



DETERMINANTS OF WOMEN'S HOUSEHOLD LEVEL EMPOWERMENT IN INDIA

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ABSTRACT:

Purpose - The purpose of this paper is to analyse women's household level empowerment and attempts to find out the determinants of women empowerment at the household level in India which is a prerequisite for a sustainable development.

Methods- The study is based on National Family health Survey (NFHS-4 data) relating to the year 2015-16(n=699686) conducted by The International Institute of Population Sciences, Mumbai, India. Graphical representation is used for depicting levels of women empowerment across select indicators and Regression with ordinary least squares is adopted to examine the determinants of women's empowerment.

Findings - The results suggest that a significant positive relationship exists between women's literacy, Log Per Capita State GDP with women empowerment while male literacy has a significant negative influence on three of the five indicators.

Limitations - The research limits to data set from NFHS -4.



KEYWORDS: Women Empowerment, Household.

1.INTRODUCTION

Women constitute almost 49% of the total population(Census 2011) and her overall empowerment starts at her home. When the women take the charge of their health and well being for the betterment of the family and nation only then the country can witness sustainable development. Women's education, access to economic resources and broader social context decide

her household bargaining power(Malhotra *et al.*, 1997). While access to economic resources leads to better position of women in the family ,economic participation leads to self reliance(Ekesionye, 2012). Unpaid care work is unequally distributed engaging women in women's unequal participation in decision making (D Chopra, 2015).Women empowerment has been in the priority of world development agenda since the 70's and has been a priority with the

Millennium Development Goals and Sustainable Development Goals reserving one goal specifically to Women Empowerment. Most of the government policies have been to create an opportunity for women to learn, earn and assume decision making positions in the society. Women's autonomy also is found to increase with women's employment but is found to be more for employed and earning women (Acharya *et al.*, 2010). When women are empowered at

home, they start the journey towards more practical decision making and contribute to the society and national development. Empowerment can be viewed as a process by which one can assess and control their life circumstances and their destinies (Bhat, 2015). Women's contribution to the household through her decision making skills cannot be neglected she is the one who understands and runs the day to day activities. Men have been in an advantageous position in India with respect to women with regard to household decision making power (Schuler *et al.*, 1996). Women's Household decision making power has been found to increase with higher levels of education (Acharya, 2010). Women's empowerment levels are low, especially their bargaining power at home, inheritance rights and mobility (Duflo, 2011).

Women's journey towards a holistic empowerment starts at home and hence examining the factors influencing their empowerment at household level assumes greater importance for a more developed and egalitarian society. The objective of the study is to analyse the determinants of women empowerment at the household level across the states of India. Large number of studies has been done in this field but they are specific to a state or region. This study is done across all the Indian states to give an aggregate picture of the major determinants in Indian context for women's empowerment in India at household level.

II METHODOLOGY

NFHS surveys are internationally comparable nationally important source of data on population, health and nutrition of India, its states and union territories. NFHS-4, on which the present study is based, includes information on indicators of family welfare, maternal and child health, nutrition. The present survey is done on 6,99,686 women of 15-49 age group and 1,12,122 men of 15-54 age group, from 6,01,509 households across the country. Data was collected on indicators pertaining to marriage and fertility, childcare, domestic violence, women's and men's health, tobacco and alcohol use among others.

The study is based on NFHS - 4 data relating to the year 2015-16. Section III describes the selected independent variables of women's household empowerment and Section IV describes Indicators of women's household empowerment, Section V describes the Determinants and Section VI presents the results and section VII puts forth conclusions of the study. To examine the determinants of women empowerment both independent and dependent variables are considered. The independent variables are the factors which influence women's empowerment in the select dimensions and include a) Employment rate b) Percentage of women earning cash c) Ownership of house d) Ownership of land e) Female literacy rate f) Male Literacy rate g) Log per capita State GDP. The dependent variables are the indicators of empowerment at household level which include i) Control over own cash earnings ii) Control over husbands earnings iii) Participation in decision making iv) Access to money v) Have a Bank Account vi) Mobility.

III INDEPENDENT VARIABLES OF WOMEN EMPOWERMENT

Women empowerment is a process wherein those who have been denied the ability to make strategic life choices acquire such an ability (Kabeer, 1999). Process involves a relative change in several components of a women's life with respect to time. Internationally there exist indicators which portray visible parameters on which the relative change in status can be measured, analysed and acted upon by the stake holding agencies. Women Empowerment indicators must reflect the extent to which women have control over their bodies, incomes and their lives (Rustagi, 2004). To estimate the influence of factors of women empowerment on indicators of women empowerment, Simple ordinary least square method is used.

1) Employment Rate of currently married women:

It is percentage of women who have done any work other than their housework during previous 12 months before the survey. Greater access to employment opportunity has a significant influence on Women empowerment (Anderson and Eswaran, 2009). Women's employment has a positive impact on

their empowerment levels (Sultana, 2013). Employment gives a woman exposure to outside world where she not only earns income but also raises her self confidence. In many cases it makes her less dependent giving her an opportunity to save and take better care of the household. Women can enhance their self esteem and exercise their rights better when they earn and contribute to family expenses (Kabeer, 2001). It is seen in figure I that 31% of married women in India are employed. Employment rate is highly varied across the Indian states. It is observed that in NCT of Delhi, Jammu and Kashmir, Punjab, Assam and Andaman and Nicobar islands, the rate is significantly low (below 20%) while it is significantly high (more than 45%) in the states of Chhattisgarh, Manipur, Meghalaya, Mizoram, Andhra Pradesh and Telangana. The reason for lower participation in northern states is the social stigma attached to women working outside the home and other is the better socio economic status.

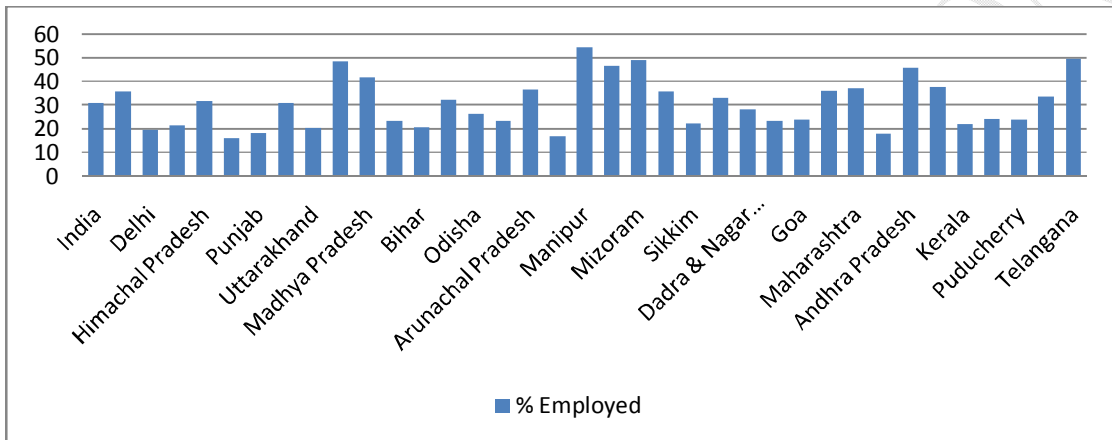


Figure 1 : Percentage of currently married women who are employed.

Source: NFHS-4

2) Percentage of women earning cash

Among the women in India who are employed, 80% earn cash while 16% do not get paid and rest earn in kind. Among the 16% are those who are mainly involved in subsistence agriculture or work in their own fields or businesses. Again percentage of women among those employed who earn in cash ranges from 98% in NCR Delhi to 54.6% in Himachal Pradesh.

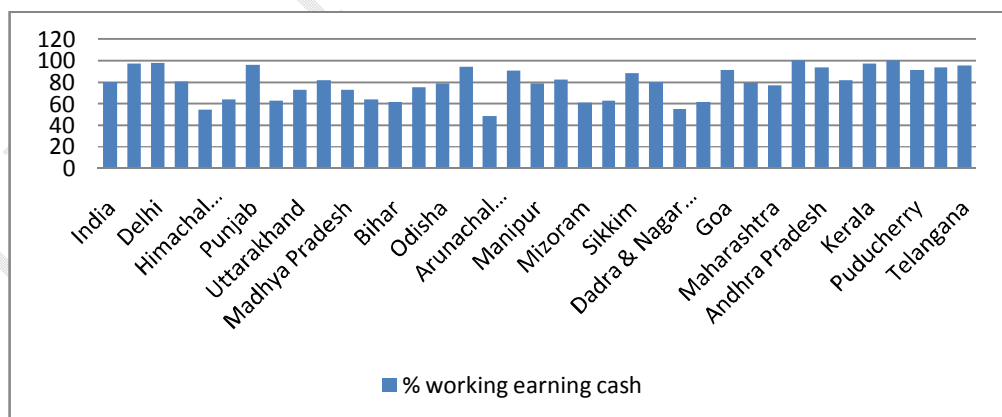


Figure 2 : Percentage of currently married women who earn cash.

Source: NFHS-4

3) Percentage of women with own house.

In India only 37.1% of married women(figure 3) own a house alone or jointly against 65.1% among men, which clearly indicates a large gender disparity regarding ownership of assets. In Himachal Pradesh and Mizoram the rate is lesser than 12% while in Odisha and Manipur the rate is above 60%.

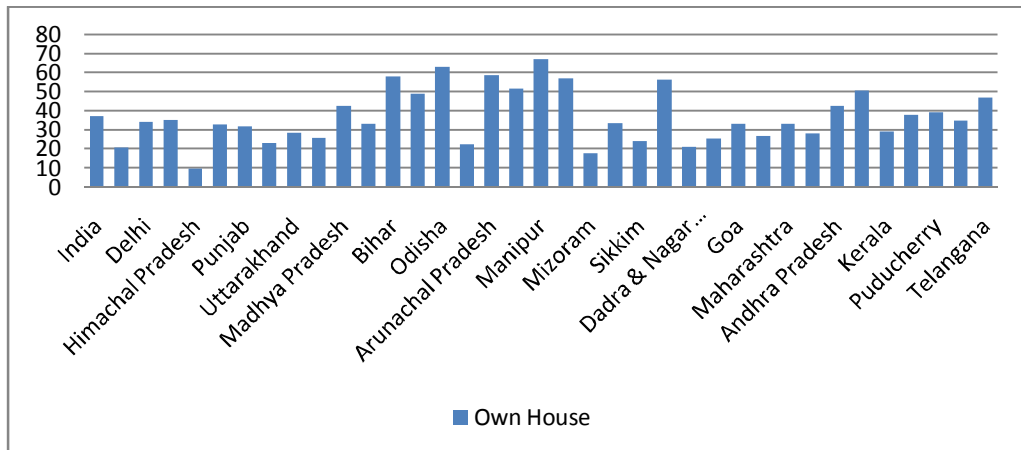


Figure 3 : Percentage of currently married women who alone or jointly own a house.
Source: NFHS-4

4) Percentage of women with own Land

On an all India basis only 28.3% women (Figure 4) own land alone or jointly .This includes Joint ownership is mostly with their husband. Decision making among women with regard to agriculture is found to be low in India (Chayal, 2017) . It is further noted that ownership of both land and house is more among rural women compared to urban women. Property ownership varies across the regions. It is highest in Northeast and eastern states with Manipur and Odisha having 3 out of every five women own assets alone or jointly. In the south Karnataka and Telangana have one out of every two women owning house alone or jointly.

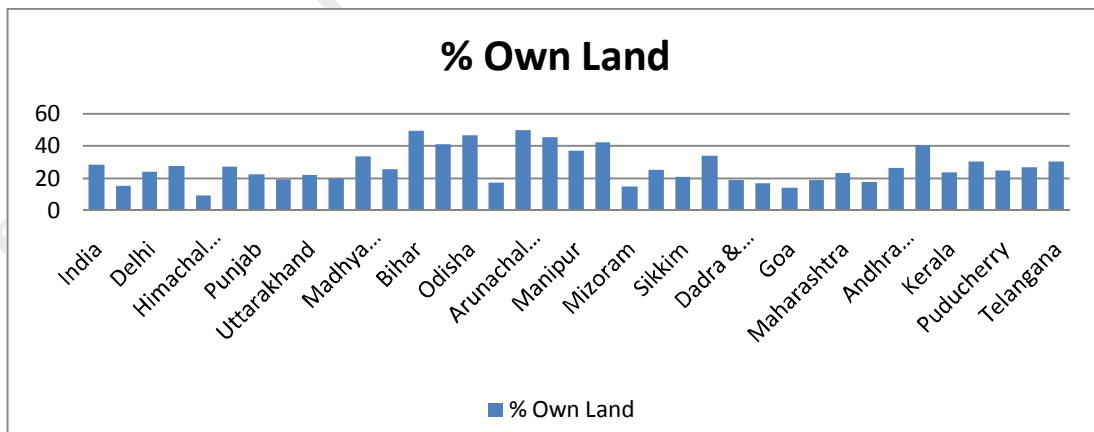


Figure 4 : Percentage of currently married women who alone or jointly own land.
Source: NFHS-4

5) Female Literacy Rate:

Percentage of women who have completed grade six or higher are considered literate. At all India basis 28% of women have not attended school while female literacy is 68% an increase from 55% during NFHS -3. Urban women have better educational attainment compared to rural women. In rural areas only 15% of women have completed 12 years of schooling. Half the Women in the age group 45-49 have not attended school. Kerala recorded highest literacy among women at 98%. Bihar is the state with lowest female literacy at 49.5% meaning every second woman in the age group of 15-49 years is illiterate. Mizoram is the only other state with a female literacy of more than 90%.

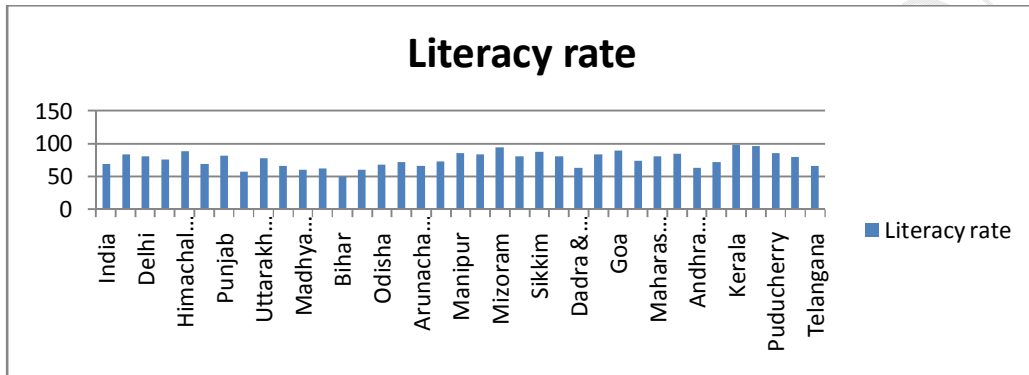


Figure 5 : Female literacy rate
Source: NFHS-4

6) Male Literacy rate

At all India basis 12% of men have not attended school while literacy rate among men is 86% which is 18% points higher than female literacy rate. Even among male literacy Kerala state has the highest literacy with 98.7% while Bihar has the least literacy for men at 77.8%. States with more than 90% literacy are Haryana, Himachal Pradesh, Uttar Pradesh, Manipur, Mizoram, Sikkim, Goa, Maharashtra,. All other states have above 80% literacy.

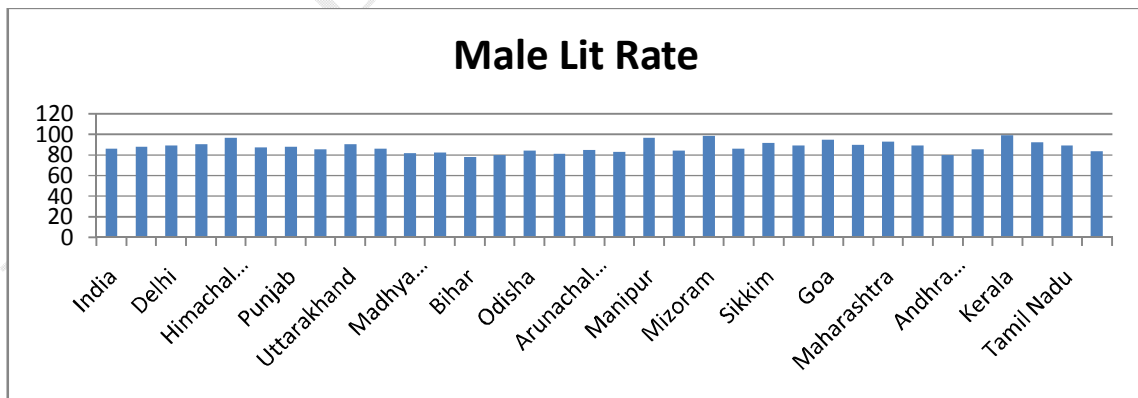


Figure 6 : Male literacy rate
Source: NFHS-4

7) Log Per capita State GDP

Economic status of any state is measured by the per capita GDP. It indicates how much more or less the purchasing power of an individual on an average as compared to other states. It is observed

that Delhi and Goa have high Per Capita State GDP while Uttar Pradesh, Bihar and Manipur have least Per Capita State GDP.

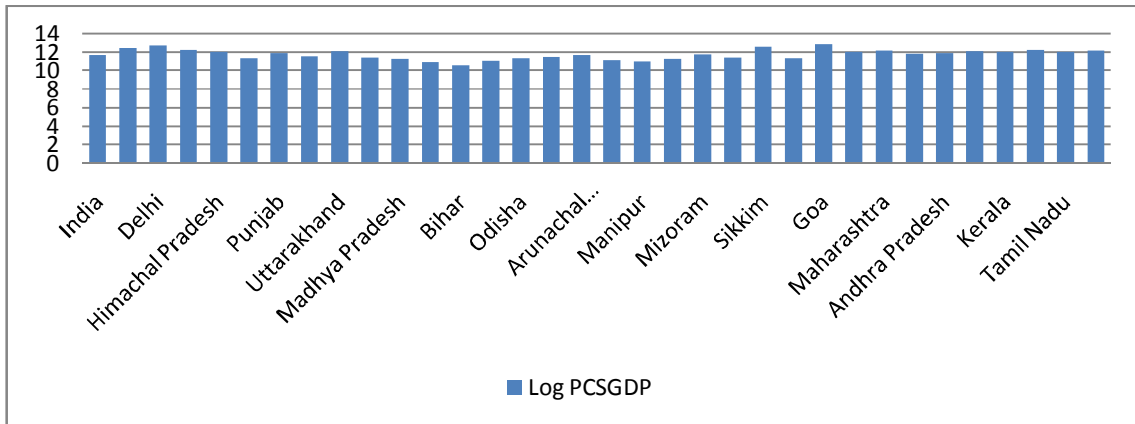


Figure 7 : Log Per capita State GDP

Source: NITI Aayog, 2019

IV) Indicators of women’s autonomy

1) Control over own earnings and Husbands earnings

Earning money whether through agriculture or service or business does not necessarily indicate women’s economic independence. When women take decisions alone or with their husband on the use of their own earnings they are said to exercise control over their earnings. In India especially in villages, Women earn but its expenditure is usually done by husband or someone else. In India 82% of currently marries women aged 15-45 years with earnings in past 12 months preceding the NFHS survey are found to decide alone or jointly on how their own earnings are used. But the same ratio goes down to 70% for decisions on the use of husbands earnings. Control over cash earnings is highest in Nagaland with 97.3% and the least is in Telangana, 74.1%. On the other hand control over husbands earnings is highest in Nagaland with 91% and least is found in Bihar and Karnataka state (62%).

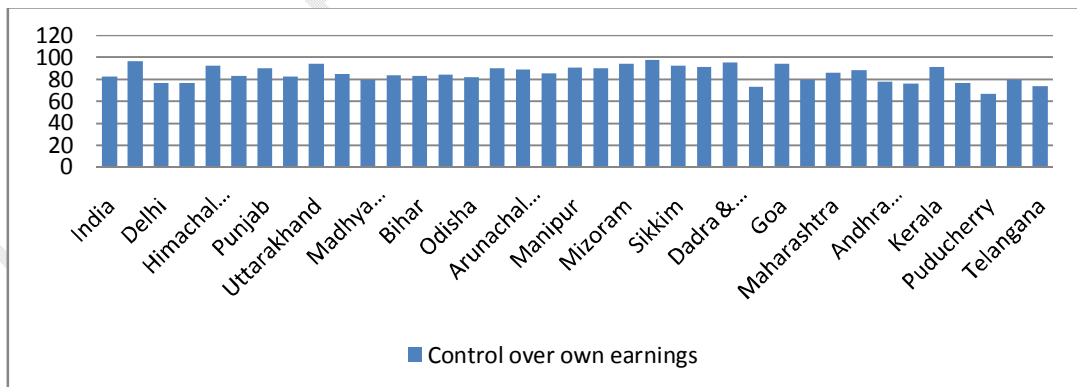


Figure 8 : Percentage of currently married women who have control on own earnings

Source: NFHS-4

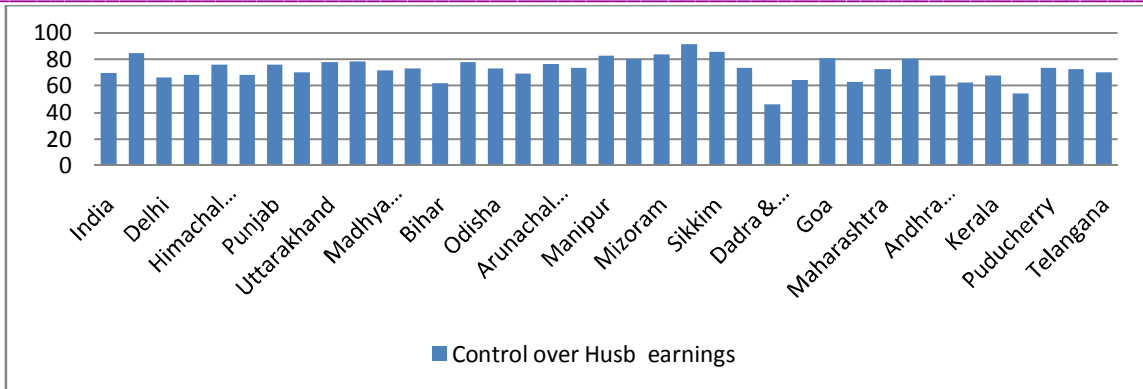


Figure 9: Percentage of currently married women who have control on husbands earnings
Source: NFHS-4

2) Women’s Participation in Decision Making

Household decision making includes some important decisions regarding own health care, making major household purchases and socialising which includes visiting family and friends. Women especially in villages are not encouraged and sometimes not permitted to go out alone due to reasons like lack of proper transport, safety among others. It is found that only 63% women in India participate in all the above mentioned three decisions where as 16% of women do not participate in any of the three decisions. It is observed that the rate is higher in north eastern states compared to other states. Highest rate of participation is found in Nagaland with 90.7% and least participation is found in Bihar (51%).

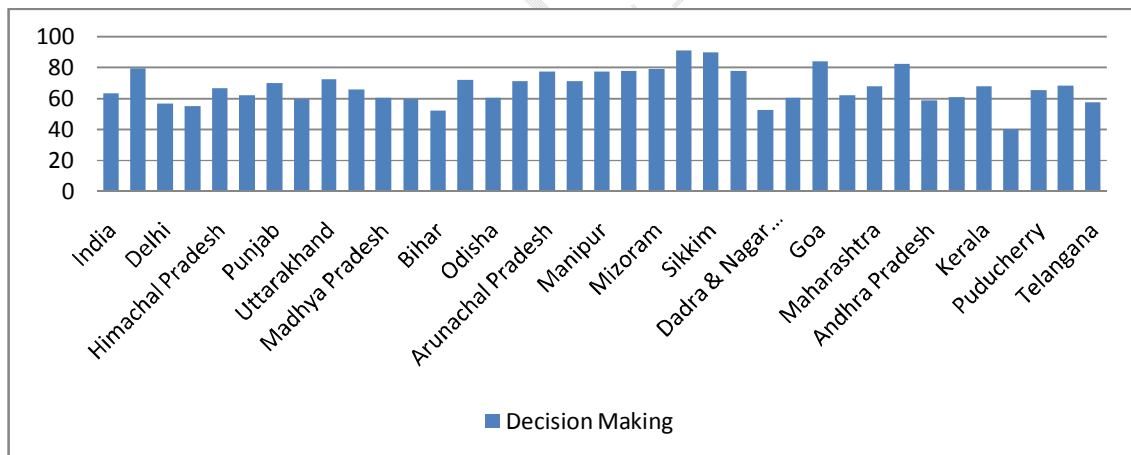


Fig 10: Percentage of currently married women who participate in Decision Making.
Source: NFHS-4

3) Women’s Access to money and credit

Women can economically empower if they have access to money and credit. Having a bank account which they alone operate indicates control on money they have saved or received as a pension or as a beneficiary of government scheme. In India 41.6% have money and are involved in decisions on its use while 53% of women have a bank account which they themselves operate. The highest percentage of access to money at 61% is found to be in western state of Goa while the lowest is in Mizoram with 22%. Percentage of women having

bank accounts is also highest in Goa with 82% of women having an bank account while the least is 26% in Bihar. For some states like Himachal Pradesh, Jammu and Kashmir, Sikkim, Andhra Pradesh, Kerala, Tail Nadu, Karnataka and Telangana more than 60% women have their own bank account.

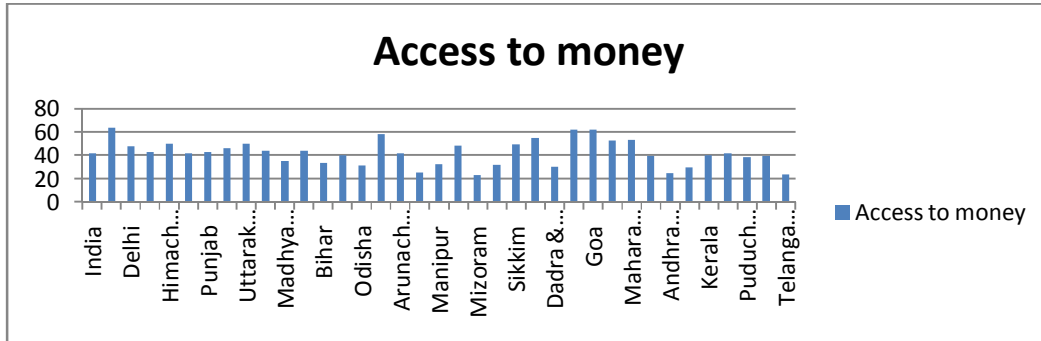


Fig. 11: Percentage of currently married women having Access to money and credit

Source: NFHS-4

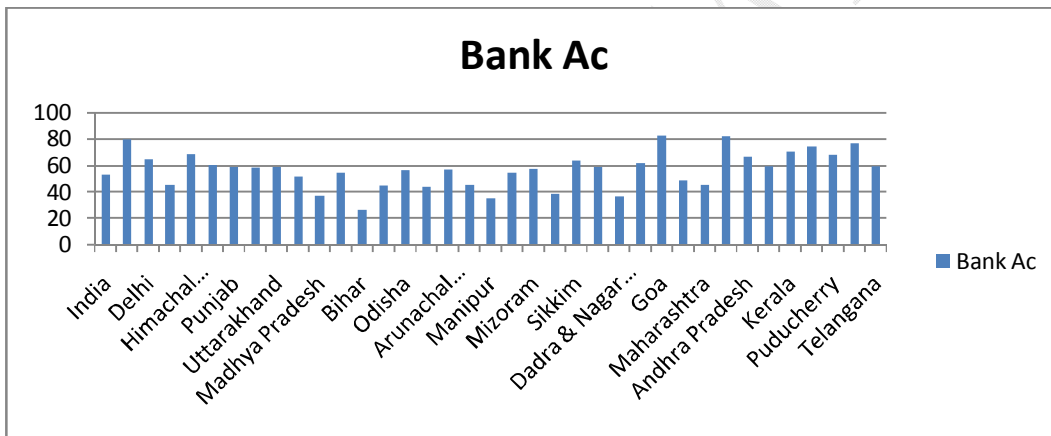


Fig. 12: Percentage of currently married women having Bank Account

Source: NFHS-4

4) Mobility

Women’s Mobility defines her freedom of movement either alone or with husband or anyone else from the family. When women move out of their home, they lead a more socially fulfilling life. 40.5% women in India are allowed to visit three places alone (Market, health facility and places outside their village or community). Highest mobility is found in Sikkim with 85% while the least of 11.9% is found surprisingly in the highest literate state of Kerala.

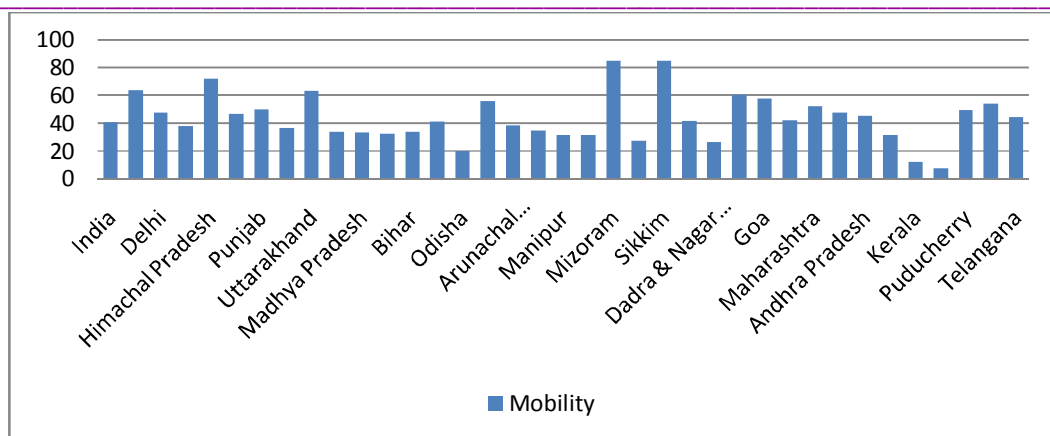


Fig. 13: Percentage of currently married women visiting family and friends

Source: NFHS-4

V. DETERMINANTS OF WOMEN EMPOWERMENT ACROSS STATES IN INDIA

Various personal, interpersonal, internal and external factors govern the extent of women empowerment at household level which are region and context specific. Women in urban and rural settings have different roles in Household decision making given the different circumstances. The type of and extent of involvement in decision making vary from state to state and from one region to other. Factors influencing women empowerment are summarised into two groups, social and economic. Social factors considered are female and male literacy rates whereas economic factors considered are rate of employment, percentage of employed women earning cash, ownership of house and land and log of state per capita GDP. The influence of these factors on women empowerment at household level across 29 states with the reference period 2015-16 is examined on select six indicators of women empowerment. The six indicators considered for analysis are 1) Percentage of women who alone or jointly with their husband decide how their own earnings are used (X_1), 2) Percentage of women who alone or jointly with their husband decide how their husbands earnings are used (X_2), 3) Percentage of women participating in decision making (X_3), 4) Percentage of women having access to money that they decide how to use (X_4), 5) Percentage of women having bank account that they themselves use (X_5), 6) Percentage of women who are allowed to go to three specified places alone (X_6).

Percentage of currently married women aged 15-45 years employed in the last 12 months represents the employment rate. Percentage earning cash represents access to money as many women earn in kind especially employed in agricultural sector. Having own house or land are considered to examine whether they really make a difference in women's lives towards her empowerment. Literacy of both women and their husband is expected to have an influence on her empowerment. Employment rate, literacy rates and house or land ownership are all extracted from NFHS 4. Per capita state Domestic product for the year 2018-19 is used as a proxy for household level income. For the sake of present study Natural log values are considered. We have used data from NFHS-4, Census 2011 and Data from GOI for the analysis¹. To estimate relationships between factors and indicators of women empowerment we have used Regression with Simple Ordinary least square method².

Table 1: Regression Results on Indicators of women empowerment

Factors/ Dimensions	F1 %Employed	F2 % Earning Cash	F3 % Having Own House	F4 % Having Own land	F5 Female Literacy rate	F6 Male Literacy rate	F7 Log per Capita State GDP	R*2
X1 Sig(p-Value)	-0.03 0.733	(-0.25)** [0.02]	0.03 [0.86]	-0.26 [0.41]	0.76* [0.0009]	(-0.93)** [0.05]	-4.22 [0.13]	0.49
X2 Sig(p-Value)	0.09 [0.33]	-0.23 (0.03)**	0.18 0.41	-0.37 0.23	(0.79)* 0.0005	(-1.19)** [0.01]	-1.15 0.67	0.46
X3 Sig(p-Value)	0.02 [0.85]	-0.32 [0.02]**	0.29 0.32	-0.4 0.27	(1.33)* 0	(-1.8)* [0.003]	-0.4 0.89	0.56
X4 Sig(p-Value)	(-0.3)# 0.09	-0.18 0.32	0.43 0.27	-0.93# (0.09)	0.19 0.57	-0.63 0.42	4.06 0.39	0.31
X5 Sig(p-Value)	-0.15 0.41	0.02 0.9	0.23 0.56	-0.49 0.38	0.39 0.29	-0.67 [0.42]	12** [0.01]	0.53
X6(Sig(p-Value)	0.05 0.8	-0.38 0.13	-0.21 0.68	-0.37 0.603	0.55 0.25	-1.1 0.3	12.21** [0.06]	0.47

Note: * Implies significant at 1 percent level of significance, ** implies significant at 5 percent level of significance and # implies significant at 10 percent level of significance. The values in the brackets report the corresponding p-values.

1. The number of observations is 34. The data on Per Capita State GDP for Lakshadweep, Dadra and Nagar Haveli, Daman and Diu was not available hence not considered for analysis.
2. We have tested for heteroscedasticity using Breusch-Pagan test for heteroscedasticity, and it does not appear as a problem in our analysis.

VI RESULTS AND FINDINGS

The relationship between all the factors and indicators of women empowerment at household level are reported in table 1. It is seen in the table that different indicators of women empowerment are explained by different factors. Not all factors influence equally on different indicators. When the factors are grouped broadly under social and economic factors it is clear that both of these factor groups are significant determining factors for women empowerment.

Regression equations for each indicator reflect that Female literacy is significant contributing factor for female empowerment. This being an obvious outcome as the same impact has been found in various studies. Female literacy is a significant factor contributing to women's Household decision making. Hence education results in greater confidence and ability to involve and take decisions on own health care, Major decisions like on children's education and marriage, purchases of gold and expensive items like television along with deciding on visiting family and friends. The table also indicates that Log per Capita State GDP is a significant contributing factor to two of the six indicators i.e. percentage having bank accounts and mobility. It is apparent that in states with more per capita State GDP, women enjoy better access to money and also operate a bank account. It is however interesting to note that per capita State GDP also makes women more confident and men more flexible towards women's mobility. Other important observation is that percentage earning cash has a negatively significant influence on three out of six household level women empowerment indicators i.e. decision on using own earnings, husband's earnings and household decision making. This implies that women who earn cash do so because of either poverty or necessity. Women who earn cash give the same to either husband or someone else especially in joint families. Male literacy is also found to have negatively significant influence on above three indicators which meaning educated husband dominate their wives and would not allow women to decide on spending or planning, husbands earnings and in household decision making.

VII CONCLUSIONS:

It is observed that women's household level empowerment is dependent on both social and cultural factors. Factors influence on some aspects of women's empowerment variably. Female literacy comes out to be single most important factor to bring about women empowerment as it ensures her capability for employment, in better paid jobs, and a better ability for decision making at the household level. Interestingly having own house or land both of these factors have least influence on women. In India only one in three women own land or house jointly and varies across states. Women need to be employed for cash to improve their household status and be empowered at household level. Therefore if education promotes employment for cash among women, then they will be equipped to challenge gender biases to attain more equitable status through the process of empowerment.

States in India differ by culture, language, topography, historical background and traditional belief systems which are likely to influence women empowerment. The limitation of our study is that we could not include dummies to represent state specific differences due to limited and small data set. Our future endeavor would be to compare data over two NFHS surveys which would throw light upon changing impacts of different factors on women's household level empowerment.

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