual persons or groups to participate and to get benefit from political or development process in households, communities and countries. Many researchers and bodies have reported that empowerment is directly associated with many developmental outcomes. We go to this discussion in details in section 2.4. Understanding this nexus many developing countries like Nepal, Chile, etc. have emphasized on empowerment with innovative measures in their Human Development Reports. However, there is not any universally accepted measure of empowerment. Nobody would deny that it is difficult to quantify the level of empowerment. Different studies conducted in different regions have attempted to explain and quantify empowerment in different ways. As the nature of empowerment is absolutely influenced by regional culture, different studies have considered different dimensions and indicators for measuring it. This section has reviewed some important studies relating to the conceptual framework of women's empowerment.

The United Nations states that enhancing empowerment means an increase in people's ability to bring about change (Human Development Report, 2010). In order to analyse the components of women's empowerment UNICEF (1993) has proposed a framework. These are listed below as cited in Verma (2009).

Welfare: It addresses only the basic needs of women. Women are passive beneficiaries of the various programmes launched for improvement of their 'conditions'.

Access: It involves equality of access to resources and opportunities. Women start recognizing barriers to the accessibility of resources for themselves.

Conscientization: Women are made aware and conscious of gender inequalities as well as structural and institutional discrimination inherent in the system.

Participation: By organizing themselves and working collectively, women get empowered to gain increased participation and representation in decision making alongside men equally.

Control: The ultimate level of equality and empowerment, where women are able to take decision over the various aspects of their lives and play an active role in the development process. Their contributions are fully recognized and rewarded.

These are actually the stem of the capability approach of development proposed by Professor Amartya Sen. Thus the expansion of real freedom that the citizens enjoy to pursue the objectives they have. Obviously, it is a qualitative approach for development.

In different studies women's empowerment has been defined in different manners. Keller and Mbwewe (1991, cited in Rowlands, 1995) state that women's empowerment is a process which enables the women to organize themselves to increase their self-reliance, to assert their independent right to make choices and to have control over resources which will assist in challenging and eliminating their own subordination. The study of **Rowlands (1995)** has explored the meaning of empowerment, in the context of its root-concept: power. According to her empowerment is more than simply opening up of the access to decision making; it includes the processes that lead people to perceive themselves as able and entitled to occupy that decision making space, and so overlaps with the other categories of 'power to' and 'power from within'. She has opined that empowerment has three dimensions such as *Personal, Close relationships and Collective*. The concept of empowerment has been used in different contexts, but it has been most usefully applied in development context. An empowerment approach centered on economic activity must pay attention to more than the activity itself. Common view is that power comes automatically through economic strength. But, she has argued that it may do, but often it does not, depending on specific relations determined by gender, culture, class or caste. She has also illustrated that empowerment is a process which cannot be imposed by outsiders. Although she agrees with the view that appropriate external support and intervention can expedite and encourage empowerment. In the context of development Rowlands (1995) has pointed out the importance of individual as well as collective empowerment. As empowerment is a process where each individual has to do at her or his own pace, we should take necessary steps for raising level of

confidence and self-esteem among poor and marginalized people in such a way that will enhance their ability to take charge of their own needs. Further, individual empowerment is one element in achieving empowerment at the collective levels. But concentration on individuals alone is not enough. She has thought that changes are needed in the collective abilities of individuals to take charge of their own needs – as households, communities, organizations, institutions and societies.

Dreze and Sen (1995) have described women empowerment as ability to define self-interest and choice, and consider woman as not only able but also entitled to make choices. In order to improve the level of women's empowerment they have proposed to reduce gender biasness in mortality rate and natality rates, in access to education and professional training, in employment, in the ownership of property and in household work and decision making. Analysing the data from India they have illustrated that female literacy reduces child mortality rate while both female labour force participation as well as female literacy reduced female child mortality rate. They have interpreted these results as evidence of the fact that women's access to education and employment had enhanced their ability to exercise agency, i.e., the process of empowerment.

Kishor (1997) has conceptualized empowerment in terms of 'control' by which women would be able to access information, take decision and act in their own interest or for their dependents. She has considered three categories of composite indicators to measure women's empowerment. These are 'direct evidence of empowerment', 'source of empowerment' and 'the settings for empowerment. She has grouped the indicators of behavioural and attitudinal factors into ten dimensions. We have listed these indicators including the variables.

Direct Evidence of Empowerment

- a) *Devaluation of Women*: reports of domestic violence; dowry paid at marriage
- b) *Women's Emancipation*: belief in daughters' education; freedom of movement
- c) *Reported Sharing of Roles and Decision Making*: egalitarian gender role; egalitarian decision-making

- d) *Equality in Marriage*: fewer grounds reported for justified divorce by husband; equality of grounds reported for justified divorce by husband or wife
- e) *Financial Autonomy*: currently controls her earnings; her earnings as share household income.

Source of Empowerment

- a) *Participation in the Modern Sector*: index of assets owned; female education
- b) *Lifetime Exposure to Employment*: worked before marriage; controlled earnings before marriage

Setting Indicators

- a) *Family Structure Amenable to Empowerment*: does not now or previously live with in-laws
- b) *Marital Advantage*: small age difference between spouses; chose husband
- c) *Traditional Marriage*: large educational difference with husband; did not choose husband

Mayoux (2000) has clarified basic views regarding the inter-linkage between microfinance and women's empowerment. This paper is based basically on secondary source materials. Following Kabeer (1999) the study has outlined the process of women's empowerment considering the analysis of power relation. The power relations are as follows.

- ***Power within***: enabling women to articulate their own aspirations and strategies for change
- ***Power to***: enabling women to develop the necessary skills and access the necessary resources to achieve their aspirations
- ***Power with***: enabling women to examine and articulate their collective interests, to organize to achieve them and to link with other women's and men's organizations for change
- ***Power over***: changing the underlying inequalities in power and resources, which constrain women's aspirations and their ability to achieve them

These power relations function in socio-economic and political spheres of life at different levels like individual, household, community, market and institutional. Reviewing the existing views regarding the impact of microfinance on women's empowerment the study has concluded that cost effective ways integrating microfinance with other empowerment interventions and complementary services are still lacking. In order to maximize the contribution of microfinance to women's empowerment Mayoux (2001) has proposed a strategy, namely, 'Gender Mainstreaming for Empowerment' for donors or Governmental agencies. The core element of this strategy is that gender policy should integrate productive and reproductive work, welfare concerns and measures to address power inequalities in strategies for both women and men. Particularly, equality in access to all microfinance services and an adequate and non-discriminatory regulatory framework is required for empowering women through microfinance.

According to **Kabeer (2001)** empowerment refers to the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them. She has analyzed the concept of women empowerment based on three dimensions namely, Resources, Agency and Achievements. Resources occupied by the individual can be materials, social or human which have been treated as conditions of empowerment. The second dimension of empowerment relates to Agency which acts as the process of empowerment. According to her agency encompasses a wider range of purposive actions, including bargaining, negotiation, deception, manipulation, resistance and cognitive processes of reflection and analysis. Resources and agency together which Kabeer (2001) refers to as outcome of empowerment, constitutes the potential that people have for living the life they want. The ability to choose has been considered as the central theme of the concept of power. Power may have a negative sense like threat but empowerment changes the negative senses to a positive one. Empowerment can reflect change at different levels. At the immediate level empowerment is recognized by individual resources, agency and achievement. It occurs at the intermediate level, in the rules and relationship which prevail in the personal and socio-political spheres of life. It can also occur in the 'Deeper' level which changes the distribution of resources and power in the society and reproduces it over time. She has critically assessed the measures of women's empowerment used in different studies. Usually, indicators of the resource dimension are measured by the access to some specific assets or services. She has rightly pointed out that many studies fail to consider the differential prior possibility of having

access to a particular resource. One should be alert in this line when resource-based measure of empowerment will come on hand. In order to measure the agency dimension, she proposes some decision making power of person towards the betterment of the lives. According to her, in India typical measures of agency dimension include the decision to purchase of food, purchase of major household goods, purchase of small item of jewellery, course of action if child falls ill, disciplining the children, children's education. To measure the achievement dimension of women's empowerment, Kabeer (2001) has agreed with the measures considered in the study of Dreze and Sen (1995), Kishor (1997) and Becker (1997). But she has pointed out that one needs to segregate between gender-differentiated achievements which signal differences in values and preferences and those which draw attention to inequalities in the ability to make choices. However, she has argued that there is no unique linear model by which one can identify the causes for women's disempowerment and alter to create the desired effect. Besides, she has explained that many of the resources, form of agency and achievements of women's empowerment are integral to the broader development goals. With this end in view, she did not specify causal relationship between resources, agency and achievements. However, for modelling empowerment we need at least a theoretical causal consequence among these components, which identifies the directional relationship. This study has insisted us to study the women's empowerment in two ways. On the one way we study the resource and agency dimensions of empowerment by which we shall construct the empowerment index. On the other hand to realize the achievement dimension which assesses the impact of empowerment index on some selected indicators of family welfare.

Viswanathan (2001) has critically assessed the implication of the components of Human Development Index and Gender development Index in Indian context with special reference to the state of Karnataka. She has explained that most of the indicators of these measures underestimated the women's work and its value in the context of India. This study has highlighted a set of alternative indicators (asset ownership, access to credit and environmental degradation) for gender development in India. Application of the Gender Empowerment Measure (GEM) in India has also been criticized. GEM proposed by UNDP in Human Development Report 1995 considers the indicators such as earned income share in professional and managerial jobs and share in parliamentary seats. Viswanathan (2001) agrees that income confers power, but in many cases in India

income earning women enjoy less control over their earnings. Besides, poor women in India are compelled to earn; it is not a matter of their choice. So a higher workforce participation rate may imply less instead of more empowerment for women. She has argued that a large share for women in professional and managerial jobs is hardly reflect the autonomy and self-reliance of women in India where acute gender biased differentials in wages and nature of work are the norm of employment. To explain this argument she has cited the example of Karnataka, where female workforce for the state has been growing at a faster rate than the male workforce. But disaggregated data between urban and rural areas indicates that male workforce has shifted from low income and less skilled jobs in villages to better paying skilled jobs in cities. Greater participation of women in the workforce seems to be due to vacancies of the shifted male workforce to the cities. As a result, women are remaining subordinate in terms of the nature of work and wages. This study also suggests that for assessing the political participation share of women in local body level is a better norm than that in parliamentary seats in India. She has pointed out that the pervasive presence of domestic violence is common in India. Income and apparent status hardly manage to reduce it. So in order to understand the level of women's empowerment in developing countries like India we need to take into account the magnitude of domestic violence against women. Based on the data of unnatural death of women she has explored that the magnitude of domestic violence in Karnataka is a serious social problem. She has noticed that despite the existence of administrative and judicial system, National Human Rights Commission, the National and State Women's Commission, a large part of the Indian women is suffering from the problem of domestic violence. They observed that 'conspiracy of silence' that operates in all societies is one of the reasons of domestic violence and the sufferers treat it as an acceptable adjunct to harmony within the homes. Another reason is, however, the non availability of the data to disclose the enormity and prevalence of such violence. Often women in India do not report the problem of violence to police based on the belief that an outsider should not interfere in marital issue. However, this study did not explore the nature of relation between empowerment and violence in India.

Based on the existing theoretical studies regarding the women's empowerment, **Molhotra, et al. (2002)** have come to the conclusion that women's empowerment is a complex development concept but not broader than the concept of social inclusion.

“Process” and “agency” are two essential elements of women’s empowerment. Women’s empowerment encompasses a progression, where women act as agent, from one state to another. For example, it may be an improvement from gender inequality to gender equality for a specific set of families. The study has reported that major number of reviewed studies fails to capture the process element of empowerment. According to this study, empowerment of women may vary from her home to other broad area. So it has suggested to measure empowerment separately at household level, community level and at broader arenas. Molhotra, et al. (2002) has proposed six dimensions for each level. These are Economic Dimensions, Socio-Cultural Dimensions, Familial/ Interpersonal Dimensions, Political dimensions, Legal Dimensions and Psychological Dimensions. Different indicators for measuring empowerment have been considered for different dimensions of each level.

Molhotra, et al. (2002) have reviewed two types empirical studies, namely, studies considering empowerment as outcome of interest and studies considering impact of empowerment on other developmental variables. Reviewing a large number of studies they have concluded that factors such as education, employment, positive marriage condition and microcredit are influential for women’s empowerment. On the other hand, a handful of studies show that empowerment has some favourable impact on contraceptive use, spending on nutrition, child wellbeing and reduced fertility rates. For measuring women’s empowerment Molhotra, et al. (2002), have some suggestions for the future researchers. First, we should consider context-specific measures, which reduce the dependence on proxy measures. Second, in order to capture the process element of empowerment we should collect data across time dimensions. Third, at a minimum, quasi-experimental evaluation designs and collection of baseline and end line data must be considered in implementing programs aimed at empowering women. Fourth, more interdisciplinary interaction is necessary to develop indicators and approaches that capture the key elements of women’s empowerment.

The study of **Agarwal (2003)** has suggested a technological model for empowering rural women. Women’s employments through technological improvement and participatory approach are needed to improve their lives. This would ensure a sustainable future for rural India. Technology model described how scientific and technical interventions could

improve the quality of life of women in rural areas. This also shows that the following factors are crucial for women's empowerment in rural area.

- Proper reorganization of the productive and domestic roles of women
- Improvement of women's empowerment needs facilities like drinking water, health, sanitation, nutrition, family planning, education and security
- Gender integrated participatory technology development is required
- Improvement of local women motivator as active "change agent" of technology through talks and audiovisuals, awareness build up through demonstration and hands on the job training in relevant field

This study has explained that technological development model along with education, employment, reduction of socially traditional attitudes i.e. religion, family structures etc. are responsible factors of women empowerment.

Lillykutty (2003) has explained the relation of education and empowerment of women with the quality of life. She states that empowerment of women is developing 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. A woman is said to be empowered if she has command over wealth, education, social status, skill etc. and has access to formal financial services. This can be done by creating an environment in which the distribution of power and resources, the opportunity to engage in productive work, opportunities to access education, medical care, and health services can move in favour of women population. If we look into the definitions of women's empowerment we find that empowerment is a concept of human agency- self-efficacy on the one hand and on the other hand it is a process. It indicates that women's empowerment has at least three dimensions. She has attempted to establish a strong positive relation between education and empowerment of women. Education enhances women's status in the society and leads to greater input into family and community decision-making. It provides girls with a basic knowledge of their rights as individuals and citizens. Knowledge and decision making power can place the women on a more equal footing with male. Education also provides knowledge and skill especially in the areas of health, nutrition, sanitation and the environment. Education not only emancipates women from ignorance, ill treatment and dependence etc, but also

empowers them to claim their right to quality of life. Finally, education can serve as a powerful instrument for individuals to achieve power and status in the society. It is a source of mobility, equality, and empowerment both at the individual and social level.

Verma (2009) has tried to conceptualise the concepts, needs and context of whole issue of empowerment and has reviewed the various approaches of empowerment of women. He has defined empowerment as a process of gaining or accessing control over self and the resources as well as the ideology which determine power relationships. The process of empowerment tries to change the existing balance of power in a given context. Analysing the earlier literature he argued that empowerment is a process of capacity building and skill development. According to author, empowerment may help the women to participate more effectively at different socio-political forum. With this end in view, Verma (2009) has set twin goals of women's empowerment (a) to challenge subordination and subjugation; and (b) to transform all the structures, systems and institutions which in any way, may cause or support gender discrimination and inequality. In order to achieve these goals she has opined that women need to be empowered in the contexts of individual, social, economic, physical and psychological aspects. To suggest the suitable strategy for empowering women in true sense, this study has presented a critical assessment of the existing alternative approaches and strategies for women's development, emancipation and empowerment. It is revealed that most of the approaches are over-lapping in concept and practice. The discussion of this paper has come to the conclusion that for empowering women we need the full participation of the people who are already empowered in the formulation, implementation and evaluation of the action strategies. Verma (2009) has found that social work approach to women's empowerment is suitable in this respect.

2.3. Women's Empowerment and Welfare: The Impact Studies

The concept of empowerment has been recognized as an instrument of human development since the inception of the UNDP's Human Development Report in 1990. In this section we have planned to review the studies, which have investigated the impact of women's empowerment on family as well as social welfare. The studies under this category have tried to explain the contribution of women's empowerment in investment and income generation, in women and child health, in child education and awareness and social capital, broadly, in family well-being as well as social well-being.

Jejeebhoy (1995) has considered five dimensions of empowerment for studying nexus between reproductive behaviour and women's empowerment in the developing countries. These are knowledge autonomy, decision-making autonomy, physical autonomy, emotional autonomy and economic and social autonomy and self-reliance. Reviewing many studies conducted across the globe she has established that kinship structure in the family, education of the women and women's autonomy, which are the indicators of empowerment, reduce the fertility rate.

The empirical study of **Becker (1997)** conducted in Zimbabwe has explored the implications of women's empowerment on different set of functioning which Kabeer (2001) refers to as achievements dimension of empowerment. The functioning that have been considered in this case are the use of contraception and take-up of pre-natal health care. In this study women's empowerment has been measured by an index of women's role in decision-making in three important issues. These include the purchase of household items, the decision to work outside and the number of children to have. In order to separate the effect of women's empowerment he has carried out a regression analysis in two steps based on the primary data. In the first step he has estimated the effects of some likely determinants of these achievement variables. He has found that household possessions, the number of survival children, the wife's employment and husband's education have some favourable impact on the use of contraception. Aged women, rural women and who had polygamous husbands were less likely to use contraception. The likelihood of receiving pre-natal health care was directly related to the household possessions index, rural residence, women's age, education and employment and husband's education. In the second step, Becker (1997) incorporated the women's empowerment index as an extra explanatory variable to his equations to see what difference it made. Incorporating the empowerment index he has found that the goodness fit has improved little for the equation in relation to contraceptive use but improved significantly for the equation of receiving pre-natal health care. In Zimbabwe Government has committed to ensure the availability of contraceptives through community based distribution system for family planning. It makes the 'contraceptive use' a routine behaviour of the women of Zimbabwe. That is why, women's empowerment has not significant and separate effect on their contraceptive use. By contrast, women's take-up of pre-natal health visit is significantly determined by their

role in intra-household decision-making as well as by their education and their employment status.

In Indonesia **Beegle, et al. (1998)** have examined the impact of women's characteristics on pre-natal care and on the incidence of delivery at hospital. They analysed the data on about 2000 couples from the 1997-98 Indonesia Family Life Survey. Individual assets, education and social status of the women have been considered as indicator of her empowerment. This empirical study has revealed that volume of individual assets, level of education and social status of the women increases the probability of getting pre-natal and delivery care of the women in Indonesia.

In an exhaustive study **Murthi, et al. (1998)** have explored the determinants of three demographic outcomes such as child mortality rate, the total fertility rate, and the relative survival chances of male and female in India. For empirical analysis they took the cross-section data of 296 districts from the census data of 1981. It is found that female literacy has a negative and statistically significant impact on child mortality and on male child bias. Male literacy has also a negative effect on child mortality but the effect of male literacy is smaller than that of female illiteracy and statistically insignificant. Higher labour force participation exudes the extent of gender bias. Urbanization and medical facilities have reduces the child mortality and accelerates gender bias. Poverty in India is positively associated with higher level of child mortality. However, poverty is not the cause of female disadvantages. A higher proportion of ST population in district reduces the extent of anti female bias in child survival. This study has also compared the southern and northern part of India regarding the same three issues of demography. In southern part child mortality rate is higher and a girl child has a survival advantages over boys. The empirical analysis reveals that female literacy and labour force participation are crucial for total fertility. This study has admitted the role of women agency in mortality, fertility, and gender inequality. The direct proportion of child health, female literacy, and female labour force participation are likely to be more conducive to reduce fertility than the indirect intervention based on promising the general level of economic development.

Pitt, et al. (1998) have estimated the impact of male and female participation in group based credit programs namely, the Grameen Bank (GB), Bangladesh Rural

Advancement Committee (BRAC) and Bangladesh Rural Development Board's (BRDB) Rural Development RD-12 microfinance programs in Bangladesh on household expenditure, on women's non-land asset, on women's and men's labour supply and on boys' and girls' schooling, paying close attention to the issue of endogeneity. They have used a quasi-experimental survey design and village level fixed-effect method to identify the effects of credit programs in a limited information likelihood framework. For estimation they have used a primary data collected from eighty-seven rural Bangladeshi villages during 1991-92. The participation in group-based credit programs is measured by the quantity of household's cumulative borrowing. No doubt this is an indicator of empowerment in rural Bangladesh. Correcting the problem of endogeneity they have shown that credit received by women and men have strong positive impact on total annual household expenditure for each program. The estimated effects of female's credit on expenditure, for three programs, are near about two times of the same of male's credit. Irrespective of the programs only the effects of female's credit are statistically significant. In addition to the expenditure effect, the study has shown that women's participation in credit program increases their non-land assets value, whereas men's participation does not. Another result indicates that the women's participation in the Grameen Bank has a positive significant effect on the women's labour supply. On the other hand credit goes to the male and goes to the female significantly reduce the men's labour supply. Only the Grameen Bank female's credit has positive and significant impact on girls' school enrolment (see also in Pitt, et al. 1996). Both the male's and female's credit from Grameen Bank and Bangladesh Rural Development Board's (BRDB) Rural Development RD-12 have also positive and significant impact on the boys' school enrolment. Moreover, these estimated impacts of program participation on women's labour supply, on schooling of children and on value of non-land asset holding are free from endogeneity problem relating to program participation.

Analysing the IFPRI survey data collected from 826 households in Bangladesh, 114 households in Indonesia, 1500 households from the Ethiopia Rural Household survey (1997) and data on 500 households from the Project for Statistics on Living standards and Development in South Africa (1998) **Quisumbing, et al. (1999)** have studied the impact of women's empowerment on expenditure shares of food, education, health, children's clothing, alcohol/tobacco use and child schooling. They have considered the value of women's own assets at the time of marriage as indicator of women's

empowerment. This study has reported that more the resource controlled by women increases the share of expenditure on child education, but not equally for boys' and girls' across the surveyed countries.

Quisumbing, et al. (2000) have also conducted a case study in Bangladesh exclusively to estimate the impact of wife's and husband's empowerment captured by assets at marriage and current assets on expenditure shares of food, clothing and children's education. This study is based on the survey of 826 households residing in 47 villages in three sites in Bangladesh. The empirical findings show that wife's assets have some positive effect on the share of expenditure on children's clothing and education. Current assets have a positive effect of on food expenditure share.

We have seen that Kishor (1997) has offered three categories of indicators of women's empowerment (refers to section 2.2). **Kishor (2000)** has investigated the effects of these indicators on child welfare outcomes, particularly, on infant survival rates and on infant immunization. This investigation is relied on the data of 3783 women in Egypt who had a birth in the last five years from the Egypt Demographic Health Survey, 1995-96. The findings of the multivariate analysis of this study have revealed that the source/setting indicators of women's empowerment are more important than the direct evidence of empowerment in the determination of the outcome variables – infant survival rates and infant immunization in Egypt. She has found that infant survival rate was lower in the households where women lived or previously had lived with their in-laws and in the households where there was a large age and educational difference between spouses. Women's employment before her marriage increases the survival rate of her children. It has been found that mother's employment and education significantly increase the rate of child immunization in Egypt. However, children were less likely to have immunized in the households where mother were under the authority of their parents in-laws. Besides, among the direct measure of empowerment 'belief in equality in marriage' has a positive and significant effect on children's survival chance and on the likelihood of child immunization.

In an empirical study **Koenig, et al. (2003)** have estimated the impact of women's autonomy along with some individual, household and community level variables on the incidence of domestic violence in Bangladesh. They have illustrated a conceptual

framework for the determinants of domestic violence. This study is based on the data set collected in 1993 under the Family Health Research Project of the ICDDR from two areas of rural Bangladesh. A total of 9620 sample women aged 15-49 year, has been considered in this study. Of them 3785 reside at Sirajgonj area and others reside at Jessore. This study has taken the wife's report of current physical violence as measure of domestic violence. It is the dependent and binary variable. Individual and household socio-economic characteristics includes the wife's age, religion, landholdings, education of both the husband and wife, number of living sons and family structure. This study has included two important individual status namely membership in group lending program and women's autonomy. The authors have used the five manifest variables reflecting three dimensions of women's autonomy drawing on the work of Jejeebhoy (2000). They have constructed the women's autonomy index following the methodology of latent class analysis. This study also included three community-level variables, constructed through the aggregation of individual responses at the 'mouza' level, a civil administrative unit corresponding closely to the community level. In order to examine the impact of community level variables they have considered 179 mouzas through cluster sampling strategy. These are community-level women's education, community-level savings and the community-level women's autonomy index. As the domestic violence for each individual is binary, logistic regression has been used for multivariate analysis. Initially, they have fitted the logit regression for all observation then they have repeated the model for each area. This study has revealed that 42% of the sample women have currently faced domestic violence. A somewhat higher percentage of women in Sirajgonj than in Jessore reported physical violence. Regression analysis has shown that increased education, higher socio-economic status, non-Muslim religion, and extended family residence reduce the incidence of violence. The effects of women's status on violence were found to be highly context-specific. In the more culturally conservative area, Sirajgonj, higher individual-level women's autonomy and membership in group lending program increase the risks of violence, and community-level variables were unrelated to violence. In the less culturally conservative area, Jessore, in contrast, individual-level women's status indicators were unrelated to the risk of violence, and community-level measures of women's status were associated with significantly lower risks of violence. However, this study has considered only one indicator of domestic violence. So, it fails to measure the extent of domestic violence.

Thus, we find that the issue of domestic violence has become an issue of concern for all the Government, policy makers and health workers. There is a perhaps very few studies which discuss the relation between domestic violence and economic empowerment of women, particularly, in our study area. In this context, the present study sets three objectives. First, we study the nature of economic empowerment of the rural women in the district of Bankura. Second, this study explores the determinants of domestic violence in the district of Bankura. Third, we would like to examine the impact of economic empowerment along with other determinants on marginal change in the incidence of domestic violence. The findings of this study would help the policy makers to frame appropriate policy for the betterment of women so that they can live safe and sound lives at home.

Maldonado, et al. (2003), in a study, have explained the role of microfinance program along with women's empowerment and other individual and household characteristics on the child education decision of rural households in Bolivia. They have formulated a theoretical model of utility and apply the count model to estimate the education gap (expected education – actual education) of rural child. The women's empowerment measures the proportion of the accumulated human capital held by the worker women of the household. Human capital has been measured by the numbers of years of schooling accumulated by the workers of the household divided by the number of workers. The estimation is based on two sets of data one is at municipality level and other is at national level. This study reveals that microfinance program and women's empowerment significantly reduce the education gap of the children in rural Bolivia. However, age, the position of child compared to siblings, household land holdings and poverty index have positive and significant impact on education gap.

Ahmed, et al. (2006) have examined the effect of physical violence during pregnancy on prenatal and early-childhood mortality. For this purpose they have collected data from 2199 women in Uttar Pradesh, India and have used proportions, Logistic Regression model, Hazards Model to examine the risks for prenatal, neonatal, post-neonatal, and early-childhood (aged 1–3 years) mortality by mother's exposure to domestic violence. They found that 18% of sample women experienced domestic violence during their last pregnancy. After adjusting other risk factors, they found that mothers who had experienced domestic violence had higher risks for prenatal and neonatal mortality than

the mothers who had not experienced violence. They found no significant associations between domestic violence and either post-neonatal or early-childhood mortality.

Koenig, et al. (2006) have examined individual and community level influences on domestic violence in Uttar Pradesh, North India. To conduct this study they have used the multilevel modelling to explore domestic violence outcomes among a sample of 4520 married men. They found that the individual-level variables like childlessness, economic pressure, and intergenerational transmission of violence increase the risk of physical and sexual domestic violence, where as higher socioeconomic position of households lowers it. They also have shown that a community environment of violent crime and Community-level norms concerning wife beating were associated with more risks of both physical and sexual violence and were significantly related only to physical violence.

Schaedel, et al. (2007) have discussed the role of mother's empowerment in advancing the education of their children under the School Family Partnership program (SFP) in Israel. This study has reported that women's empowerment indicating the involvement and familiarity with the SFP program is suitable for student's achievement. However, the education of mother is not so important for her ward's achievement.

The article of **Rocca, et al. (2008)** have studied the empirical relationships between women's empowerment and physical domestic violence among young married women residing at the slums area of the city of Bangalore. In order to explore the determinants of domestic violence against women this study has applied the unadjusted and adjusted multivariable logit regression model. They have found that women in love marriages contrasted with the women in arranged marriages have more experience of domestic violence. Women whose families were asked for additional dowry had higher level of violence. Women who worked before or after marriage were more likely to report spousal violence. This study has revealed that dowry given at marriage and stable-occupation of husband reduces the risk of marital violence. It proves that the practice of dowry is a deep reflection of the many form of gender inequality that women experience. They have opined that as the practice of dowry is pervasive and routine in many communities in India, the effectiveness of anti dowry and anti violence laws is limited. Moreover, this study has shown that participation in SHG increases the probability of

having domestic violence. This result indicates that unspoken norm of restricted mobility of the young women is still pertaining in the Indian society. In addition to the anti dowry and anti violence laws they have suggested some strategies that mobilize women, families and communities, to challenge the pervasive acceptance of dowry and to promote gender equality.

Chowdhury, et. al. (2009) have evaluated pattern of domestic violence pattern in non-fatal deliberate self-harm (DSH) attempters by analyzing 89 DSH cases admitted at three Sundarban BPHCs. The authors found that most of DSH attempters were young, female, low-educated and married. They also found that 69.6% of DSH attempters experienced more than one form of domestic violence and among female DSH attempters; husband was responsible for 48.48% cases followed by in-laws for 16.67% cases.

Sarkar (2010) has reported the prevalence, characteristics and reasons of domestic violence, if any, for adult and adolescent females residing in Singur block of Hooghly district, West Bengal. The study has found that 23.4% of sample women were exposed to domestic violence in the past year. Maximum prevalence of domestic violence was observed among 30-39 years age group, illiterate and unmarried females. This study has explored that the prevalence of domestic violence was found to be higher among the Muslims than the Hindus. Prevalence of domestic violence was rampant among the females who were unmarried or who did not give birth to a child. Majority of the respondents opined that opportunity of education, being economically productive and better family income would help them to overcome the problem of domestic violence.

In an empirical study, **Janssens (2010)** has systematically investigated the quantitative impact of empowerment program namely, the Mahila Samakhya Program in Bihar, India on social capital. He has assumed that activities of Mahila Samakhya Program have increased the nature of agency and empowerment of women. In this study, social capital refers to the behaviour regarding trust, cooperation and assistance of the households. Trust has been divided it into two levels, viz. trust in community members and trust in strangers. The study has constructed the normalized index following factor analysis based on the arguments against statements relating to trust in community level. Trust in strangers is quantified putting value one if the respondent disagrees to the statement: “if you meet a new person from outside the village, you should be very careful to trust this

person” and zero otherwise. On the other hand, the issue of cooperation has been measured by assistance among households and joint action to improve community infrastructure. The assistance variable is measured as the normalized index constructed from a factor analysis of the five indicators of assistance. The empirical analysis has covered three districts in Bihar, namely, Sitamari, Muzaffarpur and Darbhanga. It has used a set of quasi-experimental data collected from 1991 households. The empirical findings of this study suggest that Mahila Samakhya increases the level of trust in community members and in strangers. It substantially increases the level of participation in collective action, either in school projects or infrastructure for the member households. The impact of the program is especially large among its target group: the lower castes and the poorest and least educated households. But it has limited influence in social assistance among households. This study has also reported that the Mahila Samakhya program has a bandwagon effects and induce others to join in the activity as well in the area under study. However, this study did not give any explanation of the measure of women’s empowerment.

Based on secondary data source **Kumar (2011)** has investigated the inter-state disparities in India in the status of women and economic development and its changes over time. The composite indices for women’s status and for economic development have been prepared using Principal Component Analysis. This study has reported a high level of dispersion among the Indian states with respect to the various indicator variables of women’s status. During the period 1980-90 the disparities have declined for most of the educational and health status variables. The disparities have declined for most of the educational and economic status variables over the period 1990-2000. The PCA shows that educational variables are more important relative to the other variables to influence the status of women irrespective of the periods under consideration. On the other hand, urbanization rate, per capita income and the number of factories per lakh of population have been found to be the dominant factors to explain the nature of economic development of the states. It has found that Kerala, which occupies tenth/eleventh rank in accordance to economic development, tops the ranking for women status for each year under study. This decadal analysis has shown that the states of Uttar Pradesh, Orrisa and Madhya Pradesh have improved their position among the states over time in the rank of women’s status. On the other hand, West Bengal, Andhra Pradesh and Gujrat have shown deterioration in their rankings. Moreover, average ranks of the states for the three

years in women's status and economic development have shown that economically least developed states are also lower in the ladder of women's status and vice-versa.

Ray, et al. (2012) have recorded the prevalence of different types of 'life time' violence against the women (VAW) under reproductive age in two urban wards in Siliguri Municipal Corporation. They have found that more than fifty percent of sample women had ever faced physical violence. As a consequence of VAW, 54.5% of victims suffers from mental problem followed by 39.2% were experienced to physical injury. Only 4.9% has consulted physician and 3.6% have reported to police.

From the literature it is thus clear that women's empowerment affects a wide range of household welfare indicators. So, we need to review the literatures that help us understand the determinants of women's empowerment. In following section we have reviewed the studies relating to determinants of women's empowerment.

2.4. Studies relating to Determinants of Women's Empowerment

In this section we have discussed the impacts of different socio-economic and demographic characteristics of women on her empowerment. First, we proceed with the review of existing empirical literature carried out in different parts in India. Subsequently, we have presented the studies conducted in abroad relating to the determinants of women empowerment.

2.4.1. Studies on Women's Empowerment: The Indian Scenario

Conducting an empirical study in the state of Andhra Pradesh **Narasimham (1999)** has assessed the role of awareness generation strategy developed by an NGO, AWARE (Acronyms for action for Welfare and Awakening in Rural Environment) on women's empowerment. The findings generated through participatory observation and interviews, show that in every area of empowerment such as earnings, education, healthcare status, access to and ownership of resources including land, decision making power, autonomy and assertiveness, women, who have been exposed to the awareness generation strategy, do better than the women of the villages where no awareness had been created. This study reveals earning of women, degree of consciousness, awareness, education, confidences, ownership of land and membership of any organization as responsible factor for women empowerment. However, Narasimham (1999) has described just how

to improve empowerment but how much empowerment would be improved is not answered in her study.

Jejeebhoy (2000) has compared the effect of a range of women's and household characteristics on women's autonomy between the two regionally and culturally different Indian states, namely, Tamil Nadu and Uttar Pradesh. In this study, measures of women's autonomy have included four dimensions: (a) role in economic decision-making, (b) mobility, (c) incidence of domestic violence and (d) access to economic resources and control over economic resources. For empirical analysis she has conducted a primary survey and collected data from 1842 women in four districts based on focus groups analysis. The districts of Coimbatore and Ramnathpuram have been selected from Tamil Nadu and Meerut and Pratapgarh from Uttar Pradesh. First, this study has attached a score for each dimension in accordance with the extent of autonomy of the woman. Finally, she has computed a summary index of women's autonomy taking mean of the score indices of each dimension. In order to measure the impact of individual and household traits on the autonomy index, a linear regression model has been fitted for each state. This study has revealed that the women in Tamil Nadu are far better in terms of autonomy than the women in Uttar Pradesh. However, determinants of women's autonomy varied in the two states. She has found that traditional characteristics – the number of sons they bore, dowry size and nuclear family type – were directly related with the autonomy indicators in restrictive culture of Uttar Pradesh than they were in the more egalitarian culture of Tamil Nadu. In Uttar Pradesh female employment has also a positive and significant effect on most of the autonomy indicators but female education has insignificant effect. However, in Tamil Nadu female employment and education have strong positive impact on their autonomy.

Jejeebhoy, et al. (2001) have extended the previous study of Jejeebhoy(2000). In order to examine the influence of religion and region on the women's autonomy they have covered ten districts of the state of Punjab in Pakistan in addition to the study area of Uttar Pradesh and Tamil Nadu in India. In this study initially they present a regression analysis of the summary index of women's autonomy for Pakistan, Tamil Nadu and Uttar Pradesh separately. In this step they have found that the traditional factors such that co residence with mother-in-law, size of dowry, and age are significant determinants of women's autonomy in Uttar Pradesh and Pakistan. In Tamil Nadu, by contrast the only

traditional factor, age, plays important role in the determination of women's autonomy. Education and wage work status are also significant determinants of autonomy index, but their impacts are stronger in Tamil Nadu. This study has shown that religion has not any consistent impact on autonomy index in the two states in India. In the second step Jejeebhoy, et al. (2001) have pooled the data from the three sites and exclusively estimated the impact of contextual factors, namely, religion (Hindu/Muslim), country (Pakistan/India) and region (Northern/southern subcontinent) on autonomy index. This regression analysis has revealed that only the region i.e. sub continental trait is important in the determination of women's autonomy. Religion and nationality are immaterial in shaping women's autonomy in the South Asian zone.

Reddy (2002) has examined the process of empowering rural disadvantaged women in Ranga Reddy district of Andhra Pradesh through self-help efforts, micro-credit, income generating activities and a range of community infrastructure development activities undertaken by the NIRD action research project. He has argued that possession of various power resources, such as, personal assets, wealth, lands, skills, educations, capabilities, information, knowledge, social status and position held, leadership traits and maneuverability etc. determine the degree of decision making power; that is called the empowerment of an individual. Under this research project, SHGs meet the capital investment need of the women which help them to achieve self-sufficiency. It improves the decision making power and the leadership power of the members; help in the family planning attitude; improve the health of the children and mother; protect against the sex discrimination; prevent atrocities on women etc. Finally, the important component of the SHG is the micro credit package that is designed by District Rural Development Agency to benefit the disadvantaged women. The interaction of the women with external agencies develops the confidence and approachability. It improves the professional and social skills of the women. Reddy (2002) suggests that participation in SHG, which enhances their institutional and managerial capacity, is an imperative element in the empowerment process of the rural women. This research study has also shown that the women, who have significant control over credit provided to them, influence the degree of empowerment.

According to **Varadarajan, et al. (2002)** women empowerment is not a question of giving or providing some provisions, but it is a question of all women being able to use

those provisions without hesitation. Women's empowerment includes two components, namely, attitudinal empowerment and material advancement. The key area in the empowerment of women is the economic area. They suggested that the development of micro enterprises in general and particularly by the women would be appropriate approach to fight against poverty at the grassroots level and generate income at the household level. They have explained that self-employment and entrepreneurship create economic independence and better social status and sometimes it is necessary for improving their position not only in their family but also in the society where people treat them with respect. In fact the best non-controversial way to empower women is the spirit of entrepreneurship.

Evaluating the first phase impact of Maharashtra Rural Credit Program (MRCP), **Bhide (2003)** observes that the SHGs have been able to bring a large section of village populations, who were deprived of the banking service, under the shelter of banking service. This study has looked at the various financial and social issues related to SHGs. In order to evaluate the impact of SHGs, Bhide (2003) has considered a sample of 358 SHG members drawn across 147 SHGs in four districts of Maharashtra. This empirical study has found that SHGs catalyze the savings rate and increase the ability to absorb credit to create new assets by rural poor and open opportunities for rural poor. The investigation reveals that SHG as a social organization conducts a meeting per month. In these meetings the members of the group discuss several social issues like importance of education, decision-making power within family and in society, family planning, involvement of the group in village affairs and gender awareness etc. The meetings and activities of the members of SHGs help build new leaders and new way of collective functioning in rural area. The participants of MRCP have reported that the formation of SHGs through MRCP increases the number of credit resource, slightly increases the income of the members as well as expenditure on education, health etc. and help poor people to shift towards self-employment. They have also reported that SHG programme could not change the power of mobility or household decision-making power of women. It helps the rural poor women to enhance the confidence level.

Jain, et al. (2003) have statistically analyzed the impact of membership of SHG on various dimension of women empowerment. To estimate the impact they have used a primary data collected from Kunpur Dehat district of Uttar Pradesh. They have found

that the membership of SHG enhance the quality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. Their statistical result shows that the number of total SHGs members had increased their level of education than those of non-member of SHGs. The SHGs members had higher housing facilities than non-members. The number of total SHGs members had increased their exposure of mass media, extension orientation, occupational level, size of holding material possession, annual income, membership of the organization are significantly higher than those of non-members of SHG. This study confirms the effectiveness of membership of SHG to improve women's empowerment.

In a micro study conducted in the foothills of Himalayas, **Handy, et al. (2004)** have explained the role of NGOs in empowering woman in rural India. They have constructed an empowerment index including four dimensions of empowerment, namely, personal autonomy power, family decision making power, economic and domestic consultation power and political autonomy power. To do this they first measured an index for each dimension; then aggregating these indices they constructed the empowerment index which they have called E-index (empowerment index). To document the level of empowerment among women who participated in NGOs, they have collected data from the different employee groups. At the leadership group they have interviewed supervisors of various programmes. At the follower level they have interviewed fieldworkers who went into the village and worked directly with village women. They also choose to interview some local woman living in the area that the NGO served. These women are called recipients. Measuring the E-index for each group they have found that empowerment levels of different groups are significantly different. Particularly the E-index of supervisors is higher compared to that of field workers and recipients. To account for this difference they search the impact of various socio-economic-demographic factors on the E-index. Because they observed that socio-economic-demographic status of different group are different. From the literature survey and their personal observation they have expected that the E-index is a function of age, family structure, income class, education and tenures at NGO. In order to understand the combine effects of all conceptualized variables they did not include the recipient group, as they all had zero years at the NGO. They have found that the years of participation in the NGO and education level of woman are significant explanatory variables of women's empowerment but income class and family structure are not.

Sridevi (2005) has studied the empowerment of lady teacher of the schools in the city Chennai, India. She has analyzed the empowerment in two ways, one is qualitative analysis and other is quantitative analysis. For two parts she has considered ten determinant of women empowerment. These are family type, age, educational qualification, household time spend, freedom of mobility, spouse age differences, educational differences with spouse, number of children, control over personal salary and supporting the natal home. In both types of analysis these factors are taken as independent variables. She has derived the empowerment of women in the form of a qualitative variable. This is obtained from the respondents' perception about whether they feel empowered or not. If a respondent feels empowered then the value is 1 and 0 otherwise by this manner the dependent variable was derived in the form of binary variable. Then applying logit model she has analyzed the significant impact of the above independent variable on the log odds ratio of women's empowerment.

In the next part for quantitative analysis, she has constructed empowerment index of women using a weighted average. To calculate the empowerment index she has used various proxy variables. These are (a) control over personal salary, (b) maintenance of family income, (c) supporting the natal home (d) financial decision on own health care and (e) expenditure on the education of children. In this step she has taken empowerment index as the dependent variable. Then, by using a multiple regression analysis, she has found the direction and the magnitude of each factor's influence on the empowerment of women. For both type of analysis she has used a personal stratified random sample of eighty women, postgraduate school teacher, collected from the city of Chennai in India. From the both types of analysis she has found more or less same result. The study reveals that age, household time spend on household work, freedom of mobility, spousal age differences, educational differences with spouse, control over personal salary and supporting the natal home are significant determinants of women's empowerment in both type of analysis. However, educational qualification is significant only in quantitative analysis.

The study of **Vasimalai, et al. (2007)** have attempted to focus on the principles and socio-economic impact of the Kalanjiam model of group based microfinance. This program is based on the principles of self-help, mutuality and ownership by poor women. On the basis of a random sample of 300 respondents, of which 240 belong to

Kalanjiam model, Vasimalai, et al. (2007) has assessed the impact of model on economic development of the family and on empowering the marginalized group of women. The study has shown that the family income of the members has increased at an increasing rate with the age of groups. Comparing the empowerment of women member of Kalanjiam model and control grouped women the study has established that women's empowerment of the Kalanjiam member is greater than that of the non-members. To make this comparison authors have considered domestic violence, sharing the household works by the husband, assets owned by the women, decision making ability, personal skills, women's share in household income, exposure to outside of the family, interaction with the community, leadership ability and women's space in the public sector as criteria.

Meher (2007) has assessed the impact of SHG based microfinance on income poverty and empowerment in KBK region of Orissa collecting information from 77 members of selected five women SHGs. The study reveals that SHG based microfinance is successful to reduce income poverty. He has considered the variables like importance in family, awareness regarding education and health care as indicators of the social domain of women's empowerment. Economic domain is explained through the indicators like economic self-sufficiency, consumption of nutritious food, purchase of consumer durables and awareness regarding the use of utensils. Participations in gram sabha and political awareness have been taken as indicators of political domain of women's empowerment. The positive change of a particular indicator indicates the incremental improvement of the corresponding domain and women's empowerment as a whole. According to Meher (2007) positive change of an indicator up to 40% due to participation in SHG indicates low impact on empowerment. Above 60% positive change of the indicator implies high impact and 40-60% positive change implies moderate impact of the participation in SHG on empowerment. Based on this research design the study has informed that members of four SHGs have scored moderate impact and members of remaining one group have scored low impact with respect to social empowerment. In terms of economic domain of women's empowerment the members of all the groups under consideration fall in the low impact category. Sample SHGs have moderate impact on the political empowerment level of the members. The study has reported that all the SHGs, except one, have low impact on women's empowerment considering the average impact of the three domains. The exception one has shown a

moderate impact of empowerment. Indeed, the study has shown a gloomy picture of the performances of SHGs in the process of empowerment generation among the group members.

Chattarjee (2008) has examined the impacts of SHGs on income, employment and empowerment status of women in Khejuri block of Purba Midnapur district, West Bengal. This study has shown that SHGs generate income and employment of women members at an admirable level. In order to assess the role of SHGs in empowering women he has considered six elements of empowerment, namely, importance in family, role in deciding the number of children, decision making power in family matters, increase in self dependence, securing the respect of husband and in-laws and decrease in domestic violence. The findings of the study are as follows. As the women earn more through SHG, the importance of them in family increases compared to unemployed. Self-employed women have more freedom in deciding the number of children. SHGs members play a dominant role in taking decision on different matters such as saving and expenditure in family; education of children; pattern of consumption. Members having higher income enjoy higher level of self-dependence in family. Economic emancipation and engagement in broader social system have reduced domestic violence against women. SHGs have inculcated conscious in women regarding health and education for their children. Almost all the respondents have completed the immunization package or been continuing this in due course.

Nayak, et al. (2009) have analyzed the status of women empowerment in India using the data of NFHS-3 (Government of India, 2005-06). In this study decision making power of woman in household, freedom of movement, acceptance of unequal gender role, access to education, access to employment, exposure to media, experience of domestic violence and political participation have been considered as indicators of women's empowerment. This study reveals that the decision-making power of woman in household varies directly with their age, education, and husband's education level. Employed women are likely to have more decision-making power in household than the unemployed women. In urban area and in nuclear type of family women enjoy more autonomy in household decision-making. It is found that mobility of widow or divorcee is more than ever married women. More than half of the sample women believe and accept intra household unequal gender norm against women. This attitude does not vary significantly with age

or structure of family but declines sharply with education and for urban region of residence. The study has shown that participation of girls at all stages of education has been increasing overtime. Not only women lag behind men in terms of access to employment, but also a major portion of employed women does not have full control over their cash earnings. However, control over their cash earnings is positively related with age and place of residence and education, but not varies significantly with household structure. In terms of exposed to media women are disempowered relative to men in India. Extent of domestic violence is lower in urban areas as compared to rural areas. Experience of domestic violence of ever-married women is higher than that for never married women. Aged women are more victimized of domestic violence compared to younger. Women are also less empowered in terms of casting votes and representation in general elections overtime. Nayak et al. (2009) has also identified several constraints in achieving desired level of women's empowerment. These are poverty, social norms and family structure, lack of awareness about legal and constitutional provision etc.

Samanta (2009) has examined the effectiveness of SGSY-centric microfinance programme on women's empowerment in Burdwan district, West Bengal. She has considered the six indicators of empowerment, namely, mobility, confidence and capacity building, entitlement, perception of empowerment, decision making, and autonomy and authority. The study has revealed that the women have improved their capacity of financial management and can participate in financial decision of the family after joining SHGs. Although in most cases income of the women are spend for maintenances of family, husband or other family members, hardly allow them to keep the money with themselves. In this study, 72% of the women have reported that they have been empowered after joining SHGs, but almost half of them could not clarify why they feel empowered. A section of the sample women have felt that they have achieved the power of bargaining for their own well being. Samanta (2009) has reported that sample SHG member women enjoy significant authority regarding voting in election and children's education and very little independent authority in family planning, family expenditure, going outside and medical treatment.

In an empirical study conducted in Burdwan district in West Bengal **Adhikary, et al. (2011)** have computed the degree of women's empowerment considering five dimensions, namely, economic, socio-cultural, familial, political and legal dimensions.

This study has revealed participation in Self-Help group, education level of the women, time spent on unpaid household job, type of family, nature of residential region and caste as important factors affecting the degree of women's empowerment.

A study of **Adhikary, et al. (2011)** based on 964 households' data has shown that compared to men, women are likely to have less access to formal credit. However, the participation in SHG ensures the accessibility to formal credit for the rural women and increases the household expenditure on food and nutrition, on fuel and energy, on health care and on education for the rural poor households in the district of Bankura, West Bengal.

Conducting a field survey in Hosakote in Bangalore (Rural) District, Karnataka **Anuradha (2012)** has analysed the changes of women's empowerment after joining self-help groups. This study has applied PCA to construct empowerment index and observed socially viable, personality outlook, economically strong, living standard and accessibility as important component of women's empowerment. Reorganizations in community, literacy level, access to credit and health, voicing concern have been taken under socially viable variable. It is reported that SHG membership facilitate the women various opportunities to involve in various activities which empower them by enhancing their role in the society. This study has grouped nutrition awareness, decision making related to child centred and money centered, participation in development programme and increase in confidence level under personality outlook. It has found that there has been a positive transformation in personality outlook after joining SHGs. The author has named ownership of house and land and improved relation with husband as economically strong. This study shows that economic position of women has improved significantly after joining SHGs. The variables, change in personal financial position, change in share in family income and reorganization in family have been grouped under the living standard. This study shows that SHGs have improved the living standard of women. Better interactions with outsider, access to credit and asset building have been levelled as accessibility. The association among the SHG members and officials of different offices help the SHG members have connection with outsiders. Participation in SHG has also ensured access to credit and other financial products.

2.4.2. Studies on Women's Empowerment: The Global Scenario

In the new millennium enhancement of women's empowerment has got importance across the globe as process of economic development. Many theoretical and empirical studies have been conducted in different parts of world outside India under the discipline of Development Economics. In this section we are going to review some selected studies, conducted outside India.

Malhotra, et al. (1997) have empirically analyzed how education and employment status of women, other life course and household factors affect women's empowerment in Kalutara district of Sri Lanka. They have considered whether the woman has most control over the money matters and other social and institutional matters in the family as measure of empowerment. In order to measure the impact of education, employment and other factors on empowerment the logistic regression analysis has been used. The study has revealed that years of schooling and current employment status of women have positive and significant impact on the financial decision making power of women in the family. But, after a certain level, additional schooling does not contribute to increased control of financial matters. However, education and employment are immaterial to have power on social and organizational issues. Past work experience is an important determinant of the financial decision and of the social/organizational decision-making power of the currently married women. The study has shown that poor women lay behind the women from middle-income group families in terms of enjoying the power of financial and social/organizational control in the family. The empirical study has reported that the women from Moor families are less likely to have control over financial and social/organizational decisions than the women from Sinhalese families. It is also found that the motherhood status of women increases her social and organizational power but not her financial power. Women of large families and those residing with their parents are better in position to have input in social and organizational matters. However, husband's characteristics don't have significant effect on woman's decision-making power in the family in Sri Lanka.

Amin, et al. (1998) have explored the relationship between poor women's participation in NGO based microcredit programme and their empowerment using empirical data from rural Bangladesh. In order to quantify women's empowerment this study has constructed three indices, namely, inter-spouse consultation index, individual autonomy index and

authority index. It has been found that NGO credit member enjoys higher level of empowerment than the non-member, irrespective of non-member's residence in programme area or non-programme area. The non-member in programme area shows a higher level of empowerment on the autonomy and authority index than do the non-member of non-programme area. Education, house type, yearly income, duration of NGO credit membership and non-agricultural occupation are positively related with autonomy and authority index. Both the indices vary with age and region. The level of empowerment for these indices vary directly with age. The regions having traditional restrictions on women and less coverage of the NGOs have lower empowerment level of women. Membership of NGO and residence in an NGO programme area are significantly and positively related to autonomy and authority index. Income has positive relation with consultation index. Concrete or corrugated buildings, areas of residence outside the southern and eastern region, non-agricultural occupation, respondent's education and respondent's age have significant and positive relation with either autonomy index or authority index. NGO credit membership has strongest effect in explaining the variation in women's empowerment. Focus group discussion reflects that the relation between NGO credit membership and indices of women's empowerment is due to increased contribution to the economic survival of their families, due to their credit related movement outside their home and due to their participation of NGO consciousness raising activities.

Arends-Kuenning, et al. (2001) have examined the rural Bangladeshi people's view about the benefits of education of women. For this purpose they have used data from in-depth interview conducted in 1996 and 2000 in two villages located in the Rajshahi district of Bangladesh. From the in-depth interview, the authors have realized that parents think that daughter's well-being is best secured through marriage and education is very much valuable in marriage market because it is an input in children's education. From the in-depth interview the authors have observed that education helps women to produce human capital, to enhance women's income earning power and to increase women's bargaining power and to catch respect within the family. With the spread of micro-credit, targeting the poor women, people have recognized the importance of education for managing micro enterprises. All these are different dimensions of women's empowerment. Hence from this study it is obvious that education accelerates the empowerment level of women. Thus, we can conclude that education is a determining

factor of women's empowerment. This study does not provide any statistical analysis and does not directly say anything about the impact of education on empowerment.

Mason, et al. (2003) have viewed women's empowerment as a part of sociological and anthropological conception. They have defined domestic empowerment of women as their freedom from being controlled by other family member and their ability to affect desired outcome within the household. They have considered four aspects of domestic empowerment namely economic decision-making power, family size decision-making power, physical freedom of movement, husband control on them via intimidation and force. Using a household level data collected from 56 communities in Pakistan, India, Malaysia, Thailand, Philippines in 1993 and 1994 they have shown that community differences are significant in measuring women's empowerment. This study has established the fact that community and country as opposed to individual and household characteristics are able to explain more variation in empowerment i.e., a women's community can better explain her score in particular empowerment measure than can her own age, education, age at first union or economic experience.

Ghuman, et al. (2004) have illustrated the nature of gender relations and difficulties in its measurement using data collected from 23 communities in five Asian countries, namely, India, Pakistan, Malaysia, Philippines and Thailand. They have asked the same questions to the married women ages 15-39 years and to their husbands at different times regarding the women's autonomy. For measuring women's autonomy they have focused on the Freedom of Movement, Decision-Making regarding Children, Household Tasks and Decisions as domains of women's autonomy. Applying an item response model the study reveals that wives and husbands have significantly different assessment on women's autonomy in various domains. They are also different in terms of cognitive understanding of the responses regarding the focused domains. The nature of these differences also varies across the contexts and across the communities. The study has found that husbands in South Asian communities ascribe higher autonomy of their wives than wives do for themselves. Finally, Ghuman, et al. (2004) have estimated a logit model in order to measure the impact of differing perspectives of wives and husbands regarding the women's autonomy on the experience of infant mortality. It has been found that women's autonomy has negative impact on the child mortality if the woman reports on her own decision making power on what to do when the child falls sick. On

the other hand, if the husband reports that his wife takes decision regarding the matter; it has positive impact on child mortality in the sample countries except Pakistan. However, Ghuman, et al. (2004) have opined that these survey questions are of limited utility for understanding differences in gender stratification across different contexts.

Conducting an empirical study in rural Vietnam **Santilan, et al. (2004)** have assessed nature of women's empowerment in the socio-economic sphere as well as in reproductive health. For this study they have interviewed 57 married women between the age of 22 and 52 years and 13 of the women's husband. They have conducted a qualitative analysis of the case study material assembled from the in-depth interviews. This study has developed two sets of domains along with their indicators for women's empowerment. One set is related to socio-economic sphere and other is related to reproductive health. The domain of socio-economic empowerment includes production, housework, family expenditure, relation with natal relatives, community participation and right of husband and wife in the family. The reproductive health domain includes decision making about childbearing, contraception, sexual communication and negotiation, pregnancy, appraisal of health services reproduction tract infection, reproductive health role and right. Each indicator has been attached a score 'one' for the responses that has little or no evidence for empowerment, 'two' for moderate evidence and 'three' for considerably empowered respectively. Each woman receives a score for each indicator and an overall score for each domain. They have pointed out the methodological challenges that they faced in analyzing women's empowerment. They have faced challenges in conceptualization of empowerment. They have had conscious regarding the overlapping concepts. To avoid the 'politically correct' response they have made a cross-checking of the response from community leaders. In order to collect the responses in a better way and for collecting the appropriate answer of the sensitive issues they have deployed systematic analytical framework to open ended data and competent surveyors. Based on the field survey, they have reported that the women exert a significant degree of control in daily decision making about productive activities. Regarding the family expenditures usually women take decision jointly with their husbands, but in case of disagreement husband enjoys more power. A major portion of the sample women participates in community occasions. Many respondents agree with the one or two child policy. However this study is too small to draw definite conclusion

regarding the nature of women's empowerment in Vietnam. But it provides an invaluable application in further study of women's empowerment.

Parveen, et al. (2004) have measured and estimated the empowerment of the women resided at three villages of Mymensingh district of Bangladesh. They have constructed cumulative empowerment index taking six empowerment indicators, namely, contribution to household income, ownership of assets, access to resources, participation in household decision-making, perception on gender awareness, coping capacity to household shocks. They have considered seven influential factors - two at individual level, two at household level and three at social level as determinants of women's empowerment. These are formal education, non-formal education, sexes of children, spousal relationship, media exposure, spatial mobility and traditional socio-cultural norms. The regression analysis has revealed that formal and non-formal education, sexes of children, spousal relationship, exposure to media and spatial mobility have positive and highly significant effects on cumulative empowerment index. On the other hand, traditional socio-cultural norms have a significant and negative impact on cumulative empowerment index.

Parvin, et al. (2004) have examined the performance of income generating activities supported by Rural Women Employment Creation Project (RWECP) on empowerment of poor women in Dumuria Thana of Khulna district in Bangladesh. The study is based on a set of primary data collected from a random sample of eighty women who are members of RWECP. In the study they have considered three indicators of women's empowerment, namely, participation in household decision-making, control over income and access to assets. In order to analyze the impact of income generating activities under RWECP on women's empowerment the study has used descriptive statistics and Weighted Mean Index (WMI) method. The study reveals that engagement of women in income generating activities under RWECP has enhanced their capability to express their opinion and make decision to meet personal needs, to contribute to buy households assets, availing treatment and recreational facilities independently. However, in most of the cases income of women are controlled by their husbands. Findings show that widows and abandoned women are in better position to control their earnings than the women living with husbands. Low level of control over income does not allow them to have significant access to assets of their own. The constructed WMI of empowerment has

shown that the level of empowerment is noticeably high for the women engaging in cattle rearing and low for the women engaging leather goods making. The study has concluded that marital status and religion are influential factors of women empowerment in rural Bangladesh.

Williams (2005) has defined women's empowerment as relative level of adherence to current and context specific gendered norms. He has identified six dimensions of women's empowerment, namely, sense of self and vision of the future, mobility and visibility, economic security, decision-making power in the households, participation in non-family group, interact effectively in public sphere. This study has formulated a conceptual model of women's empowerment. In this model he has shown that economic and gender components of empowerment influence each other and both have interactive effect on exercise of power that effect health, fertility, mortality etc. He has further shown that economic resources available to women have independent influences on these demographic achievements. He has used confirmatory factor analysis to test the hypothesis, women's empowerment is multi-dimensional and whether the indicators chosen conform to theoretical model. Calculating the goodness of fit index, Tucker-Lewis index, Comparative fit index he has found that six dimensions model fits significantly better than one dimension model. He has estimated correlation and variance between two components of latent dimensions. Some of these correlations are statistically significant. Thus he has shown that empowerment is multidimensional in nature and these dimensions are interrelated.

Moser, et al. (2005) have explored the success and limitations of gender-mainstreaming policies of international development institution. The common policies include six components- a dual strategy of mainstreaming gender combined with targeted actions gender equality, gender analysis, a combined access to responsibility, gender training, support to women's decision-making and empowerment, monitoring and evaluation. Besides, work with other organization, budget, and knowledge resources have been considered by some of the organizations. However, they have observed that the implementations of the gender mainstreaming policies are inconsistent and involving in few activities, rather than coherent and integrated process. The implementation of policies consists of institutional and operational inputs, which are closely interrelated. The most of gender mainstreaming evaluations focus on institutional inputs rather than

the process of operational and programming implementation. They have identified a range of constraints regarding implementation. First, the lack of responsibility, commitments and skill of gender specialist are primary constraint regarding program implementation. Second one is the male leadership which discriminates female staffing in term of attitudes, recruitment, working conditions, structure and procedures. Sometimes it excludes women by scarcity of high level of job shares, extensive travel requirements and long work hours that are difficult to do for women with dependent children. Third constraint is the voluntary accountability. Gender training is another constraint in implementing gender policies. Constraints may also come from operational aspects of gender mainstreaming. The common operational constraints are the lack of effective, consistent and systematic monitoring and mainstreaming outcomes and impacts. Terms of women's participation in economic activity have been identified as another operational constraint.

Conducting an empirical study in Sylhet district of Bangladesh **Hossain, et al. (2006)** have argued that change approach is most suitable for empowerment of women in Bangladesh. The 'change approach' includes integrated development, economic empowerment and consciousness raising approach and the changing of the attitude of male towards female. In this study empowerment means women's authority to make choices and decision that facilitates the development of knowledge and control over resources to exercise the right. This study explores that women in Bangladesh have to rely on their male guardian's opinion in taking decision. In this study 79% of women reports that they are not usually congratulate any income generating activities in case of husband disagreement. Though nearly 62% women of this study have self-income but more than 65% says that their participation in decision-making remains unchanged in spite of increasing their income. To increase the consciousness of the women, development workers have taken several awareness campaigning. However, 52% can't go outside their home conniving at their husband opinion. Their participation would be ensured at the meeting if their husband allows them for it. Most of the sample women have identified the male dominance attitude as a major hindrance to empower women. They have expressed their opinion in support of changing the attitude of male. About two-third of the sample women think that 'change approach' which covers all the changes in the society related to women's empowerment, i.e., changes in values and attitudes, income, employment, education, access to property and resources, participation

in taking decision in the family, is most important and most effective for women's empowerment.

Bhuiyan, et al. (2007) have defined empowerment as a mechanism of awareness and capacity building leading to greater participation in decision-making and greater access to and control over physical resources as well as power structure. This study says that empowerment includes women's participation in work place. The authors narrate that the entrepreneur development focuses on women's empowerment in general and their participation in income generating activities in particular. Women's entrepreneur help women increase the courage to talk with people associated with business and trade. They say that entrepreneur increases women's participation in decision making in family and social matter; removes social seclusion and religious sanction against women. It decreases social discrimination against women and increases the income of the women. The authors have argued that women's entrepreneur changes the social-psychophysical quality of individual women, which is most effective for empowerment. Working as an entrepreneur improves the woman's social and economic status. Trade and generation of income increase the self-confidence of women. Finally we can conclude from the study that working as entrepreneur increases the empowerment of women. But, working as entrepreneur is not the only determinants of women's empowerment, there are many other determinants of women's empowerment. This study remains silent about the other determinants of women's empowerment.

Mostafa, et al. (2008) have tried to measure the women's empowerment index (WEI) score for Bangladeshi women using Bangladesh demographic and health survey (BDHS), 2004, data. They measured WEI in domestic sphere using three dimensions- women's economic decision-making power, household decision-making power, and physical freedom of movement. Each dimension has some relevant indicators and on the basis of this indicators score was given to each dimension. They have concluded that though the level of women's empowerment is not satisfactory for any age group, older women have more independence and empowerment than younger.

Chowdhury, et al. (2009) have explored the key determinants of women's empowerment in a remote area of Pakistan. In order to carry out this study the authors collected the primary data from southern Punjab from 200 respondents using stratified

random sampling techniques. All the respondents are female of age group 14-65 years. For measuring women's empowerment they constructed cumulative women's empowerment index (CWEI). CWEI is a composite index of four separate indices, namely, personal autonomy index, family decision-making index, economic domestic consultation index and political autonomy index. They have considered independent variables like education of women, years of women's schooling, doing any paid work, having bank account, access to media, opportunities for outing, per capita income of the households, participation rate dependency ratio, education index of households, age of women, marital status of women, asset ownership by respondent, knowledge of Islamic women's empowerment, joint family structure, living in community, not believing on typical out-dated socio-cultural norms, number of household member, fear of violence from father/husband and distance of health unit from respondent's home. For analyzing data, they used descriptive analysis and ordinary least square. They have considered four regressions analysis- one for total sample, one for urban area, one for rural area and one for tribal area. The regression analysis based on total sample shows that woman doing paid work, having bank account, access to media, opportunities for outing, age of women, married women and knowledge of Islamic view point of women's empowerment have significant and positive impact on women's empowerment. Women doing paid work, participation rates and age of the woman have positive impact on women empowerment in rural area. Married women and doing paid work have significant positive impact on empowerment of the women belonging in tribal community.

Ashraf, et al. (2010) have explored the impact of a commitment savings product on female empowerment in Philippines. They have considered the special savings product, called SEED (Save, Earn and Enjoy Deposits) account with the Green bank of Caraga, a small rural bank in Mindanaano, Philippines. It is a term deposit and individual savings account. Female empowerment has been quantified in this study by constructing two decision making indices from nine decision making situations. The nine situations refer to decisions on what to buy at the market, expensive purchases, giving assistance to family members, family purchases, recreational use of the money, personal use of the money, number of children, schooling of children and use of family planning. For each decision it assigned value two if the respondent exclusively takes the decision, zero if the spouse takes the decision and one if both take it. The first empowerment index is

constructed taking equally weighted mean of each response of the nine decisions. The second index is the linear combination, determined through a factor analysis, of the individual responses to each question. For empirical analysis they have randomly chosen 3125 adult clients of the Green Bank. They have also made a randomization to divide the total sample into three groups. The first one is the commitment treatment group, who were counselled regarding the importance of savings and offered SEED product, second one is the marketing treatment group who were counselled but not offered SEED product and the third is control group who were neither counselled nor offered SEED product. This study reveals that assignment to the treatment group strongly increases the both decision making indices for married women but not for married men. Not only that, the average effect is largely driven by increases in decision making ability for women who were below the baseline median. The marketing has a smaller effect on changes in decision making indices. This study has also examined the effect of the SEED product on household expenditure pattern on durables and savings attitudes. It is found that SEED product increases the purchase of consumer's durables associated with female use. Ashraf et al. (2009) has argued that it is happened due to empowerment effect of the SEED product. Indeed, the opening of SEED account has improved the savings practices of the treatment assigned bank clients.

Varghese (2011) has conducted an empirical study on women's empowerment in Sohar region, Sultanate of Oman. This empirical study is based on a set of primary data collected from 150 women. This study has measured the women's empowerment by identifying the household decision making ability, assessing economic decision making capability and evaluating the freedom of mobility of the women. According to the author there are the three dimensions of women's empowerment, namely, economic, households and social. For each dimension, an index of women's empowerment has been computed following the methodology of UNDP used in the calculation Human Development Index. Finally by taking the simple average of these dimensional indices the author computed the Women Empowerment Index (WEI). The computed dimensional index has shown that women of Oman are forward in terms of household and economic empowerment but they are backward in position in terms of social empowerment. In order to quest the responsible factors affecting women's empowerment this study has considered five socio-economic statuses of women. These are income, education, employment, acquisition of assets and media exposure. For statistical analysis

she has applied ANOVA and regression technique. This study has found that income, education, employment, acquisition of assets have positive and significant impact on women's empowerment whereas the media exposure is insignificant in the determination of women's empowerment. Finally, this study has taken women's perception on their empowerment. For this purpose, this study has considered three issues (the right to protection against harms, the right to set up association and the right to get own land) relating to legal rights and one issue (the right to involve in country's politics) relating to political right. The primary survey of this study reveals that majority of the sample women are aware about the right to protection against harms. Only 29 percent of the sample women have strongly reported that they have the right to set up association. Nearly 20 per cent are disagree or neutral regarding their right to get own land. However, almost half of the sample women have opined that they do not have right to involve in country's politics. So far, this study has considered only the women's perception regarding their empowerment. For perception analysis one should consider the perception of the person concerned as well as other persons within the family.

Zaman, et al. (2012) find out the level of empowerment of women in household decision making process in some purposively selected rural and urban areas of Bangladesh. It has considered 18 variables in household domain, namely, freedom of purchase saris, freedom of purchasing cosmetics, opinion for children's admission in school, opinion seeks for child birth, opinion for family planning, freedom of purchase children's clothing, treatment autonomy for children, treatment autonomy for own, freedom for expenditure, knowledge about inheritance law, freedom of expenditure for own, freedom of saving money, freedom of purchasing ornaments, free to move outside, opinion for land dispute, freedom to travel, freedom to purchase of properties for own, whether microcredit holder. Using these variables, a composite level of women's empowerment was assessed by Principle Component Analysis. After getting the score they categorized empowerment as poor with score 1-82, fair with score 83-122 and good with score above 123. The authors showed that 40% had poor, 19% had fair and 41% had good level of women's empowerment. Using bivariate analysis this study has revealed that level of women's empowerment is high among the respondents living in the urban areas, having less number of children, religion in Islam, having higher level of education of both husband and wife, engaged in jobs, having higher monthly income contributed to family and living in pacca house ($p < 0.05$). It also shows that there are no

significant association with current age of both husband and wife, age at marriage and spousal age difference ($p > 0.05$). This study does not clarify how the scores were given to assess empowerment and it considers only individual factors at household level.

Reviewing the studies related to women's empowerment we can easily select the major dimensions and their indicators of the women's empowerment those help us quantify the women's empowerment. We are also enlightened with the several socio economic and demographic outcomes of women's empowerment. Besides, the detailed review of literature helps us recognise the important determinants of women's empowerment in the district of Bankura, West Bengal.

2.5 Conclusion

The literature review in this chapter has covered the wide range of vantage points for investigating women's empowerment like, autonomy (Dyson & Moore 1983; Kabeer, 2001; Jeejebhoy & Sathar 2001), agency and status (Jain *et al.* 2003, Kumar, 2011), women's land rights (Quisumbing *et al.*, 1999), process of gaining control over self and resources (Verma, 2009, Samanta, 2009), domestic economic power (Handy, *et al.* 2004), bargaining power (Beegle *et al.*, 1998; Quisumbing & de la Briere 2000), power (Agarwal, 1997; Beegle *et al.*, 1998), patriarchy (Malhotra *et al.*, 1997), gender equality (World Bank, 2001 & 2012). Often there is not any clear demarcation in the meanings of these terms for women's empowerment. A few studies have attempted to develop the index for women's empowerment. Many studies examined the impact of different socio-economic-demographic factors on women's empowerment. A wing of studies has tried to examine the impact of empowerment on several dimensions of family and child welfare. In this dissertation applying a sophisticated econometric tool we develop the index for women's empowerment at the individual level as well as community level. Then we examine the impact of empowerment on three important aspects of family and child welfare and explore the important determinants of women's empowerment in Bankura district. This type of thorough study on women's empowerment is still uncommon in existing literature. In the coming chapter we come to the details of models, methodology and data source of our study.