

An Empirical Analysis of Women Empowerment in India (A Case Study of Aligarh City)

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ABSTRACT

In the last few decades, the concept of women empowerment has undergone a sea change from welfare oriented approach to equity approach than to empowerment approach. Empowerment particularly includes control over resources and ideology. It is a process of gaining control over self, over resources and over existing societal perceptions and attitudes and would be achieved only when an improvement in the 'condition' of women is accompanied by an advancement in their 'position' by enlarging the economic, social and political freedoms and choices available to them. A number of studies have shown that women may be empowered in one area of life but not in others. Women empowerment may vary from one religion to another. An attempt has been made in this regard by taking all these factors into consideration and formulating a model based on the same. The paper tries to capture the impact of several factors on the empowerment of women and obtains information with a sample of 300 women from Aligarh city. The study adopted a methodology that carries out the qualitative analysis by using the Multinomial logit Model as given by Kramer (1983). The literacy is come out to be main robust variable which enhance the women empowerment. Therefore, one may suggest that the government must pay full attention to literate the women. Besides that we may conclude that apart from economic empowerment of the women, the attitude of the society towards women should be respectful. There is need to study women empowerment between different communities and religious groups.

KEY WORDS: Empowerment, Women Empowerment, Multinomial Logit Model.

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"You can tell the condition of a nation by looking at the status of its women"

Jawaharlal Nehru

I. INTRODUCTION

In the last few decades, the concept of women empowerment has undergone a sea change from welfare oriented approach to equity approach than to empowerment approach. It is the process by which the powerless women get greater control over the circumstances of their lives. Empowerment particularly includes control over resources and ideology. According to Sen and Batliwala (2000) it leads to a growing intrinsic capability greater self-confidence, and an inner transformation of one's consciousness that enables one to overcome external barrier. This view mainly emphasizes on two important aspects. Firstly, it is a power to achieve desired goals but not a power over others. Secondly, idea of empowerment is more applicable to those who are powerless- whether they are male or female, or group of individuals, class or caste. Though concept of empowerment is not specific to women, yet it is unique in that it cuts across all types of class and caste and also within families and households (Malhotra et al, 2002). Women empowerment can also be defined as a change in the context of a women's life, which enhanced capacity for fulfilling human life. It gets reflected both in external qualities like health, mobility, education and awareness, status in the family, participation in decision making, and also at the level of material security and internal qualities like self awareness and self confidence.

Empowerment of women is a socio-political ideal, encompassing notions of dignity and equality, envisioned in relation to the wider framework of women's rights. It is a process of gaining control over self, over resources and over existing societal perceptions and attitudes and would be achieved only when an improvement in the 'condition' of women is accompanied by an advancement in their 'position' by enlarging the economic, social and political freedoms and choices available to them. The National Policy for the Empowerment of Women, 2001 views empowerment as an enabling process that must lead to their economic as well as social transformation.

Government has sought to operationalise this approach through legislative and programmatic interventions as well as by mainstreaming gender into the development planning process. In India, numerous such initiatives were taken during the Eleventh Plan period. These initiatives have been consolidated and built on during the Twelfth Five Year Plan to enable women to challenge and change the contexts in which they live.

Demographic Size and Caste Ratio in India

Religious profile of the population is an important socio-cultural and demographic feature noticeable from the first Census in 1872 till now. The data collected on religious group in pre- independence period have variations which get uniformity after independence. Before census 2011, the information presented in the census was limited but in census 2011 there is elaboration in the data and addition of information on different religious groups. In the past information on religion as provided in Census was very limited but in the last Census 2011, a number of cross-tabulations were made available. Cross-tabulation of different religious groups by literacy, classification of workers and non-workers provided new insights. These are additional information compared to those published data of past Censuses.

Table 1: Population by Religious Groups and their Sex Ratio of India in 2011

Name of Religion	Percentage to total population	Sex ratio
Hindus	80.5	931
Muslims	13.4	936
Christians	2.3	1009
Sikhs	1.9	893
Buddhists	0.8	953
Jains	0.4	940
Other religions	0.6	992
India	100	933

Census of India 2011

Table 1 reveals the Percentage Distribution of Population by religious groups and their sex ratios of the total population of India in 2011. The Hindu come out to be the dominant religion population with 80.5 per cent share while Muslims got second place with 13.4 per cent share in population in 2011. Christians accounts 2.3 percent of the total population as compared to Sikhs which accounts 1.9 per cent of the total population. The proportion of Buddhists, Jains and other religions are to be 0.8 per cent, 0.4 per cent and 0.6 per cent respectively. Sex ratio which is the number of females per one thousand males is 933 for all the religious groups at the national level. Hindus and Sikhs are below the national average while the rest are above the average. The highest sex ratio is seen among Christians with 1009 females while the lowest is among Sikhs which is 893. Constituting the largest and second largest segments of the population, the Hindus have a sex ratio of 931 while Muslims have 936 sex ratios respectively.

Table 2: Literacy Rate by Religious Communities

Name of Religion	Literacy Rate (Total)	Literacy Rate (Males)	Literacy Rate (Females)
Hindus	65.1	76.2	53.2
Muslims	59.1	67.6	50.1
Christians	80.3	84.4	76.2
Sikhs	69.4	75.2	63.1
Buddhists	72.7	83.1	61.7
Jains	94.1	97.4	90.6
Other religions	47.0	60.8	33.2
India	64.8	75.3	53.7

Census of India 2011

Table 2 reveals the data on the rate of literacy of the population computed for 2011 Census. It is found to be 64.8 per cent for the whole country. The male literacy accounts to be 75.3 per cent while the female literacy come out to be 53.7 per cent at the national level.

As we predict from table 2 that except Muslims and other religions the rest of the major religions have literacy rates higher than the national average. Jains holds the first position with total literacy rate of 94.1 per cent followed by Christians with 80.3 per cent. Buddhists with 72.7 per cent occupied the third position. The lowest total literacy rate of 47 per cent is found among other religions. Hindus have a total literacy rate of 65.1 per cent which is slightly above the national average while Muslims have a total literacy rate of 59.1 per cent, below the national average.

The pattern of the total literacy rates gender wise emerged among the major religious communities shows that Jains have the highest literacy rates for both males and females which was followed by Christians in 2011. Buddhists occupy the third position in male literacy while for female literacy the third position has gone to Sikhs. In the case of the Hindus, the male literacy rate is above the national average whereas the female literacy rate is slightly below the national average.

The gap of male-female literacy rates is the lowest among Jains which is only 6.8 per cent points against the national gender literacy gap of 21.6 per cent points. Among Christians also the gap is as low as 8.2 per cent points. The biggest gap is found against other religions (27.6 per cent points) followed by Hindus (23 per cent points) and Buddhists (21.4 per cent points).

Table 3: Work Participation Rate by Religion

Name of Religion	Work participation Rate (Total)	Male	Female
Hindus	40.4	52.4	27.5
Muslims	31.3	47.5	14.1
Christians	39.7	50.7	28.7
Sikhs	37.7	53.3	20.2
Buddhists	40.6	49.2	31.7
Jains	32.9	55.2	9.2
Other religions	48.4	52.5	44.2
India	39.1	51.7	25.6

Census of India 2011

Table 3 explains the Work participation rate by religion i.e., the percentage of workers to total population for the country. It is come out to be 39.1 per cent for the nation in 2011 Census. Religious groups which have work participation rate above the national average in descending order are : other religions (48.4 per cent), Buddhists (40.6 per cent), Hindus (40.4 per cent) and Christians (39.7 per cent). Muslims have the lowest participation rate of 31.3 per cent followed by Jains with 32.9 per cent and Sikhs with 37.7 per cent.

Male work participation rate for the country in 2011 is 51.7 per cent. Male work participation rate for Hindus, Jains and other religions are above the national level. The highest was among Jains with 55.2 per cent which is followed by Sikhs (53.3 percent) and Hindus (52.4 per cent). Muslims, Christians and Buddhists are the other major religious communities which have rates below the national level. The work participation rate for Muslims which is 47.5 per cent is the lowest. The second lowest of 49.2 per cent is found among Buddhists.

Wide variations are found in the female work participation rate among the major religions. The rate varies from the lowest of 9.2 per cent among Jains to 44.2 per cent among other religions, work participation rate at the national level being 25.6 per cent. Female work participation among Muslims is found to only 14.1 percent. Besides other religions, Buddhists (31.7 per cent), Christians (28.7 per cent) and Hindus (27.5 per cent) have female participation rate above the national level. The gender gap in the work participation rate is particularly very large among Jains (46 per cent points), Muslims (33.4 per cent points) and Sikhs (33.1 per cent points), even as the gap at the national level being 26.1 percent points.

Methodology of the Study

A number of studies have shown that women may be empowered in one area of life but not in others. However, it need not be presumed that if a development intervention promotes women's empowerment along a particular dimension then the empowerment in other areas would not necessarily follow. In practical it is difficult to clearly separate these dimensions. An attempt has been made in this regard by taking all these factors into consideration and formulating a model based on the same. The present study employs qualitative analysis, which ensures the direction and magnitude of each factor's influence on the level of women empowerment in Aligarh City. The paper tries to capture the impact of several factors on the empowerment of women. In order to obtain information, a representative sample of 300 women is taken from the total population in the city of Aligarh were chosen for detailed analysis to find out their empowerment status. Aligarh is an ancient city in the north Indian state of Uttar Pradesh. It is situated in the western part of Uttar Pradesh. Aligarh has one of the best educational institutes in India. It is popularly known as the 'Mecca of Education'. The present population of the city is more than 8.27 lakhs.

The focus of the study is to find the empowerment of women at home and at the workplace. In order to obtain a proper representation of the unit under study, the city of Aligarh has been divided into two regions – the New Locality of Aligarh and Old locality of Aligarh. Data is collected by questionnaire method.

The study adopted a methodology that carries out the qualitative analysis by using the Multinomial logit Model as given by Kramer (1983).

The model thus estimated is:

$$Q_{ij} = \alpha + H_{ij} \beta + I_{ij} \gamma + S_{ij} \delta + \theta_{ij}$$

Where:

- Q_i is the probability of participation in a particular activity (Consultation in money matters and Permission to move).
- β , γ , and δ represent a set of marginal estimates for the corresponding set of explanatory variables viz. H_i , I_i and S_i .
- H_i is a vector of women such as marital status, income household belongs.
- I_i is a vector of level of education such as illiterate, high school etc.
- S_i represents marginal effects of several interaction terms.
- θ_i is the random error term assumed to be independently and identically (i.i.d.) distributed with constant variance.

The study looks into the determinants of empowerment by employing a Multinomial logit model, where the dependent variable is obtained from the respondents' perception about that they have freedom to go out or take any sort of permission to move and their concerns in the money matters. Thus in the present analysis if the respondent perceived that she takes permission to move "never" then the value given is 0, if "sometimes" then 1 and if "often" then 2. Further, their concerns in money matters are also valued as 0 if "never", if "sometimes" then 1 and if "often" then 2. By this manner the dependent variable was derived in the form of a quality variable, to proceed in the analysis. Data on Women in the city of Aligarh is of the Qualitative Nature, i.e., it is assigned value as 0, 1 and 2. The various explanatory variables that affect the level of empowerment of women are explained as follows:

- Marital Status
- Father's/ Husband's Occupation
- Father's/ Husband's Income
- Respondent's Occupation
- Respondent's Income
- Respondent's literacy
- Respondent's Educational Qualification
- Bank Account
- Use of ATM
- Knowledge about Women Protection Act by the Respondent

An Empirical Analysis

In the following part of the paper we are trying to analyse the results obtained from the regression analysis by applying the Multinomial logit Model.

Table4: Multinomial Logit Coefficient Estimates for Consultation in Money Matters (Sometimes)

Explanatory Variables	Combination 1	Combination 2	Combination 3	Combination 4
	Coefficient (Standard Error)	Coefficient (Standard Error)	Coefficient (Standard Error)	Coefficient (Standard Error)
Married	-1.522***(0.496)	-1.470***(0.506)	-.1569***(0.505)	-1.607***(0.508)
Widowed/divorced	-0.780(1.050)	-1.403(1.117)	-0.845(1.094)	-1.045(1.045)
Husband's/Father's Occupation: Employed	1.233(1.001)	0.771(1.013)	1.096(1.064)	2.123**(1.071)
Husband's/Father's Occupation: Self-employed	3.535***(1.210)	3.256***(1.217)	3.313**(1.279)	4.935***(1.330)
Husband's/Father's income: 20000-40000	-1.123(0.689)	-1.113(0.704)	-1.064(0.747)	-.254***(0.807)
Husband's/Father's Income:40000-60000	-1.452*(0.744)	-1.602**(0.788)	-1.261(0.844)	-.903***(0.912)

Husband's/Father's income:60000 and above	-0.884(0.816)	-1.195(0.875)	-0.742(0.901)	-2.364**(0.970)
Respondent Literacy	2.865*** (0.722)	2.366*** (0.764)	2.971*** (0.802)	3.100*** (0.790)
Respondent Employed Occupation:	0.864(0.538)	1.122** (0.562)	0.861(0.538)	0.946* (0.555)
Respondent Self-Employed Occupation:	14.54(780.2)	14.07(663.0)	16.04(1823.5)	13.88(637.7)
Respondent having Bank Account		1.120* (0.613)		
Respondent using ATM			-0.205(0.652)	
Respondent Knowledge about Women Protection Acts Having				1.646*** (0.522)

Note: ***, **, * refers to significance at 1%, 5 % and 10% level, respectively.

Table 4 shows the coefficients estimates of various explanatory variables when the respondent's consultation in money matters is **sometimes** in the household. The table represents the married relative log odds with reference to the base. The marital status of the respondent has a significant effect on the dependent variable i.e. being sometimes consulted in money matters. The results show that the log odds of married women being consulted in money matters vis a vis never being consulted are significantly negative. The relative log odds for the same vary from -1.470 to -1.607 depending on the model being considered. For widowed/ divorced women though the log odds of sometimes being consulted in money matters vis a vis never being consulted are negative but not significant.

If the husband/ father is self employed, the log odds of women sometimes being consulted in money matters vis a vis never being consulted increase and that too significant. It varies in the range of 3.25 to 4.93 in various models. If the husband/ father are employed the women sometimes being consulted in money matters vis a vis never being consulted increase but only in the fourth model as can be seen from the given table. The log odds of women sometimes being consulted in money matters vis a vis never being consulted in money matters come out to be 2.123 in this case.

If the husband/ fathers income lies in Rs.40, 000 to Rs.60, 000 bracket, the log odds of the women sometimes being consulted in money matters vis a vis never being consulted decrease and that too significant in four combination of explanatory variables . This holds true for all income categories when we consider the fourth model which considers the respondents knowledge of women protection rights as a determinant. In other models the log odds of the other income categories are not significant determinants.

The literacy of the respondent seems to be a significant variable in being sometimes consulted in money matters. The relative log odds of the literate women being sometimes consulted in money matters vis a vis never being consulted increase significantly as compared illiterate. These log odds vary from 2.366 to 3.100 depending on the models being considered.

The employment status of the respondent is significant in two out of the four models considered. The relative log odds of the women sometimes being consulted in money matters vis a vis never being consulted is increased when the respondent is employed as shown in combination 2 and 4. Self employed women have insignificant probability of sometimes being consulted in money matters.

Respondent having a bank account and having knowledge about women protection acts have a higher probability of sometimes being consulted in money matters vis a vis never being consulted in the same. But using an ATM does not significantly increase the log odds of being consulted on money matters.

Table 5: Multinomial Logit Marginal Effects Estimates for Consultation in Money Matters (Sometimes)

Explanatory Variables	Combination 1	Combination 2	Combination 3	Combination 4
	ME(z-value)	ME(z-value)	ME(z-value)	ME(z-value)
Married	-0.4434***(-6.86)	-0.4232***(-6.16)	-0.4116***(-5.40)	-0.4572***(-6.84)
Widowed/divorced	-0.2290*(-1.72)	-0.3748***(-2.90)	-0.2739**(-2.09)	-0.2371*(-1.77)
Husband's/Father's Occupation: Employed	0.1873(1.29)	0.0825(0.59)	0.1857(1.29)	0.2973*(1.89)
Husband's/Father's	0.1651(1.06)	0.1086(0.72)	0.2163(1.40)	0.3017*(1.79)

Occupation: Self-employed				
Husband's/Father's income: 20000-40000	0.1159(1.17)	0.1031(1.04)	0.0241(0.24)	0.0134(0.13)
Husband's/Father's income:40000-60000	-0.0761(-0.77)	-0.1152(-1.15)	-0.2391**(-2.18)	-0.1945*(-1.84)
Husband's/Father's income:60000 and above	0.2099*(1.81)	0.0778(0.66)	0.0466(0.38)	0.0836(0.68)
Respondent Literacy	0.3696*** (3.73)	0.2628** (2.53)	0.3084*** (3.03)	0.3991*** (3.85)
Respondent Occupation: Employed	-0.1204*(-1.71)	-0.0462*(-0.65)	-0.1217*(-1.85)	-0.1184(-1.69)
Respondent Occupation: Self-Employed	0.9862*(0.02)	0.8745(0.02)	1.0819(0.01)	0.9023(0.02)
Respondent having Bank Account		0.2612*** (3.88)		
Respondent using ATM			0.2355**8 (3.91)	
Respondent Having Knowledge about Women Protection Acts				0.1499*** (2.49)

Note: ***, **, * refers to significance at 1%, 5 % and 10% level, respectively.

The table 5 shows the results of the multinomial logit **marginal effect** for the determinate when women are **SOMETIMES** consulted in money matters in the household as it is one of the important determinant for measuring the level of women empowerment. It is noted here that the base (reference category) i.e. the respondent NEVER consulted in money matters is left out and other dummy variables are considered for detailed analysis. It can be viewed from the table 5 that we have considered the four combinations of explanatory variables. From the four combinations of the various explanatory variables we may conclude that the literacy of the respondent is the robust variable i.e. the literate women are being consulted sometimes in money matters. The probability of the literate women consulted sometimes in money matters is high as compared to the illiterate women. It lays in the range 26 percentage points to 40 percentage point. The probability married and a widowed / divorced woman consulted sometimes in the money matters is low as compared to single female. More specifically, the probability of married women sometimes being consulted in money matters is on average about 41 to 46 percentage points while for widowed/ divorced women probability is on average about 22 to 37 percentage points. The probability of employment status of the male members of the family is not significant in the first three combination of the explanatory variable on dependent variable but is significant in the fourth combination. The probability of women consulted sometimes in money matters vis-à-vis never consulted in money matters is lower when the income of the male members lies in the category Rs.40, 000- Rs. 60, 000 is significant. The probability employed women consulted sometimes in the money matters as compared to single female is low. The probability of employed women sometimes being consulted on money matters is on average about 4 to 12 percentage points lower than for single women. The results for self-employed women are insignificant. The probability of women being sometimes consulted in money matters as compared to single female who are having the bank account, using the ATM facilities and having the knowledge of women protective acts are comes higher which is around 26 percentage point, 23.6 percentage point and 14.9 percentage point respectively.

Table 6: Multinomial Logit Coefficient Estimates for Consultation in Money Matters (Often)

Explanatory Variables	Combination 1	Combination 2	Combination 3	Combination 4
	Coefficient (Standard Error)			
Married	1.298** (0.687)	1.428** (0.714)	1.386** (0.809)	1.334** (0.694)
Widowed/divorced	0.679 (1.051)	1.108 (1.165)	1.253 (1.159)	0.373 (1.036)
Husband's/Father's Occupation: Employed	0.357 (0.810)	0.479 (0.829)	0.0215 (0.856)	0.762 (0.793)
Husband's/Father's Occupation: Self-employed	4.072*** (1.164)	4.133*** (1.180)	3.417*** (1.271)	4.974*** (1.205)
Husband's/Father's income: 20000-40000	-2.674*** (0.860)	-2.648*** (0.856)	-2.007** (0.937)	-3.516*** (0.944)
Husband's/Father's income:40000-60000	-1.605** (0.848)	-1.489 (0.920)	0.222 (1.050)	-2.786*** (0.976)
Husband's/Father's income:60000 and above	-3.078*** (1.059)	-2.553** (1.135)	-1.690 (1.215)	-4.260*** (1.171)
Respondent Literacy	1.369** (0.713)	1.384* (0.730)	1.952** (0.795)	1.400** (0.746)
Respondent Occupation:	2.314*** (0.662)	2.161*** (0.675)	2.617*** (0.706)	2.404*** (0.676)

Employed				
Respondent Occupation: Self-Employed	14.24(780.2)	14.29(663.0)	16.21(1823.5)	13.55(637.7)
Respondent having Bank Account		-0.550(0.625)		
Respondent using ATM			-2.630*** (0.729)	
Respondent Having Knowledge about Women Protection Acts				1.254**(0.543)

Note: ***, **, * refers to significance at 1%, 5 % and 10% level, respectively.

Table 6 shows the coefficients estimates of various explanatory variables when the respondent's consultation in money matters is often in the household. The marital status of the respondent has a significant effect on the dependent variable i.e. being often consulted in money matters. The results show that the log odds of married women being consulted in money matters vis a vis never being consulted are significantly positive. The relative log odds for the same vary from 1.298 to 1.428 depending on the model being considered. For widowed/ divorced women the log odds of being often consulted in money matters vis a vis never being consulted are not significant.

When the husband/ father are self-employed, the log odds of women often being consulted in money matters vis a vis never being consulted is more combinations 3 as compared to other combination. The log odds of women often being consulted in money matters vis a vis never being consulted in money matters varies in the range of 3.41 to 4.97. While the log odds of women often being consulted in money matters vis a vis never being consulted is insignificant when husband/ father are employed. The husband/ fathers income comes out to be an important variable which affect the dependent variable significantly. When the income of husband/ father lies in the Rs.20, 000 to Rs. 40,000 and Rs. 40,000 to Rs 60,000 bracket, the log odds of the women being often consulted in money matters vis a vis never being consulted is low. It decrease in the three out of the four models while increase when we consider the fourth model which considers the respondents knowledge of women protection rights as a determinant. But when the income of husband/ father lies in the Rs.60, 000 and above bracket, the log odds of the women being often consulted in money matters vis a vis never being consulted is high.

The literacy of the respondent seems to be a significant variable in being often consulted in money matters. The relative log odds of the women often being consulted in money matters vis a vis never being consulted increase significantly among literate vis a vis being illiterate. These log odds vary from 1.36 to 1.95 depending on the models being considered.

The employment status of the respondent is significant variable in being often consulted in money matters. The relative log odds the women often being consulted in money matters vis a vis never being consulted increase significantly among employed women vis a vis being unemployed. These log odds vary from 2.16 to 2.40 depending on the models being considered. The relative log odds he women often being consulted in money matters vis a vis never being consulted insignificant among self-employed women.

Respondent having a bank account and using ATM facility have a lower probability being often consulted in money matters vis a vis never being consulted in money matters. But the probability of women being often consulted in money matters when they have the knowledge about women protection acts is high.

Table 7: MultinomialLogit Marginal Effects Estimates for Consultation in Money Matters (Often)

Explanatory Variables	Combination 1	Combination 2	Combination 3	Combination 4
	ME(z-value)	ME(z-value)	ME(z-value)	ME(z-value)
Married	0.3915***(5.21)	0.3821***(4.84)	0.3487***(4.00)	0.4057***(5.28)
Widowed/divorced	0.2019*(1.81)	0.3262***(2.88)	0.2562**(2.38)	0.1858(1.63)
Husband's/Father's Occupation: Employed	-0.0938(-0.89)	-0.0154(-0.15)	-0.1099(-1.14)	-0.1378(-1.22)
Husband's/Father's Occupation: Self-employed	0.1246*(1.73)	0.2532***(2.09)	0.1208(1.00)	0.1851(1.43)
Husband's/Father's income: 20000-40000	-0.2870***(-2.88)	-0.2727***(-2.78)	-0.1616(-1.64)	-0.2808***(-2.74)

Husband's/Father's income:40000-60000	-0.0774(-0.81)	-0.0426(-0.43)	0.1598(1.49)	-0.0868(-0.89)
Husband's/Father's income:60000 and above	-0.3802*** (-3.14)	-0.2491** (-1.97)	-0.1519 (-1.21)	-0.3849*** (-3.11)
Respondent Literacy	-0.1324(-1.52)	-0.0601(-0.69)	-0.0420(-0.51)	-0.1559*(-1.76)
Respondent Occupation: Employed	0.2615***(3.67)	0.1983***(2.79)	0.2649***(4.05)	0.2643***(3.72)
Respondent Occupation: Self-Employed	0.4838(0.02)	0.5564(0.02)	0.5397(0.01)	0.4509(0.02)
Respondent having Bank Account		-0.2100*** (-3.66)		
Respondent using ATM			-0.3342*** (-7.08)	
Respondent Having Knowledge about Women Protection Acts				-0.0022(-0.04)

Note: ***, **, * refers to significance at 1%, 5 % and 10% level, respectively.

Table 7 shows the results of the multinomial logit regression for the determinate when they are **OFTEN** concern in money matters in the household as it is one of the important determinate for measuring the level of women empowerment. The table report the marginal effects of various variables as it is more meaningful. It is noted here that the base (reference category) i.e. the respondent NEVER consulted in money matters is left out and other dummy variables are considered for detailed analysis. It can be viewed from the table 5.4 that the four combinations of explanatory variables reveals that the marital status of women the most robust variable. It means the probability of married and widowed/divorced women consulted often in the money matters as compared to single female is high. More specifically, the probability of married women being often consulted in money matters is higher i.e. on average about 35 to 41 percentage points as compared to widowed/ divorced women whom probability is on average about 19 to 32 percentage points. The literacy of the respondent is not significant in three out of four combinations as compared to the previous case i.e. the literate women are being consulted sometimes in money matters. But the probability of the literate women being often consulted in money matters is low as compared to illiterate in the fourth combination. The probability of women being often consult in money matters when the male members of the family is self-employed is high as it is significant in the first two combination. While the probability of women being often consult in money matters when the male members of the family is employed is insignificant in all the cases. The income of the male member is significant but negative when the monthly income lies in the category Rs.20, 000- Rs. 40, 000 and Rs. 60,000 and above which means the probability of women being often consulted in money matters is low as compared to never consulted in money matters. The probability of women being often consulted in money matters is on average about 16 to 29 percentage points when the monthly income lies in the category Rs.20, 000- Rs. 40, 000 as compared to the male members of the family whose monthly income lies in the category Rs.60, 000 and above the probability is on average 15 to 38 percentage points. The probability of women being often consulted in money matters when the respondents are employed is higher as compared to self-employed. The probability of women being often consult in money matters is ranges around 20 percentage point to 26 percentage point in the combination. The probability of women being often consulted in money matters is low as compared to never consulted in money matters when they have the bank account and uses the ATM facilities. The probability of women being often consulted in money matters is insignificant when the women have the knowledge about the women protection acts.

Table 8: Multinomial Logit Coefficient Estimates for Freedom to Move (Sometimes)

Explanatory Variables	Combination 1	Combination 2	Combination 3	Combination 4
	Coefficient (Standard Error)	Coefficient (Standard Error)	Coefficient (Standard Error)	Coefficient (Standard Error)
Married	14.86 (910.48)	15.56 (1082.3)	17.03 (1429.4)	16.28 (809.8)
Widowed/divorced	-17.014(906.78)	-17.21 (1132.0)	-1.387 ** (0.629)	-16.37 (981.8)
Husband's/Father's income: 20000-40000	-16.515 (906.784)	-17.01(1132.0)		-17.63 (981.8)

Husband's/Father's income:40000-60000	-1.734** (0.8169)	-1.242 (0.794)		-2.201*(1.238)
Husband's/Father's income:60000 and above	-1.3012 (2314.23)	-1.389 (2649.7)		-1.168(1845.1)
Respondent Literacy	2.754*** (0.866)			
Respondent Having Knowledge about Women Protection Acts	-1.247 *(0.741)			
Respondent Qualification: intermediate		-0.593 (0.833)	-0.762 (0.811)	-1.284 (1.190)
Respondent Qualification: graduate		-0.271 (0.679)	-0.0646 (0.666)	-1.463 (1.215)
Respondent Qualification: PG& above		-0.318 (0.741)	-0.201 (0.681)	0.0103 (0.929)
Respondent income:5000-15000				-3.087*** (1.087)
Respondent Income: 15000-25000				0.350 (1.321)
Respondent Income: 25000 and above				-0.783(1.109)

Note: ***, **, * refers to significance at 1%, 5 % and 10% level, respectively.

Table 8 shows the coefficients estimates of explanatory variables when the respondents take sometimes permission to move out of house. It represents the relative log odds with reference to the base. The results shows that the log odds of women to take sometimes permission to move vis a vis never take permission to move is significantly negative among the widowed/ divorced women only in combination 3 while it is insignificant when the women are married.

The log odds of the women to take sometimes permission to move vis a vis never take permission to move is negative and significant in combination 1 and 4 when the husband/ fathers income lies in the 40, 000 to 60,000 income bracket. It means that the women whose fathers/husband income lies in this income bracket they need not to take sometimes permission to move.

The literacy of the respondent seems to be a significant variable. The relative log odds of the women sometimes take permission to move vis a vis never take permission to move is high when they are literate as compared to illiterate. These log odds is come out to be 3.16 in the combination 1 as shown in table 1.3. The qualification of the respondent comes out to be negative and insignificant in almost most of the categories of qualification in all combinations of the explanatory variables. It means that the qualification of the respondent did not affect the women's to take sometimes permission to move.

When the women have the knowledge of women protection act the relative log odds of women to take sometimes permission to move vis a vis never take permission to move is low. It means that the women who have the knowledge of women protection act take less permission to move to go out as compared to women who did not have the knowledge.

The income of the respondent seems to be a significant variable. The relative log odds of the women sometimes take permission to move vis a vis never take permission to move is positive and significant when their income lies in the bracket of 5000-15000 as compared to unemployed. The log odds are 3.087 in the model 4 as shown in the table.

Table 9: Multinomial Logit Marginal Effects Estimates for Freedom to Move (Sometimes)

Explanatory Variables	Combination 1	Combination 2	Combination 3	Combination 4
	ME(z-value)	ME(z-value)	ME(z-value)	ME(z-value)
Married	0.4286(0.02)	0.5785(0.02)	0.6371(0.01)	0.4551(0.02)
Widowed/divorced	-0.2189(-0.01)	-0.3216(-0.01)	0.0849(0.94)	-0.4034(-0.01)
Husband's/Father's income: 20000-40000	-0.2495(-0.01)	-0.3579(-0.01)		-0.3688(-0.01)
Husband's/Father's income:40000-60000	0.0594(0.73)	0.0520(0.70)		0.0420(0.58)
Husband's/Father's income:60000 and above	0.2247(0.00)	0.1447(0.00)		0.0778(0.00)
Respondent Literacy	0.2942*** (3.03)			
Respondent Having Knowledge about Women Protection Acts	-0.1141** (-1.87)			
Respondent Qualification: intermediate		0.0165(0.11)	0.0378(0.42)	-0.1217(-1.34)
Respondent Qualification: graduate		0.1168(1.55)	0.1655** (2.35)	-0.1165(-1.40)
Respondent Qualification: PG& above		0.2360*** (3.74)	0.2839*** (4.95)	0.1763*** (2.79)
Respondent income:5000-15000				-0.1940*** (-2.65)

Respondent Income: 15000-25000				0.5693***(6.23)
Respondent Income: 25000 and above				0.1272(1.21)

Note: ***, **, * refers to significance at 1%, 5 % and 10% level, respectively

Table 9 shows the results of the multinomial logit regression for the determinate when women take **SOMETIMES** permission to move out from the home. This determinate can be considered as one of the important measure for measuring the level of women empowerment. The table report the marginal effects of various variables as it is more meaningful. It is noted here that the base (reference category) i.e. the respondent NEVER take permission to go out is left out and other dummy variables are considered for detailed analysis. It can be viewed from the table A.3 that we considered the four combinations of explanatory variables that the probability of marital status of women and the income of the male member are an insignificant variable which means that it did not have any effect on the dependent variable i.e. take sometimes permission to move . The literacy of the respondent is the significant variable with positive sign which means that the probability of a literate woman to take sometimes permission to move out of the house as compared to illiterate is high. It is around 32 per cent point in combination 1. Among the literate women those who are lies in the category of PG and above have the high probability to take sometimes permission to move vis a vis never take permission to move in all the combination. It varies in the range of 18 to 29 percentage point depending on the combination considered. The women who have graduate have high probability to take sometimes permission to move vis a vis never take permission to move only in combination 3 which is around 17 percentage point. The probability to take sometimes permission to move vis a vis never take permission to move for the income of the respondent is high when it lies in the range Rs. 15,000- Rs. 25,000 while the probability to take sometimes permission to move vis a vis never take permission to move for the income of the respondent is low when it lies in the range Rs. 5000- Rs. 15000 as compared to reference base category. The women who are having the knowledge of women protection act have low probability to take sometimes permission to move vis a vis never take permission to move.

Table 10: Multinomial Logit Coefficient Estimates for Freedom to Move (Often)

Explanatory Variables	Combination 1	Combination 2	Combination 3	Combination
	Coefficient (Standard Error)	Coefficient (Standard Error)	Coefficient (Standard Error)	Coefficient (Standard Error)
Married	14.60 (910.08)	15.06 (1082.3)	16.53 (1429.4)	16.30 (809.8)
Widowed/divorced	-18.10 (906.78)	-18.29 (1132.0)	-2.035*** (0.670)	-16.75 (981.8)
Husband's/Father's income: 20000-40000	-18.33 (1784.6)	-17.88 (1132.0)		-18.47 (981.8)
Husband's/Father's income:40000-60000	-2.246*** (0.86)	-1.708** (0.819)		-2.891** (1.272)
Husband's/Father's income:60000 and above	-2.28 (2374.22)	-2.356 (2649.7)		-0.869 (1845.1)
Respondent Literacy	1.64** (0.831)			
Respondent Having Knowledge about Women Protection Acts	-0.784 (0.755)			
Respondent Qualification: intermediate		-0.742 (0.859)	-1.074 (0.835)	-0.714 (1.228)
Respondent Qualification: graduate		-0.916 (0.724)	-0.909 (0.701)	-0.962 (1.275)
Respondent Qualification: PG& above		-1.584** (0.750)	-1.664** (0.692)	-1.160 (0.945)
Respondent income:5000- 15000				-2.374** (1.105)
Respondent Income: 15000- 25000				-3.370** (1.438)
Respondent Income: 25000 and above				-1.775 (1.136)

Note: ***, **, * refers to significance at 1%, 5 % and 10% level, respectively.

Table 10 shows the coefficients estimates of explanatory variables when the respondents take often permission to move out of house. It represents the relative log odds with reference to the base. The results shows that the log odds of women to take often permission to move vis a vis never take permission to move is significantly negative among the widowed/ divorced women only in combination 3 while it is insignificant when the women are married. Thus the log odds of women to take often permission to move vis a vis never take permission to move among widowed /divorced women is less as compared to unmarried women.

The log odds of the women to take often permission to move vis a vis never take permission to move is negative and significant in all combination when the husband/ fathers income lies in the Rs. 40, 000 to Rs. 60,000 income bracket. It means that the women whose fathers/husband income lies in this income bracket need not to take permission to move.

The literacy of the respondent seems to be a significant variable. The relative log odds of the women often take permission to move vis a vis never take permission to move increase significantly when they are literate as compared to illiterate. The log odds value is 1.63 in the combination 1. The qualification of the respondent comes out to be negative and significant in PG and above category of qualification in two combinations i.e. 2 and 3 of the explanatory variables. It means that the relative log odds of the women to take often permission to move vis a vis never take permission to move decreases when they are in higher studies.

The income of the respondent seems to be a significant variable. The relative log odds of the women to take often permission to move vis a vis never take permission to move increase significantly when their income lies in the bracket of 5000-15000 as compared to unemployed. The log odds are 3.087 in the model 4 as shown in the table. But when the income of the respondent lies in the bracket Rs. 15,000 to Rs. 25,000 the relative log odds of the women to take often permission to move vis a vis never take permission to move decrease. It means that the lower earning women have to less permission to move as compared to unemployed and less earning women.

The log odds of women to take often permission to move vis a vis never take permission to move for women who have the knowledge of women protection act is low. It means that the women who have the knowledge of women protection act take less permission to move to go out as compared to women who did not have the knowledge.

Table 11: MultinomialLogit Marginal Effects Estimates for Freedom to Move (Often)

Explanatory Variables	Combination 1	Combination 2	Combination 3	Combination 4
	ME(z-value)	ME(z-value)	ME(z-value)	ME(z-value)
Married	0.2126(0.01)	0.1494(0.01)	0.2231(0.01)	0.2046(0.02)
Widowed/divorced	-0.5413(-0.03)	-0.5105(-0.03)	-0.1684*(-1.90)	-0.2646(-0.02)
Husband's/Father's income: 20000-40000	-0.4838(-0.03)	-0.4612(-0.02)		-0.3558(-0.03)
Husband's/Father's income:40000-60000	-0.1441*(-1.75)	-0.1184(-1.66)		-0.1397** (-2.212)
Husband's/Father's income:60000 and above	-0.3044(-0.01)	-0.2263(-0.01)		0.0342(0.00)
Respondent Literacy	-0.1947** (-2.09)			
Respondent Having Knowledge about Women Protection Acts	0.7907(1.27)			
Respondent Qualification: intermediate		-0.0410(-0.46)	-0.0829(-0.94)	0.0768(0.90)
Respondent Qualification: graduate		-0.1402*(-1.88)	-0.1853*** (-2.65)	0.0634(0.80)
Respondent Qualification: PG& above		-0.2718*** (-4.66)	-0.3228*** (-6.04)	-0.1905*** (-3.33)
Respondent income:5000-15000				0.0777(1.13)
Respondent Income: 15000-25000				-0.6014*** (-6.76)
Respondent Income: 25000 and above				-0.1712*(-1.75)

Note: ***, **, * refers to significance at 1%, 5 % and 10% level, respectively.

Table11 shows the results of the multinomial logit regression for the determinate when they are **OFTEN** takes permission to move out the house. The table report the marginal effects of various variables as it is more meaningful. It is noted here that the base (reference category) i.e. the respondent NEVER consulted in money matters is left out and other dummy variables are considered for detailed analysis. It can be viewed from the table 11 that among the four combinations of explanatory variables, the marital status of women is an insignificant in all the combinations while in the case of widowed/divorced the probability of women to take often permission to move vis a vis never take permission is low as compared to unmarried. It is significant only in one combination i.e. combination 3 whose value is around 17 percentage points. The literacy of the respondent is the significant and negative which means that the probability of women to take often permission to move vis a vis never take permission is low as compared to illiterate women. Among the literate women, the probability of women to take often permission to move vis a vis never take permission is low when they lies in the category of Graduate and PG and above in almost all the combinations. The probability of women to take often permission to move vis a vis never take permission in this variable lies in the range of 6 to 19 percentage

points with negative sign for graduate while it lies 19 to 32 percentage points with negative sign for PG and above. The income of the male member is significant and negative when the income lies in the category of Rs 40, 000 – Rs. 60, 000 which means that the probability of women to take often permission to move vis a vis never take permission is decreases whose father's/ husband's income lies in this category. The probability of women to take often permission to move vis a vis never take permission when the income of the respondent lies in the range Rs. 15,000- Rs. 25,000 and Rs. 25,000 and above is low as it can be viewed from the combination 4 from the table.

II. SUMMARY

Women empowerment means self-esteem, self-reliance her rights, of herself. There is a need to empower women in order to achieve the higher growth vis-à-vis development of the country. Women empowerment is pre-requisite for achieving the goal of inclusive growth (mentioned in 11th and 12th Five Year Plans). Women constitute 48 per cent in India's total population. One cannot ignore half of the population for having inclusive growth. In this paper an attempt is made to identify the factors which may contribute empowerment of women.

The results of our study are very surprising. Some of the coefficients of the variables having the expected sign but insignificant and vice – versa. But in general we may infer as follows:

The married women are consulted in money matters while they do not have freedom to go out without permission. This may be because of the male domination on their wives. The widowed/ divorced women are being consulted in money matters but they need not to take permission to go out. The reason beside it may be that they are free from male domination.

The self employed male generally consults their wives in money matters. The lower income male (Rs. 20, 000- Rs. 40, 000) does not consult their wives; even the higher income male (Rs. 60, 000 and above) do not consult their wives in money matters. But the middle income (Rs. 40, 000 – Rs. 60, 000) husband's wives need not to take permission to go out. This may be because that the employed husband/ father did not want to reveal their actual income or it may be due to the fact that the lower and higher income male are more suspicious.

The literate females are being consulted sometimes in money matters as compared to illiterate and they also did not take permission to move out.

The employed women are being consulted in money matters as compared to unemployed. Having a bank account and use of ATM also gives strength to women and they are sometimes consulted in money matters.

The graduate and post graduate female need not to take permission to go out as well as women having an income Rs. 15, 000 and above per month also have more freedom to move out as compared to less educated and low earning female in the society.

It may summarise that women are not much empowered as far as consultation in money matter and permission to move out of the house is concern.

The literacy is come out to be main robust variable which enhance the women empowerment. Therefore, one may suggest that the government must pay full attention to literate the women.

Besides that we may conclude that apart from economic empowerment of the women, the attitude of the society towards women should be respectful. Then, only we can have empowerment of women in true sense. There is need to study women empowerment between different communities and religious groups.

Declaration

I declare that the paper entitled **AN EMPIRICAL ANALYSIS OF WOMEN EMPOWERMENT IN INDIA (A CASE STUDY OF ALIGARH CITY)** have fulfill all the requirement and ethics of your journal.

The paper did not send to any other journal for publication and I did not received and grant from any institution for this work.

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