

Autonomy in Decision-Making and Empowerment – A Survey of Rural Women of Uttarakhand

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Abstract

This study investigates the degree of empowerment of women in rural hilly regions. With this intent 100 women from two villages of Nainital district in Uttarakhand, India, were interviewed to examine their autonomy in decision-making pertaining to self, children, and financial affairs. The research also examines freedom of physical mobility and political engagement of these women along with the work pattern for domestic and outdoor activities. A comprehensive questionnaire with a mix of objective, likert-type and qualitative questions addressing pivotal aspects of women's lives was employed to interview the respondents. The study reveals that rural women in the hilly regions, are not only discriminated against and exploited in the name of culture, tradition and social practices but are also subject to drudgery. They are an important workforce in agriculture and allied activities, although this work is quite often done seasonally and informally with little economic reward. They have to attend to domestic chores, take care of children and elderly, look after livestock, walk long distances to take their children to school, collect fodder, water and fuel wood. A large number of respondents expressed that they had little say in matters of employment and choice of a life partner. Financial matters are strictly handled by men in the family while the role of women in decision-making is quite

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often confined to minor domestic affairs. Physical mobility of women is restricted and participation in political activities other than casting their vote is negligible. The paper utilises qualitative methods of analysis to delineate intricate details shared by the respondents, maintaining complete anonymity and confidentiality. An attempt has been made to propose ways to bolster the socio-economic status of women in the region under analysis, based on an exhaustive analysis of the responses received.

Keywords: Agency, Autonomy, Decision-Making, Women Empowerment, Rural Women, Hilly Regions

JEL Codes: D13, I31, J12, J16, P25

1. INTRODUCTION

Deep rooted patriarchy and socio-cultural norms of the Indian society limit the participation of women in decision-making, in turn curtailing their autonomy. Autonomy is the capacity of rational individuals to make informed decisions without any compulsion and coercion. Autonomy gives women the ability to make decisions related to their health, education, employment, family planning, domestic affairs, family and financial matters. Women, who have the authority to make such decisions independently, are more likely to be empowered. In fact, effective participation of women in the decision-making process is critical to their empowerment. Autonomy and a concept related to it, “Agency”, foster empowerment, bolstering the ability of the individual to fulfill their aspirations and take control of their lives (Kabeer 1999; Alkire 2007; Mishra and Tripathi 2011). It is important to understand, however, that though there is a thin line between empowerment and autonomy, they might not go hand in hand in several cases. There could be women who enjoy considerable autonomy but are not empowered on various socio-economic fronts and vice-versa.

Undoubtedly, women empowerment is a crucial element in the development process of any nation. Unfortunately, India is far from achieving the milestones of women empowerment

and gender equality. A host of factors are responsible for this; patriarchal ideology, son preference, low priority given to education and health of women, restrictions on mobility of women and economic as well as social dependence on men.

It is believed that education and employment offer greater autonomy to the women and are a route to empowerment (Cochrane 1979; Jejeebhoy 1995; Kabeer 2008). This suggests that women in rural India who have not been able to achieve much in terms of quality education and employment, may not even be aware about the concept and the significance of empowerment, while women in urban areas might have a better footing on the fronts of agency and autonomy. In rural areas, it is common for the people to live in a joint family set up, wherein the decision making power lies in the hands of men or elderly women who perpetuate patriarchy. In such a scenario, the only way to improve the position in the family, for a woman, is through fertility and bearing sons.

More specifically for rural women in the hilly regions, the situation is worse since women are not only discriminated against and exploited in the name of culture, tradition and social taboos but are also subject to drudgery. They are an important workforce in the agriculture and allied activities, although this work is quite often done seasonally and informally with little economic reward. They have to attend to domestic chores, take care of children and elderly, look after livestock, walk long distances to take their children to school, collect fodder, water and fuel wood.

The focus of this research is the rural women of Uttarakhand; women in the hilly areas are burdened with both indoor and outdoor work. The traditions, religious norms and social practices in the rural areas restrict women's lives and work opportunities. Their freedom and autonomy is limited in multiple ways and their role in decision-making is negligible. The paper examines autonomy of these women and whether it has given way to empowerment. Section 2 explores the theoretical foundations of the study, Section 3 discusses in detail, existing literature on the subject. Data collection and methodology adopted for this research have been explained in Section 4, which is followed by an intricate analysis of each of the autonomy indices in Section 5. Sections 6 and 7 shed light on the political engagement of women in the region and their work burden, respectively. The paper concludes with Section 8

which discusses possible policy solutions to ensure effective agency, autonomy and empowerment of women in the rural hilly areas.

2. THEORETICAL BACKGROUND

Women empowerment, as a development agenda, has assumed great significance in the policy space at both national and international levels. In crude terms, to be empowered is to attain the ability to make choices. When a woman is denied choice, she is disempowered. Kabeer (1999) conceptualizes empowerment which in turn rests on three pivotal dimensions: resources (pre-conditions), agency (process) and achievements (outcomes). The ability to make choices relies, inescapably, on the availability of alternatives. An individual who has no resources will have limited possibilities to choose from. Resources, here, encompass a universe; economic, human and social resources, together determine the ability to exercise choice. Access to resources governs the current status of the individual as well as the state of being and level of authority in future as well. A resourceful person may be in a position of authority and hence command the norms that govern distribution and exchange amongst others. 'Authoritative Resources' usually endow heads of families, chiefs of villages or tribes with supreme power in decision-making.

Agency, as Kabeer (1999), defines it, is the ability to formulate goals for oneself and to work towards those goals. Agency is a process that encapsulates motivation, purpose and commitment and can take multiple forms like decision-making, bargaining, negotiations, manipulation, subversion. Agency, therefore, is a process to freedom; and expansion of agency can be defined as empowerment. Social and institutional set up can very well define an individual's agency and his/her ability to exert it.

Exercised by individuals and collectives, agency can have both positive and negative connotations. In the negative sense, an individual or a collective might use coercion, violence or threats to decimate agency of others. In fact, the norms, customs and existing institutions often over-ride agency of individuals, in the absence of certain actors deliberately trying to do so. Social paradigms in place, govern the distribution of resources, agency and shape the

outcomes. The rigid constructs ensure that the same outcomes are reproduced and the status quo is maintained (Kabeer 1999).

Resources and Agency taken together constitute what Sen (1985) refers to as ‘Capabilities’: the potential of individuals to achieve the way of life they value the most. Disempowerment is the failure of individuals to achieve their valued goals due to deep-rooted socio-economic biases.

The discussion is reflective of the similarities and possible intersections between Agency, Autonomy and Empowerment. While a plethora of studies on women’s autonomy have used these concepts interchangeably, this may not be appropriate. Experts on the subject argue that while autonomy calls for complete independence, an individual may be empowered through interdependence. It would therefore be quite useful to study each of them and demarcate their scope. Alkire (2007) is an important resource on the same; the author carefully disentangles Agency and Empowerment and Agency and Autonomy. Utilising Alkire’s framework Mishra and Tripathi (2011) elucidate the relationship between the three concepts.

Empowerment is a process involving transition from one state to another as highlighted by Kabeer (2001), Rowlands (1995), Oxaal and Baden (1997). Autonomy as Jejeebhoy (2000) argues is a static process and can be measured with the help of indicators, unlike empowerment. However, the two ideas are tethered together. Any improvement in outcomes cannot be considered empowerment unless they are accompanied by agency. Women empowerment, in other words, requires women to be effective agents in the whole process of improvement in outcomes. Agency includes one’s ability to formulate critical choices, control resources or pre-conditions and take strategic decisions concerning their lives. Agency is thus in-separable from empowerment, even though there are distinctions.

There could be more than one way to measure agency, namely through autonomy and ability. While ability is objective and relies on the powers and skills the individual possesses, autonomy, is somewhat subjective in the sense that it rests on an individual’s assessment of their situation. These two may coincide in several cases but they could very likely diverge too. For instance, a woman having the ability to vote might be coerced (directly or indirectly)

into voting for the candidate, the family favours. A woman might believe herself to be independent but to the outsiders the values on which her judgment is based might be shaped by her circumstances.

Having discussed the theoretical backdrop for the study, we discuss important literature on autonomy and empowerment of women, in the following section.

3. LITERATURE REVIEW

There exists a long history of research on women's autonomy and empowerment in India. The literature on this theme is rich with some pioneering work; Dyson and Moore (1983), Basu and Basu (1991), Jejeebhoy (1998), Jejeebhoy and Sathar (2001), Rammohan and Johar (2009) and many more. The extensive body of research identifies some important indicators impacting the status of women. This section reviews the studies addressing the indicators of autonomy.

Ghosh (2016) recognizes paid work as an important factor in elevating the agency, mobility and empowerment of women. When a woman engages in a paid economic activity, she gets social recognition for the work done too. Social scientists also suggest that past work experience of women and not just current employment, also adds to their confidence. For the married women therefore, pre-marital employment could also be effective in enabling their participation in decision-making.

All paid work, however, may not always be emancipatory. Women in India, often work out of necessity. However, it is common to see women involved in non-standard/informal forms of employment. Kabeer (2008) discusses how home-based work limits the scope for change. Home-based work, as she finds in her study, is a way for the families to minimize the contact of the women of the house with the outside world. This would keep the women restricted to their domestic responsibilities and the gender norms would remain unchallenged. Agriculture labour or craft work performed by women falls in line with this form of casual economic engagement, where the women do not get the required exposure, recognition and justified

economic reward. Even if the women succeed in entering the labour market, having a job does not relieve them of the household chores; this usually results in increased work burden. Discrimination at work adds to the pressures that women face.

The impact of women's independent income or saving on their autonomy, as discussed by Acharya et al. 2010 cannot be overlooked. Income or savings are important resources; however, there could also be conflict over increased women's access to finances.

Education is believed to have strong positive association with women's autonomy (Cochrane 1979; Jejeebhoy 1995). Education opens up a sea of opportunities; it gives a better understanding of various aspects ranging from basic daily household activities to matters as advanced as handling finances. Undoubtedly, it is a pre-condition to be able to engage in productive employment. Studies have found positive individual and community effects of women's education. Education of other family members also has a great influence on the position of women of the house. But it could also be the case that education might be used as a means to domesticate women. Jeffrey and Basu (1996) find that schooling did not do much in terms of improving women's autonomy, it merely served as a prerequisite for marriage.

Age of a woman is a crucial determinant of a woman's autonomy (Conklin 1975; Mason and Smith 2003). For instance, position of a woman in the household hierarchy determines the authority she has. Elderly women in the family have better decision-making capacity this could be due to the fact that they have greater experience in running the household and have fulfilled their obligations towards the family. Age at marriage is equally important. Crandall et al. (2016) argue that marriage at a later age gives greater opportunities for education, employment and choosing a husband. Marriage at a younger age lowers the ability of the woman to participate in decision-making and negotiating with in-laws. The age difference between the spouses matters; lower the difference better is the interaction between husband and wife. This also improves women's participation in family planning (Hogan et al. 1999).

Rammohan and Johar (2009) shed light on the impact of size of the family on the status of women. Women enjoy lesser autonomy in large families. Also the wealth of the household does not necessitate greater autonomy for the women.

Apart from the factors discussed above, social norms and cultural practices have a considerable influence on the attitudes of the society, expectations of families and perceptions of the women about themselves, their status and their aspirations. The interplay of caste, religion and ethnicity shapes the outcomes for women.

The current research draws its motivation from a survey conducted by Kumaun University, Nainital, sponsored by Directorate of Economics & Statistics, Government of Uttarakhand in 2016, to assess women participation in decision making and women drudgery in high hilly districts of Uttarakhand. The survey was conducted during September 2016 to December 2016 and 320 women were interviewed from eight villages in two districts of Uttarakhand: Almora and Nainital. The study brought to the fore some very important insights, viz; while the women of the region play an important role in decisions related to domestic activities, there is almost zero participation when it comes to economic matters. Freedom of mobility is limited and the restriction is greater for younger women. The women are aware of their voting rights and most of them cast their votes also, participation in other political activities, however, is negligible. The lifestyle of women is strenuous as they have to work hard in the domestic space, agriculture, livestock management, water, fuel wood, fodder collection and other allied activities. The decision making capacity improves with age while the work burden reduces. We have modified the questionnaire of this study to make it more comprehensive and appropriate for the intended analysis. We have gone a step further by combining qualitative assessment of the responses with simple quantitative techniques like creating indices for autonomy in decision making on various fronts and freedom of mobility.

Hamid et al. (2021) is an important piece of literature that was used in developing the questionnaire for our study and qualitative analysis of the interviews we conducted. Hamid et al. (2021) explores the autonomy and decision making ability among Gujjar women of Kashmir. They employed interview and case study approach for data collection and they have beautifully incorporated excerpts from interviews, maintaining confidentiality. The findings are not very different from that of the Kumaun University's study, the decision making rights of the tribal Gujjar women were confined to household issues, while some significant positive correlations were found between decision-making ability, type of family, family size, age, level of education and employment.

Biswas et al. (2017) focuses on women's autonomy and control to exercise reproductive rights, 200 randomly selected married women from Hogladanga village in Bangladesh were interviewed. The authors discuss in detail, the methodology for data processing and tools for creation of autonomy indices and data analysis. We utilize these methods to create autonomy indices.

4. DATA AND METHODOLOGY

This study is based on a primary survey of 100 women: 50 each from two villages: Aghariya and Ladfora in block Dhari, district Nainital. Initially, 8 women were trained to fill up the questionnaire, they were asked to interview the respondents in pairs, such that two women cover one village. The survey was translated in Hindi and the pilot study was done in two phases; in the first phase 50 responses were collected from the villages: Aghariya, Panyali, Gunigaon and Gahatiya from 8th May 2022 to 9th May 2022. These forms were screened for mistakes in recording the responses and to improve upon the questionnaire, errors were discussed with the field investigators. The form was revised and the second pilot was done in two phases: 22nd May to 23rd May and 30th May to 1st June 2022, wherein 40 responses were received in each phase. This exercise helped us understand the problems with the questionnaire, which were corrected. We also realised that the 8 women we selected were not being able to record responses accurately. For the final survey, we finalized two villages: Aghariya and Ladfora and two male investigators were selected for this task. The villages were purposely selected due to the familiarity that the selected investigators had with the locals. It is important to know that majority of the population in both these villages belong to the Scheduled Caste. Familiarity of these investigators with the families in their respective villages helped the respondents participate in the survey without hesitation. It also ensured that the responses received were reliable. The male interviewers were accompanied by women, so that the respondents would not feel uncomfortable while answering. The survey was completed between 22nd June 2022 and 10th July 2022.

The form has five broad sections², Section A collects information on the social, economic and demographic profile of the respondent and her family including type of dwelling, if the respondent has any ownership rights on the house, if the husband and son (s) work outside Uttarakhand etc. Section B includes Likert type questions on aspects like autonomy in decision making for self, children, financial affairs and freedom of movement. The respondent is to rank the degree of autonomy she has and this choice is to be made out of five options: 1- very low, 2 – low, 3 – reasonable, 4 – high, 5 – very high. Section C assesses political engagement of the respondents by asking questions on political participation in rallies and political discussions, membership of political parties and organisations, contesting elections and casting vote. In Section D questions to understand work patterns and domestic and outdoor responsibilities have been asked, respondents are also asked if the men in the family help them in domestic chores and outdoor activities. Section E requires the respondents to discuss their aspirations.

The questionnaire encompasses pivotal aspects of women's life. The data on different variables has been summarised through tabular and pictorial representation. Responses that we found interesting and worth discussing have been incorporated in the paper maintaining complete anonymity.

The respondents were informed about the objective of the survey, they were assured that participation entailed zero risk and their information will remain strictly confidential. Each respondent has also put her signature at the end of the survey consenting to participate and validating the information shared. The data collected has been used purely for research purposes and no information of the respondent has been revealed. Excerpts from the interviews, wherever included, use fictional names.

5. AUTONOMY INDICES: ANALYSIS OF DATA AND DISCUSSION OF FINDINGS

²<https://drive.google.com/file/d/1SrN-cnUTyMvBu5184bII5A7E5k6-LhX/view?usp=sharing>

100 women, 50 from each village participated in the survey. Out of these 100 women respondents, 81 are married, the remaining responses have been received from unmarried (10) and widowed women (9). All the respondents are Hindus and belong to the Scheduled Caste category given our choice of villages. The findings of this research, therefore, are limited to Hindu, Scheduled Caste women, removing the layers of multiple identities. A comparative assessment of the status of women across various religions and caste categories has not been undertaken; our analysis nullifies the effect of religion and caste that may dilute the results which are very specific to Hindu, Scheduled Caste women.

We construct indices to analyse women's autonomy in decision-making on three major fronts, namely decision-making autonomy pertaining to; (1) Self, (2) Children, and (3) Financial Affairs. To examine freedom of mobility we construct a Physical Mobility index which is an indicator of autonomy of women to go out from the house. Each of these sections has a total of 8, 7, 13 and 11 questions, respectively. As discussed in the methodology the respondents were asked to rank their decision making capacity or freedom of mobility using the following options: 1- very low, 2 – low, 3 – reasonable, 4 – high, 5 – very high. We have adopted the methodology used by Biswas et al. (2017) to construct indices and categories. To construct any particular index, we summed the ranks chosen by the individual for various questions asked in the section pertaining to that index. This summation of ranks for the individual was then divided by the maximum score an individual could get in that section, for instance the minimum and maximum rank that an individual can have in the section on decision-making pertaining to self is 8 and 40 respectively. In this manner all the four indices were constructed for all the respondents, sequentially. Since the range for the four indices is different, dividing by the maximum score is important to make the indices comparable. The overall autonomy index was thereby constructed using the total of all responses (utilising the same method as for the aforementioned four autonomy indices, the maximum score for the overall autonomy index being 195). The respondents were then categorised into three different classes: low autonomy, moderate autonomy and high autonomy, depending on the value of the index. The class intervals for the three autonomy categories were worked out separately for each of the indices; the formula $\text{range/number of classes}$ was used to determine

the class intervals. Table 1 gives details of the socio-demographic characteristics of the women who participated in the survey.

Table 1: Socio-demographic attributes of the respondents

Variable	Category	Frequenc y	Percentag e	
Village	Aghariya	50	50.00	
	Ladfora	50	50.00	
		100	100.00	
Age Group	15 - below 25	15	15.00	
	25 - below 35	41	41.00	
	35 - below 45	30	30.00	
	45 - below 55	8	8.00	
	55 - below 65	4	4.00	
	65 - below 75	2	2.00	
			100	100.00
Education Level	Not literate	6	6.00	
	Literate without formal schooling	4	4.00	
	Primary	32	32.00	
	Middle	23	23.00	
	Secondary	13	13.00	
	Higher Secondary	12	12.00	
	Graduate	8	8.00	
	Post-graduate	2	2.00	
			100	100.00
Marital Status	Married	81	81.00	
	Widow	9	9.00	
	Unmarried	10	10.00	
			100	100.00
Age at the time of marriage	below 15	6	6.67	
	15 - below 18	27	30.00	
	18 - below 20	40	44.44	
	20 and above	17	18.89	
			90	100.00
Economic Category of the household†	APL	14	14.14	
	BPL	73	73.74	
	AAY	12	12.12	
			99*	100.00
	Occupational Status of	Unemployed	15#	15.00

the respondent			
	Seasonally Employed (Agriculture)	81	81.00
	Employed in the Government Sector with Contract	3	3.00
	Employed in NGO/Cooperative	1	1.00
		100	100.00
Family Type‡	Joint	51	51.00
	Nuclear	49	49.00
		100	100.00
Education Level of Husband	Not literate	3	3.70
	Literate without formal schooling	1	1.23
	Primary	10	12.35
	Middle	20	24.69
	Secondary	27	33.33
	Higher Secondary	12	14.81
	Graduate	7	8.64
	Post-graduate	1	1.23
		81[^]	100.00

Source: Authors' calculations based on survey data. Notes: † The households have been categorised as APL, BPL and AAY as per the information given by the respondent based on the ration card issued to her household. APL ration cards are issued to Above Poverty Line families with annual income above Rs. 15,000. APL ration cards are yellow in colour. BPL ration cards are issued to Below Poverty Line families. BPL ration cards are white in colour. AAY (Antyodaya Anna Yojna) ration cards are issued to the families identified by the state governments and covered under the AAY scheme. AAY ration cards are pink in colour.

*One of the respondents could not give information on the economic category the household falls in.

7 of these respondents are currently studying.

‡In the Indian context, we generally speak of a broad classification of families into Joint and Nuclear types. A commonly accepted definition of a nuclear family in India, is a single married couple living with or without unmarried children. For the analysis we have grouped households with a widowed adult living with or without unmarried children also under the nuclear family type. Joint families, on the other hand are extended families, where the nuclear family unit lives with the kin of any/both of the spouses in one homestead.

[^]Details on husband's education level were collected only for married women.

Table 2: Distribution of respondents in different classification of autonomy indices (%)

Autonomy Indices	Low	Moderate	High
Decision-Making autonomy pertaining to Self	23.00	56.00	21.00
Decision-Making autonomy pertaining to Children	16.00	62.00	22.00
Decision-Making autonomy in	53.00	36.00	11.00

Financial Affairs			
Freedom of Physical Mobility	29.00	57.00	14.00
Overall Autonomy	20.00	67.00	13.00

Source: Authors' calculations based on survey data.

Table 2 shows the percentage distribution of the respondents for various autonomy indices across the three levels: low autonomy, moderate autonomy and high autonomy. Reiterating that the ranks have been chosen by the respondents themselves, majority of the women feel that they enjoy a moderate level of autonomy when it comes to taking decision for themselves or children, there is a moderate freedom in physical mobility too. Resultantly, the overall autonomy index also suggests moderate levels of autonomy for the women of the two villages. The degree of autonomy in financial affairs, however, is low for more than half of the respondents. The subsequent sections discuss in detail, findings with respect to each of these indices.

5.1 AUTONOMY IN DECISION-MAKING PERTAINING TO SELF

To assess the degree of autonomy of women in decisions pertaining to their lives, they were asked to rank the level of authority they have in making decisions with respect to a balanced nutritious diet, medical care, domestic work, pursuing hobbies, education, vocational training, employment and choice of life partner. Table 3 shows the distribution of respondents as per the level of autonomy they have in decision-making pertaining to self. The autonomy is very high when it comes to a balanced nutritious diet and medical care. Autonomy in domestic work is also reasonably high, however, the decision-making capacity with respect to pivotal aspects like education, vocational training and choice of life partner ranges from very low to reasonable. Same is the case with pursuing hobbies.

Table 3: Autonomy in Decision-Making Pertaining to Self (Share of Respondents %)

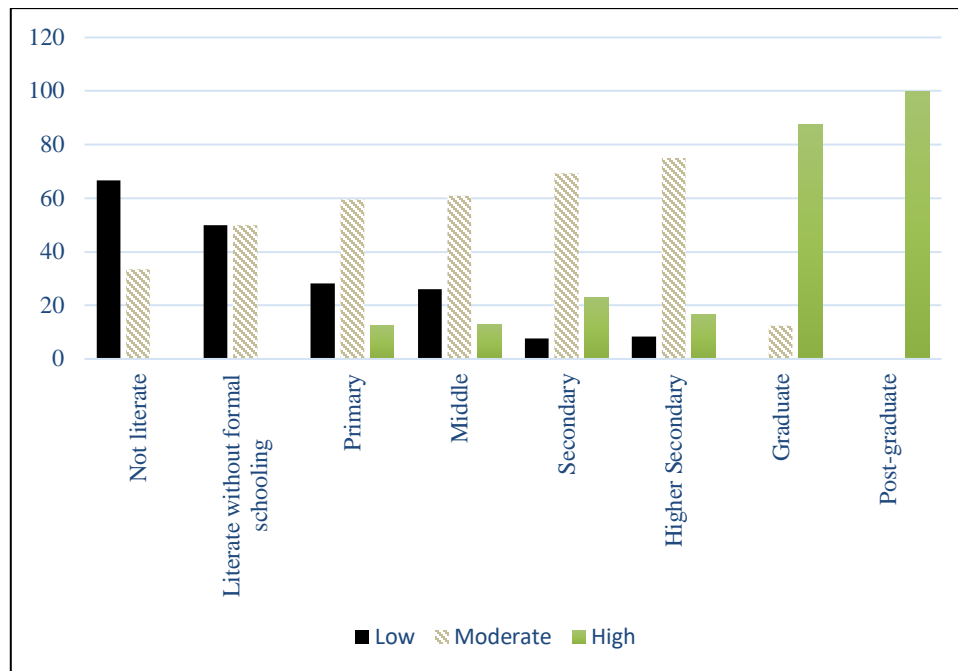
Activity	Very Low	Low	Reasonable	High	Very High
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Balanced Nutritious Diet	0.00	0.00	8.00	34.00	58.00
Medical Care	0.00	1.00	22.00	25.00	52.00
Domestic Work	2.00	7.00	36.00	37.00	18.00
Education	22.00	16.00	35.00	15.00	12.00
Vocational Training	45.00	24.00	12.00	10.00	9.00
Pursuing Hobbies	5.00	35.00	29.00	16.00	15.00
Employment	41.00	22.00	21.00	7.00	9.00
Choice of Life Partner	29.00	11.00	34.00	14.00	12.00

Source: Authors' calculations based on survey data.

The data helps us identify factors influencing autonomy of women. As is evident from Figure 1 below, level of education of the respondent seems to positively impact autonomy in decision-making pertaining to self.

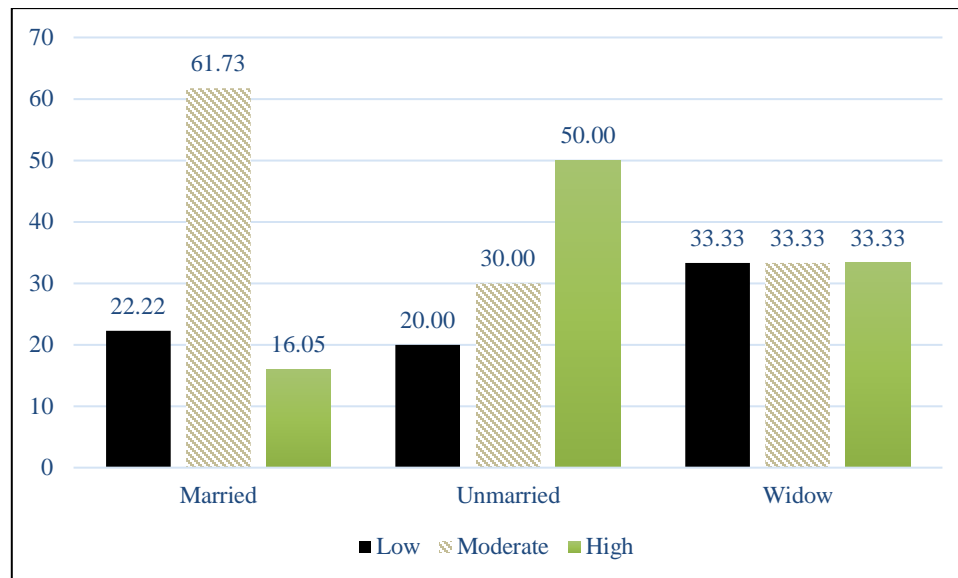
Figure 1: Decision-Making Autonomy Pertaining to Self and Level of Education of the Respondent



Source: Authors' calculations based on survey data.

Figure 2 examines the association of index on decision-making autonomy pertaining to self and the marital status of the respondent. While the relationship is not very clear for the widowed women, half of the unmarried respondents report high levels of autonomy compared to only 16% of married women falling in this category.

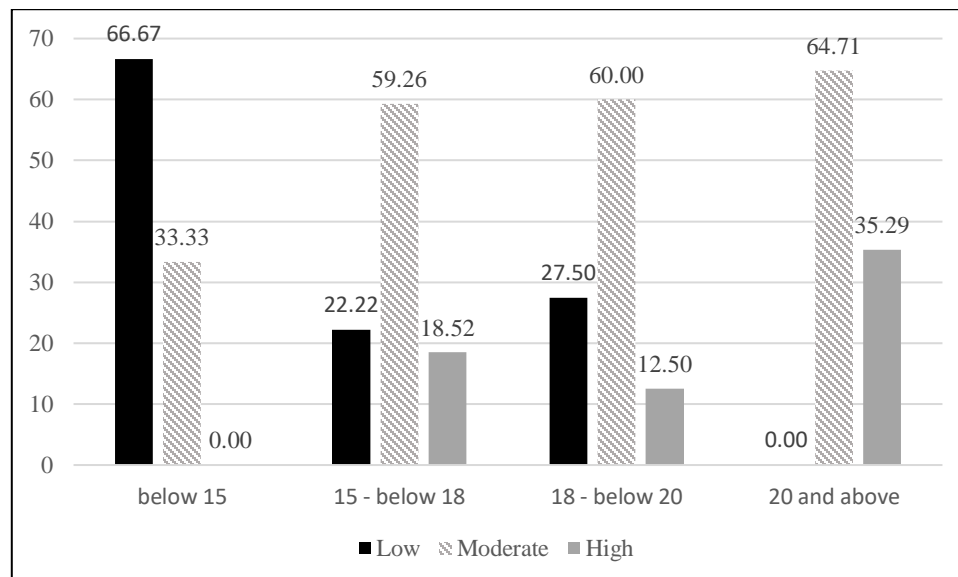
Figure 2: Decision-Making Autonomy Pertaining to Self and Marital Status of the Respondent



Source: Authors' calculations based on survey data.

Age at marriage also has considerable influence on the degree of autonomy. Women who got married at a later age enjoy greater autonomy as shown in Figure 3. As against this, a large fraction of women who got married at a young age report low levels of autonomy.

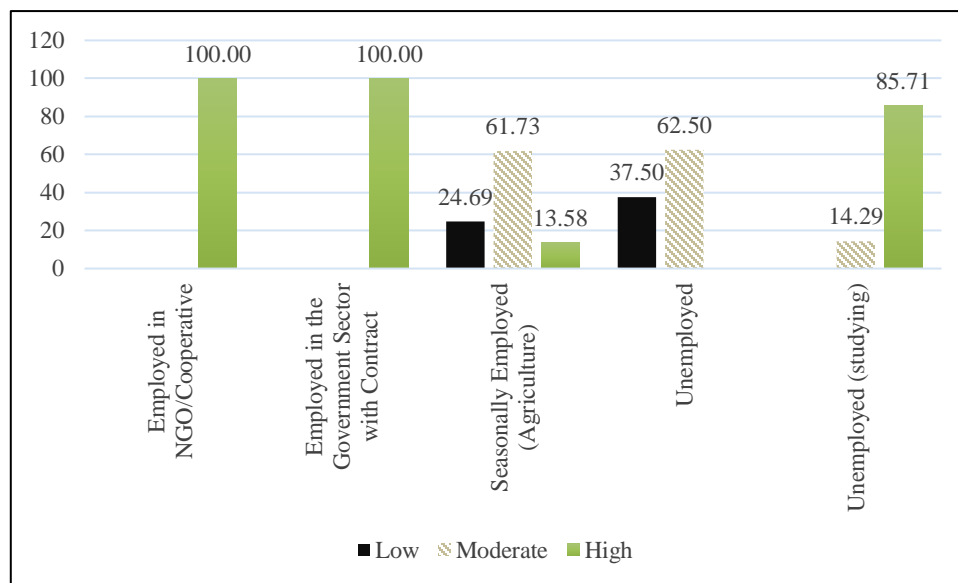
Figure 3: Decision-Making Autonomy Pertaining to Self and Age at the time of Marriage



Source: Authors' calculations based on survey data.

Occupational status has a definite bearing on the level of autonomy that the women enjoy with regards to decisions related to their lives. Women employed in NGOs/Cooperatives or in the government sector express that they have a high level of autonomy. Only a small fraction of women seasonally engaging in agriculture report high level of autonomy, for a majority of them the degree of autonomy is moderate. The pattern is not very different for women who are unemployed. Respondents who are unemployed because they are still studying, on the other hand, report high level of autonomy. The discussion suggests that the nature of employment plays an important role in determining one’s decision-making ability. Education and quality employment are emancipatory.

Figure 4: Decision-Making Autonomy Pertaining to Self and Occupational Status of the Respondent



Source: Authors’ calculations based on survey data.

Decisions about a woman’s education, employment and marriage are usually taken by others in the family. Women shared their experiences; Aanchal Devi³ got married at the age of 15, her husband is 12 years older than her. She hardly had any say in the choice of her spouse. 42 year old Ratna Devi is illiterate. She regrets her decision of not studying. In the interview, Ratna Devi shared that the lion’s share of work falls on women. Because of multiple

³Names of the respondents have been changed to maintain anonymity.

responsibilities she never got the time to train herself in skills like sewing and knitting. Kanchan Devi, a 44 year old widow, has never been to school. She mentioned that schools in hilly regions are not completely accessible since they are located far away from the villages. Her parents were scared to send her long distance to attend school. She is not literate and has to depend on her son and brother-in-law a great deal especially when it comes to financial matters.

On the bright side there are women like Asha Devi, who were working before marriage and are continuing with their job. Asha Devi, a 29 year old woman, lives in a nuclear household. Even though her marriage took place as per her parents' wishes, her opinion was taken into consideration. She teaches in Anganwadi and takes pride in her work. She feels that employment is a great source of confidence in her. She is committed to educate her two daughters and will support them in their life choices. While Asha Devi has completed only secondary level of education, she wants to study further and has high aspirations for herself and her daughters.

5.2 AUTONOMY IN DECISION-MAKING PERTAINING TO CHILDREN

This section examines the degree of autonomy women have in making important decisions concerning their children⁴ viz; family planning, education, nutrition, type of school/college, vaccination and health care, marriage and occupation of children. While the section has greater relevance for women who have children, even the married women without children and unmarried respondents were asked to give their ranks. These ranks serve as a perception of the level of autonomy, the married women with no children currently and unmarried respondents expect to have in future.

Table 4: Autonomy in Decision-Making Pertaining to Children (Share of Respondents %)

Activity	Very Low	Low	Reasonabl	High	Very High
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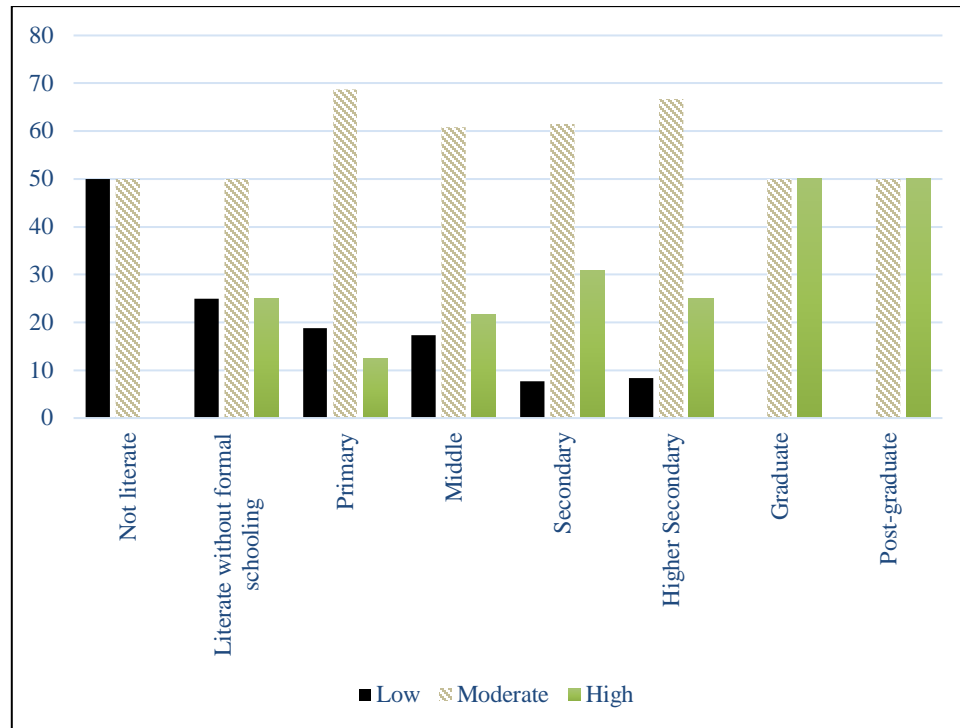
⁴This section has greater relevance for women with children, not all respondents in the sample have children.

			e		
Family Planning	2.00	9.00	37.00	24.00	28.00
Education of Children	1.00	8.00	32.00	25.00	34.00
Nutrition of Children	0.00	0.00	7.00	39.00	54.00
Type of School/College	5.00	5.00	39.00	16.00	35.00
Vaccination and Health Care of Children	0.00	1.00	10.00	22.00	67.00
Marriage of Children	2.00	19.00	65.00	12.00	2.00
Occupation of Children	4.00	42.00	41.00	11.00	2.00

Source: Authors' calculations based on survey data.

As can be gathered from Table 4, women seem to have reasonably high autonomy in family planning, but a closer look at the data on family size and details of family members suggests otherwise. The subjective assessment of respondents therefore may not necessarily be in line with actual definition and standards of empowerment on various fronts. Participation of women and the value of their opinion are reasonably high in decisions on education, nutrition, vaccination and health care and even type of school/college. However, their opinion does not count much when it comes to pivotal decisions like marriage and occupation of their children. The respondents said that the men and elders in the house, quite often, take these decisions. Also a few women mentioned that children today, decide for themselves.

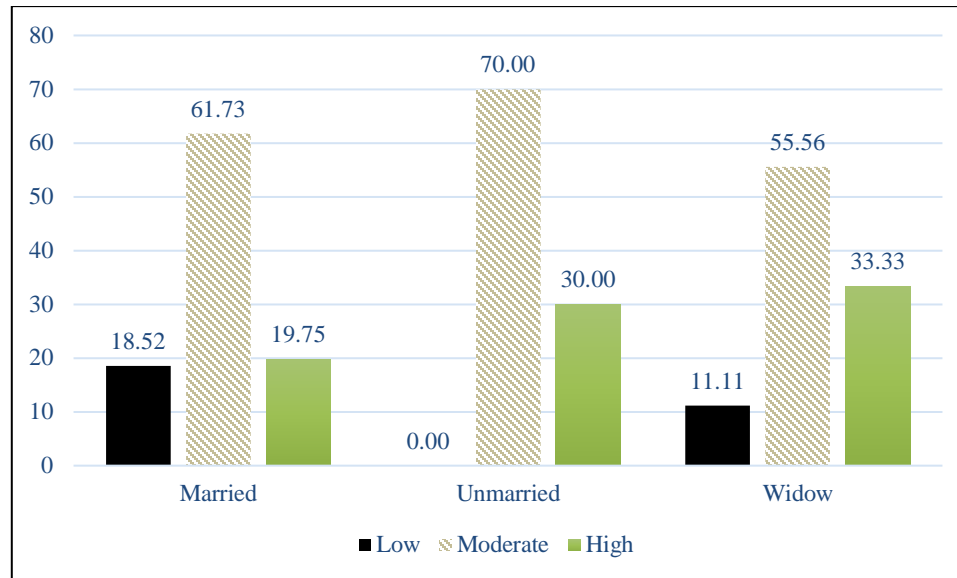
Figure 5: Decision-Making Autonomy Pertaining to Children and Level of Education of the Respondent



Source: Authors' calculations based on survey data.

The education level of respondent seems to have some positive association with the degree of autonomy in decision-making with respect to children. Women who are themselves educated are better able to participate in critical decisions related to their children's lives.

Figure 6: Decision-Making Autonomy Pertaining to Children and Marital Status of the Respondent

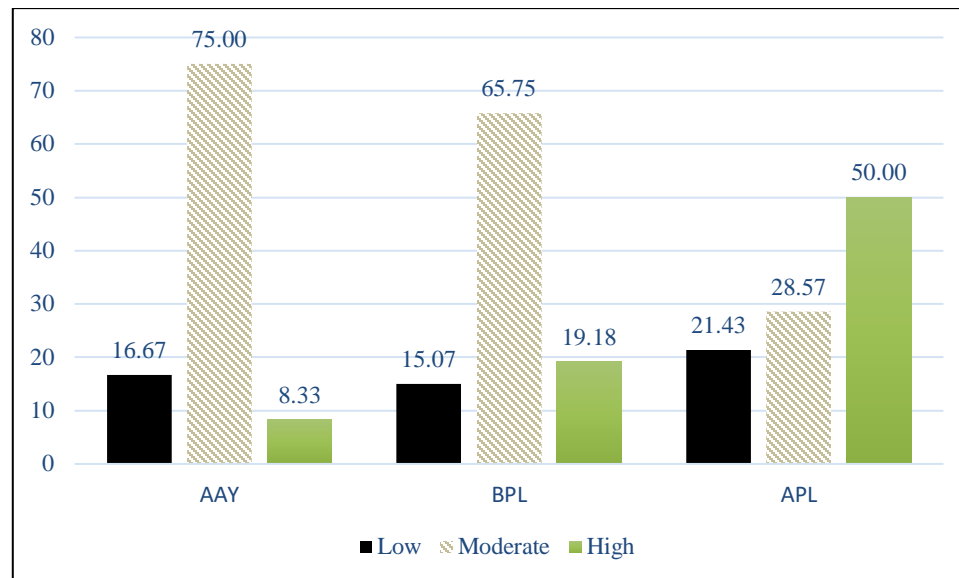


Source: Authors' calculations based on survey data.

The data reveals that women who have lost their husbands have better participation in decision-making pertaining to their children. Around 60% of married women feel that they have moderate autonomy and only 20% report high level of autonomy on this front⁵. It is worth adding that 70% of the unmarried respondents expect a moderate level of autonomy when they have children while the remaining 30% expect to have a high degree of autonomy in future.

⁵The data for married women also includes responses of married women without children; serving as a perception of the autonomy in decision-making pertaining to children they expect to have in future, when they have children.

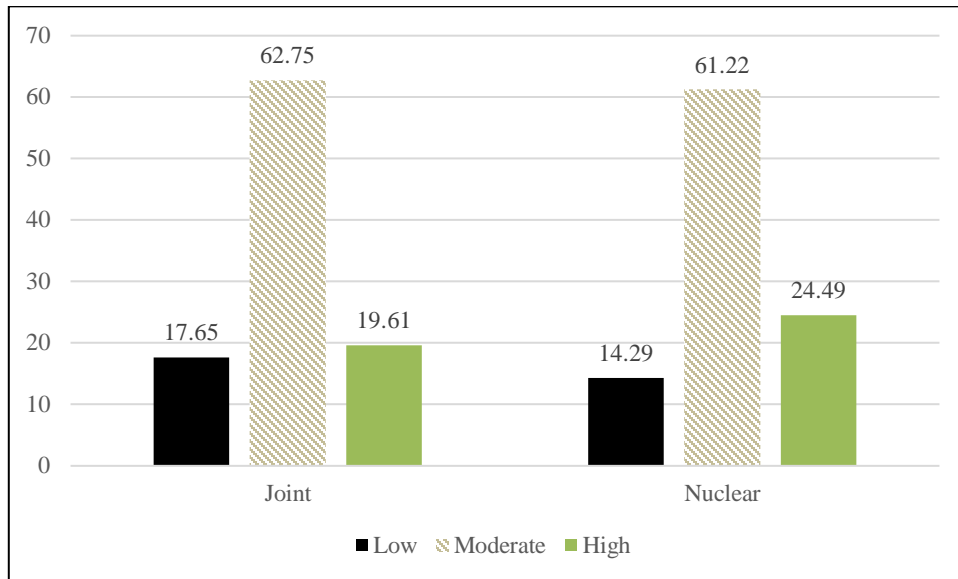
Figure 7: Decision-Making Autonomy Pertaining to Children and Economic Category of the Household



Source: Authors' calculations based on survey data.

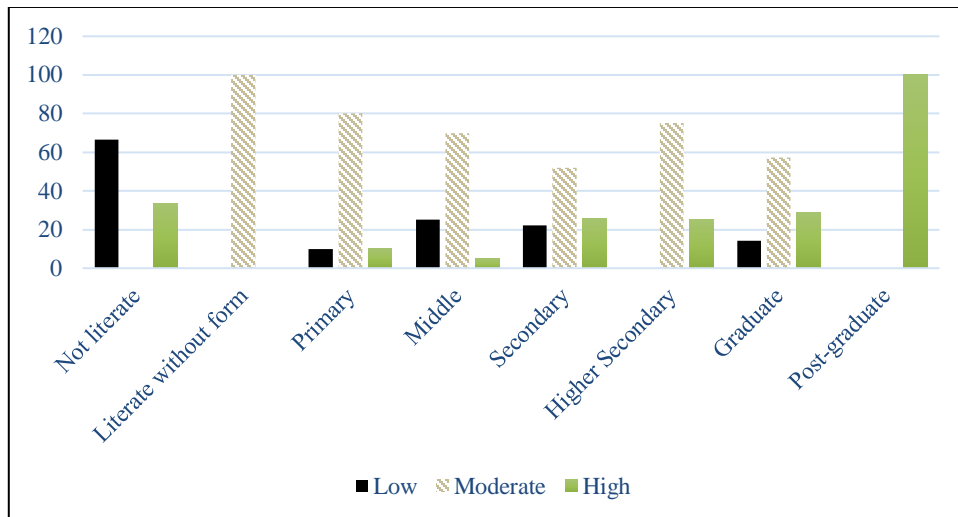
It is important to note that respondents from economically well off households report to have high autonomy in decision-making pertaining to children. Also, as can be observed from Figure 8, women have better say in matters concerning their children in a nuclear family set up.

Figure 8: Decision-Making Autonomy Pertaining to Children and Family Type



Source: Authors' calculations based on survey data.

Figure 9: Decision-Making Autonomy Pertaining to Children and Education Level of Husband



Source: Authors' calculations based on survey data.

A positive association between the education level of the husband and the degree of autonomy enjoyed by women in decisions pertaining to children needs to be highlighted, the same is depicted by Figure 9.

Needless to say, every mother wants the best for her child and yearns to be a part of their life decisions. Women put their best efforts to nourish their children, take care of their health and educate them. All the mothers we interviewed seemed to be completely invested in the lives of their children. However, many instances were reported, where women were left out of many important decisions taken about their children, particularly their marriage and occupation. A few women also shared that they could not fulfil their wish to better educate their children due to lack of economic resources and their financial dependence.

5.3 DECISION-MAKING AUTONOMY IN FINANCIAL AFFAIRS

Financial independence is the key to empowerment for any individual. It is often seen that the one who handles the finances in the household has considerable say on the decision-making front. Illiteracy, constraints on engagement in quality employment and a weaker socio-economic status of women compels them to depend on the “bread-winners”, men of the house. In fact low financial autonomy, impacts the degree of authority that women have on many pivotal fronts.

Table 5: Decision-Making Autonomy in Financial Affairs (Share of Respondents %)

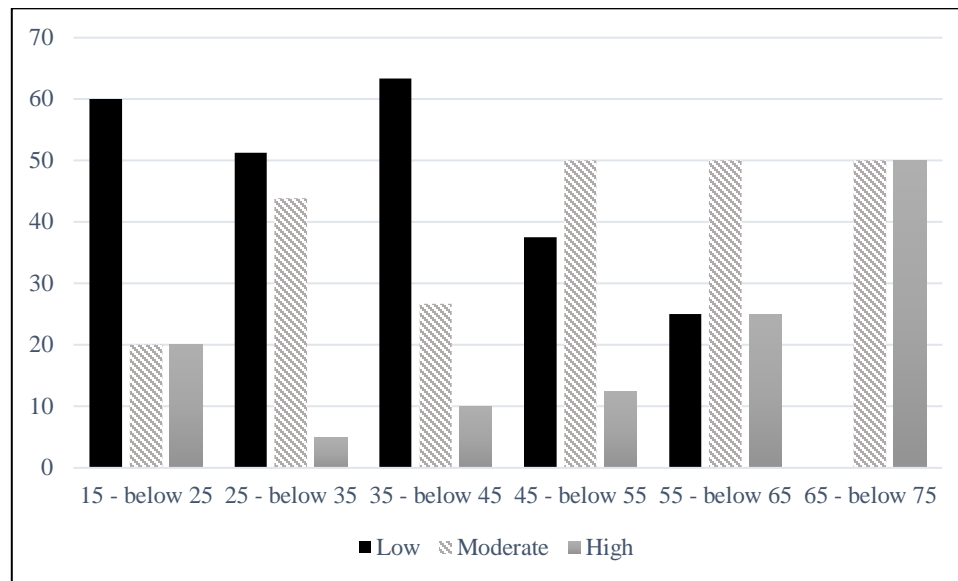
Activity	Very Low	Low	Reasonabl e	High	Very High
Use of one’s own income	16.00	10.00	17.00	35.00	22.00
Purchase of items for daily domestic use (food/clothing)	4.00	7.00	41.00	33.00	15.00
Purchase of Domestic amenities (Television, refrigerator, furniture etc.)	19.00	13.00	47.00	15.00	6.00

Renovation of house/construction of new house	25.00	35.00	32.00	4.00	4.00
Purchase of property	36.00	34.00	24.00	4.00	2.00
Incurring Debt	42.00	21.00	28.00	4.00	5.00
Saving	24.00	8.00	19.00	29.00	20.00
Investment	34.00	24.00	29.00	8.00	5.00
Sale or Purchase of Livestock	34.00	22.00	29.00	8.00	7.00
Sale or Purchase of gold/ornaments	21.00	26.00	39.00	8.00	6.00
Expenditure on marriage of Children	12.00	31.00	50.00	4.00	3.00
Sale of agriculture output	47.00	32.00	13.00	7.00	1.00
To give house on rent	76.00	11.00	10.00	2.00	1.00

Source: Authors' calculations based on survey data.

As has been discussed earlier, a substantial fraction of respondents feel that they have a low autonomy in financial affairs. Table 5 shows the percentage distribution of respondents as per their ranking of degree of autonomy with respect to various financial decisions. It can be observed that unlike the previous sections, a large share of women fall in the categories of very low and low autonomy.

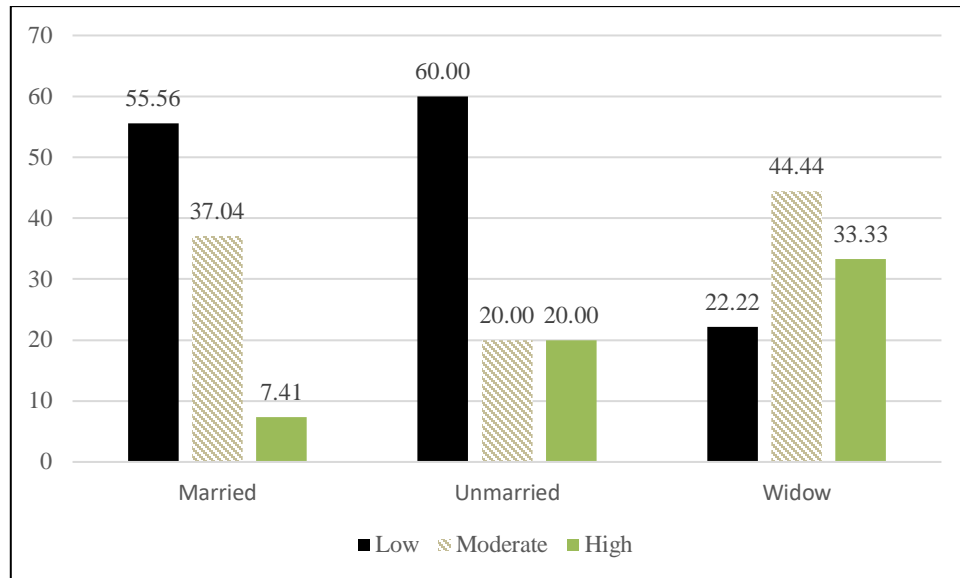
Figure 10: Decision-Making Autonomy in Financial Affairs and Age of the Respondent



Source: Authors’ calculations based on survey data.

It is interesting to find that the financial autonomy of women increases with their age. As is shown in Figure 10, large fractions of women falling in the lower age cohorts report low autonomy. Older women who would have accumulated “Authoritative Resources” during their lifetime are thus able to assert greater autonomy.

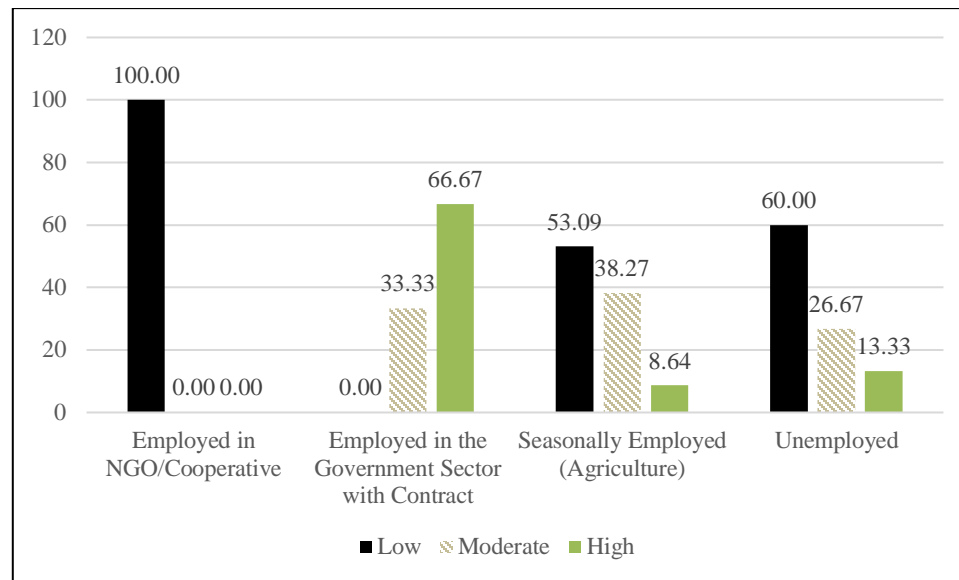
Figure 11: Decision-Making Autonomy in Financial Affairs and Marital Status of the Respondent



Source: Authors' calculations based on survey data.

Analysing the relationship between the marital status and financial autonomy, we find that widowed women have greater autonomy compared to married women who often depend on their families in financial matters and unmarried women who could be continuing with studies and are not employed.

Figure 12: Decision-Making Autonomy in Financial Affairs and Occupational Status of the Respondent

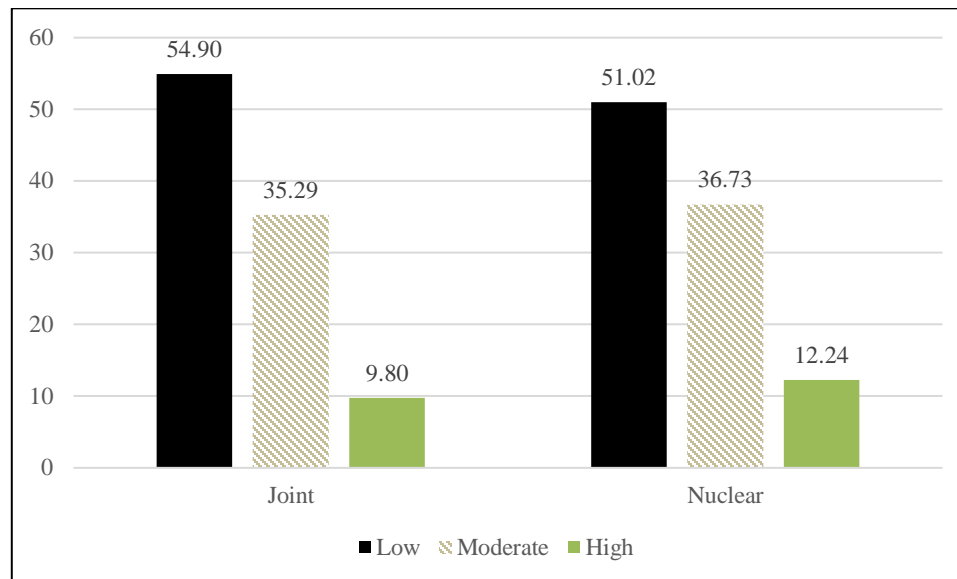


Source: Authors' calculations based on survey data.

Figure 12 shows that employment and nature of employment has an influence on financial autonomy. While the women who are unemployed (this category includes the respondents who are currently studying) or are seasonally employed in the agriculture sector have low autonomy on the financial front. As opposed to that women employed in the government sector enjoy greater authority⁶. Also, while there is not a drastic difference in the levels of autonomy for women from joint and nuclear families, the data suggests that women living in the nuclear family set up are slightly better off.

⁶Government jobs are relatively better compared to seasonal or private occupations, primarily due to job security and other benefits. Hence, women employed in government jobs have greater autonomy.

Figure 13: Decision-Making Autonomy in Financial Affairs and Family Type



Source: Authors' calculations based on survey data.

Respondents were also asked if they have any ownership rights on their house. Only 6 women out of 100 interviewed own their house. It is important to note that these women are widows and the ownership rights came to them because there was no other male family member to assume the ownership. A total of 9 widowed women responded to the survey, not all of them own the house, for instance, Aarti and Kavita Devi mentioned that the ownership of the house rests with their father-in-law, Urvashi Devi's brother-in-law owns the house.

Radha Devi, a 55 year old widow lives in a joint family of 13. While she is the eldest member of the household and owns the house, all the financial decisions are taken by her sons. Godavari Devi is seasonally employed in agriculture, she spends half the day working on the fields, however, the sale of farm produce is handled solely by her husband. 27 year old Asha Devi has studied till 12th standard and is the Gram Pradhan. She mentions that women in her village work very hard, they have to manage domestic chores, agriculture, livestock and much more but financial matters are seldom discussed with them. They usually decide what to cook and are what all to buy for daily use, major financial decisions rest in the hands of men. Women in the region do not adequate financial literacy to manage their savings and small investments. Women employed in agriculture have no autonomy. She adds that

effective government policies to generate employment and encourage financial literacy among women are needed in the village.

5.4 FREEDOM OF PHYSICAL MOBILITY

This section analyses the freedom of physical mobility of women. Table 6 shares the percentage distribution of respondents as per their ranking of freedom of movement. Almost half of the women expressed that they have no freedom in travelling for a job. Even those women, who have some freedom, need to acquire permission from family members. Freedom in visiting friends, going to community centres or clubs, going out of village for work is considerable low. Going out or returning home late at night is out of question for many women. Going to the temple or the hospital and visiting children's school is not much of a problem for the women; however, they need permission to see their family and relatives or to attend social or religious functions. Not many women are allowed to go to far off markets, men of the house shop from markets that are located at a long distance from the village.

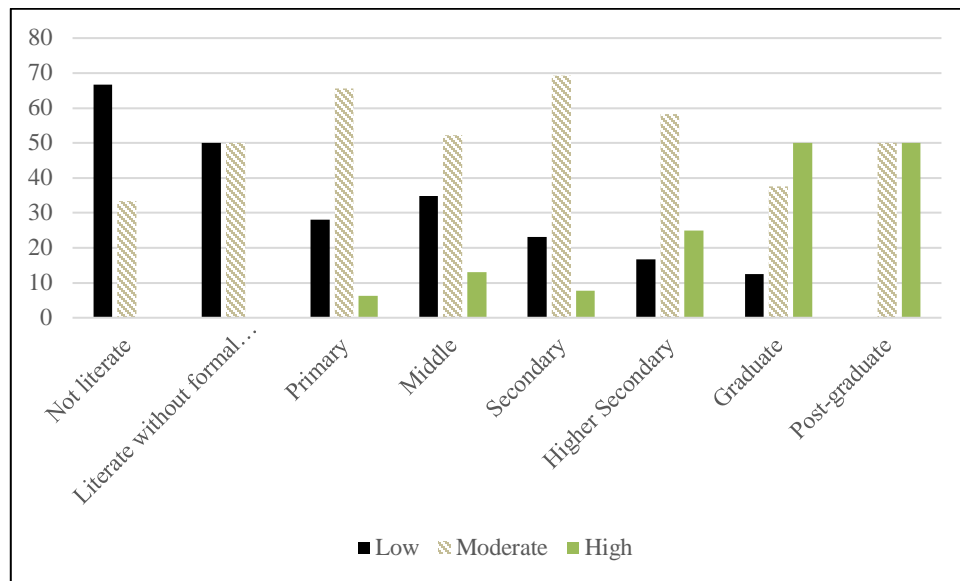
Table 6: Freedom of Physical Mobility (Share of Respondents %)

Activity	Very Low	Low	Reasonable	High	Very High
For a Job	47.00	17.00	14.00	12.00	10.00
Market	5.00	16.00	38.00	26.00	15.00
Temple	0.00	3.00	22.00	43.00	32.00
Social/religious function	2.00	18.00	36.00	27.00	17.00
Doctor/Hospital	0.00	2.00	17.00	35.00	46.00
Visit family and relatives	9.00	19.00	39.00	25.00	8.00
Visit Friends	23.00	30.00	30.00	10.00	7.00
Visit to Children's School	13.00	4.00	19.00	23.00	41.00
Visiting community centres or clubs	56.00	20.00	14.00	7.00	3.00

Go out of village for work	41.00	20.00	29.00	8.00	2.00
Going out late at night/ returning home late at night	91.00	5.00	3.00	0.00	1.00

Source: Authors' calculations based on survey data.

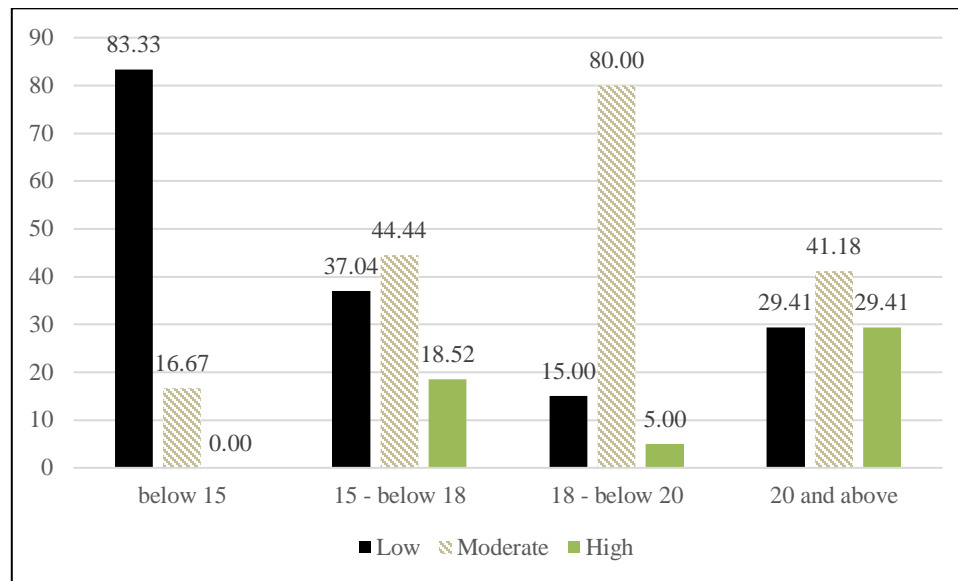
Figure 14: Freedom of Physical Mobility and Level of Education of the Respondent



Source: Authors' calculations based on survey data.

A clear pattern of improvement in freedom of physical mobility with better education is visible in Figure 14. Education, therefore, seems to be positively impacting freedom of movement as well. Figure 15 examines the association of freedom of physical mobility with age of the respondent at the time of marriage. It can be easily observed that the women who married young face greater restrictions on mobility compared to those who married at a later age.

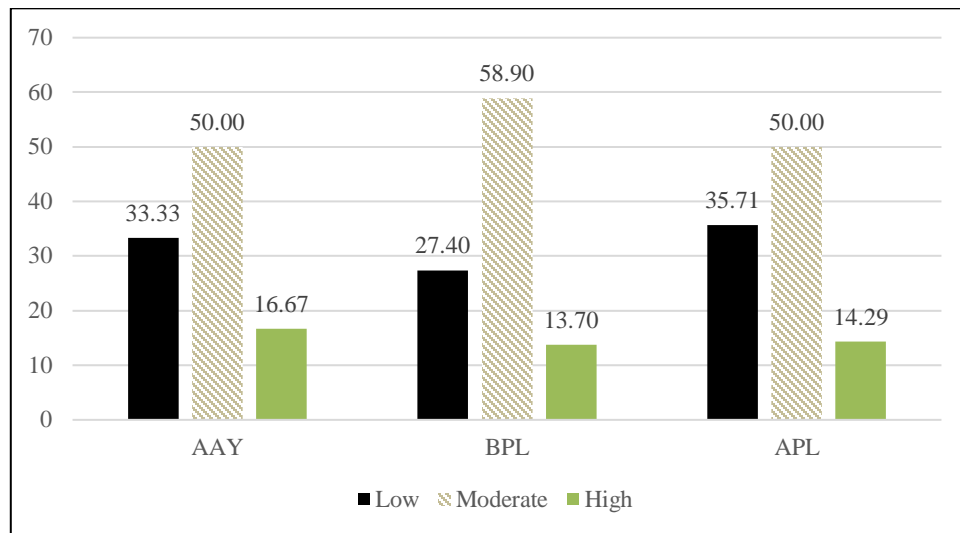
Figure 15: Freedom of Physical Mobility and Age at the Time of Marriage



Source: Authors' calculations based on survey data.

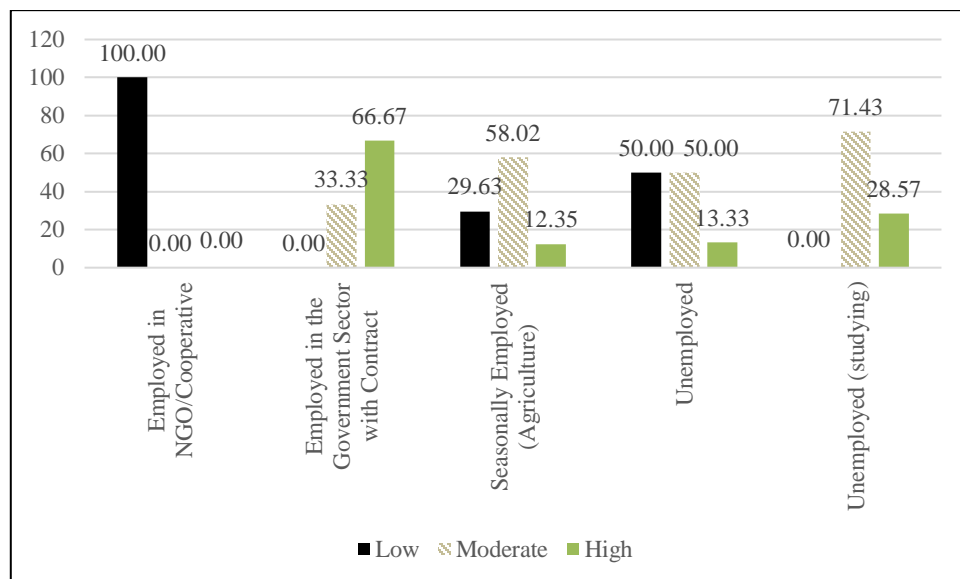
It is noteworthy that women belonging to relatively economic weak backgrounds have greater freedom in mobility. This could be understood from the perspective of the need of the household for the woman to be employed or arrange for resources for the household. Families that are economically well off usually do not allow the women to go to work or travel long distances to fetch water, fodder, fuel wood etc.

Figure 16: Freedom of Physical Mobility and Economic Category of the Household



Source: Authors' calculations based on survey data.

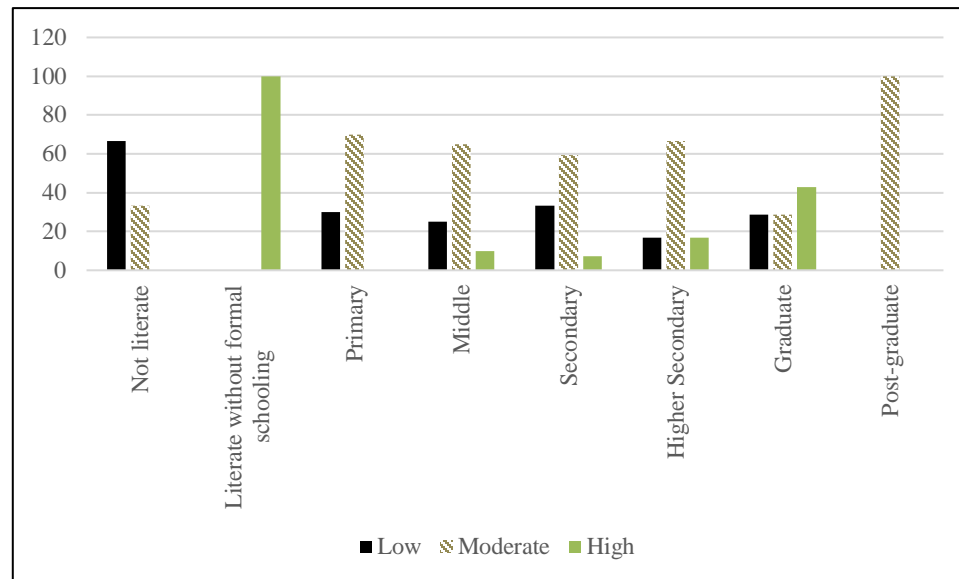
Figure 17: Freedom of Physical Mobility and Occupational Status of the Respondent



Source: Authors' calculations based on survey data.

It is important to note that the respondents who are employed (in the government sector in this case) or are studying report greater freedom in movement. On the other hand, unemployed women and the ones engaged in agriculture are far more constrained.

Figure 18: Freedom of Physical Mobility and Education Level of the Husband



Source: Authors' calculations based on survey data.

Freedom of improvement also improves with an improvement in the education level of the spouse, as shown in Figure 18.

Mamta Devi, comes from an APL, nuclear family. She is 40 and has completed primary level of education. She shared that her level of education will not fetch her job; and her husband also does not allow her to work. Mamta Devi is engaged in seasonal agriculture and restricts herself to her fields and home. She goes to the market occasionally as these affairs are handled by her husband. Leela Devi is a graduate; she trains women in sewing in an NGO. She is 21 and has got married recently. Her in-laws are not supportive of her job and impose a lot of restrictions on her mobility.

These instances highlight that women's lives are not theirs. Most of the decisions no matter how big or small are taken by the others. To improve the socio-economic status of women a lot needs to be done to ensure their autonomy, agency and empowerment.

5.5 OVERALL AUTONOMY

In the previous sections each of the subcomponents of overall autonomy index, namely autonomy in decision-making pertaining to self, children, financial affairs and freedom of physical mobility and the factors influencing the autonomy on these fronts have been discussed in detail. Table 7 shows the distribution of respondents across the three levels of overall autonomy based on the socio-demographic characteristics. Each of these characteristics viz; age of the respondent, education level, marital status, respondent's age at the time of marriage, economic status of the household, occupation of the respondent, family structure as well as husband's education level play an important role determining women's autonomy. A substantial share of women respondents has moderate levels of autonomy and a lot needs to be done to ensure high autonomy and empowerment.

Table 7: Overall Autonomy (Share of Respondents %)

Variable	Category	Low	Moderate	High
Village	Aghariya	28.00	56.00	16.00
	Ladfora	12.00	78.00	10.00
Age Group	15 - below 25	20.00	53.33	26.67
	25 - below 35	12.20	78.05	9.76
	35 - below 45	26.67	63.33	10.00
	45 - below 55	37.50	50.00	12.50
	55 - below 65	25.00	75.00	0.00
	65 - below 75	0.00	50.00	50.00
Education Level	Not literate	66.67	33.33	0.00

	Literate without formal schooling	50.00	50.00	0.00
	Primary	21.88	71.88	6.25
	Middle	17.39	69.57	13.04
	Secondary	7.69	84.62	7.69
	Higher Secondary	16.67	66.67	16.67
	Graduate	0.00	50.00	50.00
	Post-graduate	0.00	50.00	50.00
Marital Status	Married	20.99	69.14	9.88
	Widow	11.11	66.67	22.22
	Unmarried	20.00	50.00	30.00
Age at the time of marriage	below 15	66.67	33.33	0.00
	15 - below 18	25.93	55.56	18.52
	18 - below 20	10.00	85.00	5.00
	20 and above	17.65	64.71	17.65
Economic Category of the household	APL	28.57	50.00	21.43
	BPL	17.81	71.23	10.96
	AAY	25.00	58.33	16.67
Occupational Status of the respondent	Unemployed#	20.00	60.00	20.00
	Seasonally Employed (Agriculture)	20.99	69.14	9.88
	Employed in the Government Sector with Contract	0.00	33.33	66.67
	Employed in NGO/Cooperative	0.00	100.00	0.00

Family Type	Joint	21.57	62.75	15.69
	Nuclear	18.37	71.43	10.20
Education Level of Husband	Not literate	66.67	33.33	0.00
	Literate without formal schooling	0.00	0.00	100.00
	Primary	30.00	70.00	0.00
	Middle	25.00	65.00	10.00
	Secondary	25.93	70.37	3.70
	Higher Secondary	0.00	83.33	16.67
	Graduate	0.00	71.43	28.57
	Post-graduate	0.00	100.00	0.00

Source: Authors' calculations based on survey data. Note: # 7 of these respondents are currently studying.

6. POLITICAL ENGAGEMENT OF WOMEN

To examine political engagement and awareness of women in the region, they were asked if they vote in elections and at what level (Panchayat/State/National), if their vote is influenced by family's opinion, are they members of any political parties and organizations, have they ever contested in elections, participated in rallies and political discussions. They were also asked if they were aware of reservations/quotas for women's political representation.

Table 8: Political Participation of Women (Share of Respondents %)

Political Engagement	Yes	No
Participation in voting in elections	93.00	7.00
Is your vote dependent on your family's opinion	56.00	44.00
Membership of political parties and organizations	4.00	96.00
Contesting in elections	6.00	94.00

Participation in rallies and political discussions	5.00	95.00
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Source: Authors' calculations based on survey data.

Majority of the women are aware of their voting rights and exercise them. In the last round of elections, 92% of the respondents voted at the panchayat level, 86% of them casted their vote in the state elections and a smaller share, 83% voted in the national level elections. Close to half of the respondents reported that their vote depended on the choice of their family. Membership of political parties and organizations and participations in rallies and discussions is negligible. Only 6% of the respondents have ever contested in elections, however, there are women who want to contest. A few of them mentioned that they will contest in the next round of elections for panchayat representation. Khushboo Arya, a 28 year old married woman from an antyodaya household, expressed her wish to contest in elections but has no support from her husband or inlaws. Parvati Devi's husband works as a private supervisor out of Uttarakhand. Parvati is a post graduate; she is aware of voting rights and wants to cast her vote. However she has never been able to vote, since she has to travel to her husband's place frequently. She is usually not in the village when elections happen; she is not a member of any political party and has no political engagement.

It is unfortunate that the respondents of the two villages are unaware or have wrong information about political reservations for women. 85 respondents were unaware of any such quotas; one of them stated that there was no reservation for women at all. Only 14 women had some information on the issue.

Political participation of women can bring a sea change in their socio-economic status. Greater representation of women in the local bodies in the village can have positive spillover effects. The results of our paper speak volumes of negligible political engagement of women in the region. Government programs can certainly help make women aware of what all they can achieve for themselves, other women and their village through political participation.

7. DRUDGERY IN THE HILLS

We have highlighted several instances in this paper, where a woman could not attend school because the schools are located far away from the village or a mother could not educate her children well because of economic constraints and the fact that she has no employment (she would again have to travel a long distance to her workplace) to fulfill her children's needs or a woman who wants to study further or train in a vocation but does not get time due to engagement in domestic chores and responsibilities of agriculture and livestock. Women in hilly areas are overburdened with work and multiple responsibilities.

22 of the respondents mentioned that they live in a kuchha house, 21 in pucca house and the structure of dwelling for the remaining 57 is mixed. Table 9 below gives details of the amenities in the respondents' house. 43% of women cook without a separate kitchen in the house, it is surprising, that even in these times of advancement there are families who do not have a bathroom in the house.

Table 9: Basic Amenities in the House (Share of Respondents %)

Basic Amenities	Yes	No
Separate Kitchen	57.00	43.00
Bathroom	91.00	9.00
Electricity	99.00	1.00

Source: Authors' calculations based on survey data.

94% of the families also have livestock which is usually taken care of by the women. Also majority of families use fuel wood as the main source of fuel (nearly 90 families). Domestic chores and taking care of children or aged family members takes a lot of effort and time on the part of the women. Table 10 intends to give a rough idea about the same. It is known that there is no economic reward for the unconditional care that the women extend to their

families, most of the times, they don't even get respect and recognition for the domestic work they do.

Table 10: Time Spent in Domestic Work (average estimates)

Domestic Work	No. of Hours Spent in a Day
Cooking	3 to 4
Washing clothes	2 to 3
Cleaning the house	1 to 2
Taking care of children/aged	2 to 3 (Entire day for some women)
Collection, grinding and cleaning of food grains/cereals for domestic consumption	3 to 4 (Half or the entire day for some women)

Source: Authors' calculations based on survey data.

Women were asked if the men in the family offered any help in the domestic work. Close to 40% of the respondents mentioned that they get help from the men in the family, 10% receive no help while roughly half of them stated that the men help only to some extent.

Table 11 shares details on the average time spent in a day on outdoor activities. Women devote a major part of their day in agriculture, managing the livestock, fetching water, fodder and fuel wood. Only four women out of all the respondents stated that they receive some income out of selling milk, fuel wood and fodder that they collect.

Purchasing items for daily domestic use requires going to the markets, located outside the village. This responsibility is usually managed by the men of the house.

Table 11: Time Spent in Outdoor Activities (average estimates)

Outdoor Activities	No. of Hours Spent in a Day
Agriculture	3 to 4
Animal Husbandry	2 to 3
Water Fetching	1 to 2

Fodder Collection	1 to 2
Fuel Wood Collection	1 to 2
Purchase of items for daily domestic use/consumption	4 to 6 (Men, do the shopping for most of the families)

Source: Authors' calculations based on survey data.

When it comes to outdoor activities, 70% of the respondents said that the men in the family help, 28 respondents receive help to some extent while 3 of them have no help from the men in the family.

Women have to walk long distances to fetch water, fodder and fuel wood. The data suggests that women in the hilly areas have to walk 2 kms on an average every day to gather fodder and fuel wood and nearly 1 km to fetch water.

Strenuous routine hardly leaves time for education, leisure, recreation or self-care. Table 12 gives an average estimate of time that the women get for themselves in a day.

Table 12: Time taken out for Education/Leisure/Recreation/ Self-care (average estimates)

Education/Leisure/recreation /self-care	No. of Hours Spent in a Day
Attending School	0 to 1 (Women who are studying spend 6 to 8 hours)
Reading and Writing	0 to 1 (Some women teach their children)
Training in a vocation	0 to 1
Craft work	0 to 1
Pursuing a hobby	1 to 2
Watching TV	1 to 2
Social Work	0 to 1
Religious Activities	1 to 2

Computer	0 to 0.5
Social Media - Whatsapp, Facebook	0 to 1
Self-care	1 to 2

Source: Authors' calculations based on survey data.

Extreme work burden and little time for self certainly impact the quality of life, physical health and mental state of being. Unfortunately, women remain trapped in this endless cycle of drudgery with little scope for self - development.

8. POLICY SUGGESTIONS AND CONCLUSION

India is infamous for its unfair gender norms, and gender discrimination gives rise to inequality between men and women in every sphere of life; personal, social, cultural, economic and political. More women than men live in poverty. Economic disparities persist partly because much of the unpaid work within families and communities falls on the shoulders of women and because they face discrimination in the economic sphere.

Social and legal institutions still do not guarantee women equality in basic legal and human rights, in access to or control of land or other resources, in employment and earning, and social and political participation. Laws against domestic violence are often not enforced on behalf of women.

Higher levels of women's education are strongly associated with both lower infant mortality and lower fertility, as well as with higher levels of education and economic opportunity for their children. Women are usually in charge of securing water, food and fuel and of overseeing family health and diet. Therefore, they tend to put into immediate practice whatever they learn about nutrition and preserving the environment and natural resources.

Addressing gender equality and women's empowerment requires strategic interventions at all levels of programming and policy-making (Kabeer 2005). Education is a very important factor to empower the women. Therefore literacy programmes should be properly implemented. There is an urgent need for cooperative and positive attitude of the bureaucrats and government to empower the women.

In the families the attitude of male members should be changed. They can provide a chance to the women in the family to participate in the political activities. A healthy environment should be created by eliminating the *parda* system, dowry system, and caste system. Generally it is also observed that women representatives of the Panchayat do not participate in the meetings. Effective measures are therefore needed to ensure not just local representation but participation of these women in the policy and decision-making space.

Economic, political, educational empowerment and stewardship of natural resources are critical to ensure development for all. It is crucial therefore:

- To create an ambience in the society for tolerance and mutual respect for women;
- To ensure that education becomes accessible to the socially and economically marginalized women and girls;
- To enhance participation of women and girls in formal and informal education programmes and to create an environment in which education can serve the objectives of women's equality;
- To encourage and promote a gender-based discourse in society;
- To enhance the self-image and self-confidence of women;
- To form women's groups at the village level so that the women's groups can take collective action to start the process of social change;
- To create an environment whereby women can seek knowledge and information and enable them to recognize their contribution to the economy as producers and as workers, and enable them to play a positive role in their own development and in the development of society.
- To work for the livelihoods enhancement of vulnerable and poor women through enterprise and business promotion.

The focus should be on practical gender needs by concentrating mostly on drudgery reduction, health, nutrition and basic education. SHGs and bank linkages could be created. It is these 'groups' that can address issues that affect women's everyday lives -- relating to education, health, law, panchayats, and local issues such as 'jal,' 'jungle,' 'jameen' (water, land, fodder).

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