

Women are the prime targets of programmes that aim at improving maternal and child health and achieving other desired demographic goals. This is not surprising since women are the ones that bear children and are typically the primary caregivers in households. An understanding of the status and empowerment of women in society and within their households is thus critical to promoting change in reproductive attitudes and behaviour, especially in patriarchal societies (Dyson and Moore, 1983; Jejeebhoy, 1995; Jeffery and Basu, 1996; Kabeer, 2001). Notably, the National Population Policy 2000, specifically identified the low status of women in India as an important barrier to the achievement of population and maternal and child welfare goals (Ministry of Health and Family Welfare, 2000).

NFHS-3 collected data on a large number of indicators of women's empowerment from both women and men. Information was collected on the magnitude of a wife's earnings relative to her husband's earnings, control over the use of one's own earnings and those of the spouse, a wife's participation in household decision making, women's control over resources, knowledge and use of micro-credit programmes, freedom of movement, and gender-role attitudes. With regard to the latter, women and men were both asked about specific circumstances under which they feel that a woman is justified in refusing to have sexual intercourse with her husband and about specific circumstances under which they feel that wife beating is justified. Men are additionally asked about specific actions a man has a right to take if his wife refuses him sex. These attitude questions are all aimed at capturing the conscientization of women and men with regard to gender equality. This chapter discusses each of these indicators of women's empowerment. Where possible, the empowerment indicators for women are compared with similar indicators for men. Note that these more direct indicators of women's empowerment collected in NFHS-3 are in addition to other common proxies of women's empowerment, including education, age at first marriage, employment, and receipt of cash earnings, which have already been discussed in earlier chapters. Freedom from domestic violence, an important dimension and enabler of women's empowerment, is discussed in the next chapter.

This chapter also defines three summary indices of women's empowerment derived from women's responses. The indices are based on the number of household decisions in which the respondent participates, her opinion on the number of circumstances for which a woman is justified in refusing to have sexual intercourse with her husband, and her opinion on the number of reasons that justify wife beating. The ranking of women on these three indices is then related to selected demographic and health outcomes, including contraceptive use and the receipt of health care services during pregnancy, at delivery, and in the postnatal period. In addition, survivorship of children is tabulated by the ranking of their mothers on the indices.

14.1 EMPLOYMENT AND CONTROL OVER INCOME

In this section the issue of women's and men's employment, which was first discussed in Chapter 3, is revisited from the perspective of women's empowerment within marriage.

Employment and control over income are compared for currently married women and currently married men to better understand the relative status of married women. Accordingly, for currently married women and men, the percentage employed at any time during the 12 months preceding the survey and the percent distribution of those employed in the 12 months preceding the survey by type of earnings they received are shown according to age in Table 14.1 and according to state in Table 14.2. Various indicators of control over own and spousal earnings are shown in Tables 14.3-14.5.

Table 14.1 Employment and cash earnings of currently married women and men									
Percentage of currently married women and currently married men age 15-49 who were employed at any time in the 12 months preceding the survey and percent distribution of currently married women and men employed in the 12 months preceding the survey by type of earnings, according to age, India, 2005-06									
Age	Percentage employed	Number of respondents	Percent distribution of employed respondents by type of earnings					Total	Employed respondents
			Cash only	Cash and in-kind	In-kind only	Not paid	Missing		
WOMEN									
15-19	31.4	6,726	39.1	15.9	13.6	31.4	0.0	100.0	2,111
20-24	32.5	16,782	45.6	12.4	13.3	28.6	0.0	100.0	5,448
25-29	41.0	18,540	54.1	12.5	11.5	21.9	0.0	100.0	7,603
30-34	47.9	16,459	52.1	14.0	12.0	21.9	0.0	100.0	7,890
35-39	49.8	14,492	55.0	13.6	10.2	21.1	0.1	100.0	7,220
40-44	49.4	11,605	51.3	12.6	11.1	25.0	0.0	100.0	5,734
45-49	45.3	8,484	49.2	12.7	11.5	26.5	0.1	100.0	3,844
Total	42.8	93,089	51.0	13.2	11.6	24.1	0.0	100.0	39,851
MEN									
15-19	87.6	369	60.7	23.8	6.8	8.7	0.0	100.0	323
20-24	97.6	3,836	69.7	20.5	4.2	5.5	0.1	100.0	3,743
25-29	99.0	7,508	73.1	19.4	3.1	4.4	0.1	100.0	7,431
30-34	99.3	8,736	75.0	17.8	2.9	4.3	0.0	100.0	8,677
35-39	99.3	8,866	73.8	18.5	3.4	4.3	0.0	100.0	8,800
40-44	98.9	7,740	71.4	19.1	3.9	5.6	0.1	100.0	7,658
45-49	98.6	6,447	70.5	19.9	3.4	6.2	0.0	100.0	6,353
Total	98.8	43,501	72.5	19.0	3.4	5.0	0.0	100.0	42,985

Nationally, 43 percent of currently married women age 15-49 and 99 percent of currently married men age 15-49 were employed some time in the 12 months preceding the survey. About half (51 percent) of employed currently married women earned only cash and another 13 percent received both cash and in-kind payments; thus, 64 percent of currently married women earned cash for their work. About one in four women did not receive any payment at all. By contrast, 92 percent of currently married men age 15-49 earned cash for their work (73 percent received only cash and 19 percent received cash and in-kind payments) and only 5 percent did not receive any payment. Thus, not only are currently married women less than half as likely as currently married men to be employed, but when employed, they are only 70% as likely as men to be paid only in cash and five times as likely as men to not receive any earnings at all.

Employment among currently married women increases from 31 percent in the age group 15-19 to 50 percent in the age group 35-39, and then declines slightly to 45 percent in the oldest age group. Among employed women, those age 15-19 are least likely to be employed for cash only (39 percent) and most likely to be employed in work for which they do not receive any earnings (31 percent). Women age 35-39 are not only most likely to be employed, but are also most likely to earn only cash (55 percent) and least likely to be employed in work for which they do not receive any cash earnings. Nonetheless, even in this age group, one in five women do not

receive any cash earnings. Overall, both the likelihood of employment and of receiving cash earnings do not vary much by age among currently married women age 25 years or older, but are lower for women age 15-24.

Among currently married men, there is very little variation in employment and employment for cash according to age. Employment among currently married men age 20-49 is virtually universal, with 98 to 99 percent being employed in all age groups. The only age group in which employment is somewhat lower is 15-19, an age group in which few men are married. Nonetheless, even in this age group, 88 percent of currently married men are employed. The percentage of employed men earning only cash is relatively low, at 61 percent, only in the youngest age group; in the remaining age groups 70-75 percent of men earn only cash. In no age group is the proportion of men employed with no earnings higher than 9 percent.

Employment in the past 12 months among currently married women varies greatly by state, from 21 percent in Delhi and 23 percent in Punjab to 65 percent in Manipur, 71 percent in Chhattisgarh, and 76 percent in Arunachal Pradesh (Table 14.2). Other states where at least half of currently married women are employed are Jharkhand, Rajasthan, Madhya Pradesh, Andhra Pradesh, and Gujarat. By contrast, employment among currently married men does not vary across states. In all states, 96 percent or more currently married men were employed at some time during the past 12 months.

Among the employed, the percentage who earn cash (either cash only or both cash with in-kind payment) also varies much more for women than for men across states. More than three out of four employed men earn cash in all states except Manipur, Nagaland, and Chhattisgarh. Even in Manipur, Nagaland, and Chhattisgarh, 67-75 percent earn cash—more than the national average for women. By contrast, the percentage of employed currently married women earning cash varies from a high of 95 percent in Delhi to a low of 33 percent in Himachal Pradesh. In 11 states, including Himachal Pradesh, less than half of employed women earn cash. None of these states are in the West or the South Regions. States where at least three out of four employed currently married women are earning cash include Kerala (91 percent), Tamil Nadu (90 percent), Assam (85 percent), Andhra Pradesh (84 percent), Goa (83 percent), West Bengal (83 percent), Punjab (79 percent), and Manipur (76 percent). Notably, several of the states where a high proportion of the employed are earning cash, including Delhi, are the very states in which women are least likely to be employed.

These tables show a distinct disadvantage for currently married women compared with currently married men not only in terms of the proportions employed, but also in the proportions who are paid in cash for their work. The level of disadvantage varies greatly across states.

For women, earning cash is not likely to be a sufficient condition for financial empowerment. Financial empowerment also requires control over the use of one's earnings. In addition, a married woman's ability to convert earnings into empowerment in her own household may also depend on the perceived relative importance of these earnings to the household. Accordingly, in NFHS-3, currently married women who were employed at any time in the 12 months preceding the survey were asked 'Who decides how the money you earn will be used: mainly you, mainly your husband, or you and your husband jointly?' to measure women's

Table 14.2 Employment and cash employment by state

Percentage of currently married women and currently married men age 15-49 who were employed in the 12 months preceding the survey and among those employed in the 12 months preceding the survey, percentage who were earning cash, according to state, India, 2005-06

State	Currently married women		Currently married men	
	Percentage employed in the past 12 months	Among those employed in the past 12 months, percentage earning cash	Percentage employed in the past 12 months	Among those employed in the past 12 months, percentage earning cash
India	42.8	64.2	98.8	91.5
North				
Delhi	20.8	94.7	99.5	99.5
Haryana	27.8	51.9	98.3	96.7
Himachal Pradesh	31.1	33.4	97.4	87.1
Jammu & Kashmir	36.1	35.5	99.6	84.5
Punjab	23.2	78.9	99.0	98.9
Rajasthan	56.3	48.0	98.5	95.9
Uttaranchal	45.5	33.5	98.8	82.3
Central				
Chhattisgarh	71.4	44.5	99.4	67.4
Madhya Pradesh	56.3	59.3	99.2	89.2
Uttar Pradesh	33.8	44.6	98.4	94.6
East				
Bihar	35.2	49.8	96.3	88.0
Jharkhand	57.7	47.4	99.2	87.3
Orissa	36.1	72.4	98.8	78.4
West Bengal	32.1	83.2	99.3	94.8
Northeast				
Arunachal Pradesh	76.1	37.0	97.1	75.0
Assam	27.0	85.3	97.8	92.3
Manipur	65.3	76.0	98.6	74.6
Meghalaya	42.5	48.8	98.5	85.9
Mizoram	45.2	61.7	98.2	75.8
Nagaland	48.3	41.5	97.8	69.6
Sikkim	32.2	69.3	98.8	90.0
Tripura	29.7	74.3	99.2	94.1
West				
Goa	33.1	82.6	97.7	95.3
Gujarat	51.9	60.7	99.5	80.9
Maharashtra	49.6	69.6	99.3	97.4
South				
Andhra Pradesh	53.3	83.6	99.0	99.1
Karnataka	47.0	72.0	99.6	78.7
Kerala	29.1	91.3	98.9	97.8
Tamil Nadu	48.4	89.9	99.4	98.6

relative control over the use of their earnings. Women were also asked ‘Would you say that the money that you earn is more than what your husband earns, less than what he earns, or about the same?’ to assess the relative magnitude of women’s earnings in comparison to their husband’s earnings. Currently married men who said that their wives were employed for cash were also asked these questions about their wife’s earnings. Women’s and men’s responses to these questions are tabulated according to the respondent’s background characteristics in Tables 14.3.1 and 14.3.2, respectively. It is expected that employment and earnings are more likely to empower women if women (alone or jointly with their husbands) make decisions about their own earnings and if these earnings are perceived by both wives and husbands to be significant relative to those of the husband.

As shown in Table 14.3.1, most currently married women who are employed and earn cash say that they, either alone (24 percent) or jointly with their husbands (57 percent), decide

how the money they earn will be used. One in six women do not participate in the decision of how their earnings are used. For 15 percent, the husband mainly decides how the money they earn will be used and, for another 3 percent, someone other than the husband decides. The proportion of women who themselves mainly decide the disposition of their own earnings increases with age, education, and wealth, whereas the proportion for whom the husband mainly decides, decreases with age, education, and wealth. However, even among the oldest age group, the most highly educated category of women, and women belonging to the highest wealth quintile, only 28-31 percent of women mainly decide for themselves how their earnings are to be used. Currently married employed women in urban areas are more likely to say that they themselves mainly decide how their earnings are used and much less likely to say that their husband mainly decides this, than their rural counterparts. The distribution according to decision maker about the use of women's earnings is similar for nuclear and non-nuclear households with one difference: some person other than the wife or husband is more likely to make decisions about the use of the woman's earnings in non-nuclear households (6 percent) than in nuclear households (0.6 percent).

Table 14.3.1 Control over women's cash earnings and relative magnitude of women's cash earnings: Women's reports

Percent distribution of currently married women age 15-49 who received cash earnings for employment in the 12 months preceding the survey by person who decides how cash earnings are used and by whether women earned more or less than their husband, according to background characteristics, India, 2005-06

Background characteristic	Person who decides how women's cash earnings are used:					Total	Women's cash earnings compared with their husband's cash earnings:					Total	Number of women
	Mainly wife	Wife and husband	Mainly husband	Other	Missing		More	Less	About the same	Husband has no earnings	Don't know/missing		
Age													
15-19	17.7	42.1	20.0	18.6	1.6	100.0	7.3	79.8	6.0	1.7	5.1	100.0	1,162
20-24	19.1	52.7	18.6	8.1	1.5	100.0	6.8	79.8	8.8	0.7	3.9	100.0	3,164
25-29	22.5	57.3	16.2	2.7	1.3	100.0	8.0	79.0	8.8	1.0	3.1	100.0	5,064
30-39	25.5	58.5	13.5	1.0	1.4	100.0	10.8	72.5	11.1	2.2	3.3	100.0	10,169
40-49	28.3	57.2	12.7	0.4	1.4	100.0	12.6	66.8	12.5	4.3	3.8	100.0	6,041
Residence													
Urban	33.3	55.2	8.0	1.6	1.8	100.0	12.4	69.9	11.6	2.9	3.2	100.0	7,075
Rural	21.0	57.0	17.3	3.4	1.3	100.0	9.1	75.1	10.0	2.1	3.7	100.0	18,526
Education													
No education	22.7	54.9	18.3	2.6	1.5	100.0	9.1	73.7	10.5	2.5	4.2	100.0	14,756
<5 years complete	24.0	58.0	13.5	3.3	1.2	100.0	10.3	75.0	9.5	2.6	2.6	100.0	2,375
5-7 years complete	26.5	55.4	12.5	4.3	1.4	100.0	8.8	78.0	8.5	2.0	2.7	100.0	3,133
8-9 years complete	27.4	58.7	7.9	4.6	1.4	100.0	9.3	77.5	8.2	2.2	2.8	100.0	1,710
10-11 years complete	28.2	59.4	9.0	2.6	0.8	100.0	12.2	75.5	8.9	1.3	2.0	100.0	1,241
12 or more years complete	28.6	63.7	4.9	1.3	1.6	100.0	16.6	63.0	16.2	1.5	2.7	100.0	2,384
Number of living children													
0	23.5	50.0	14.2	10.7	1.6	100.0	7.9	76.9	8.6	2.1	4.6	100.0	2,307
1-2	24.2	56.5	14.6	3.4	1.3	100.0	10.7	74.0	10.6	1.8	2.9	100.0	10,699
3-4	24.5	57.4	15.6	1.2	1.4	100.0	9.9	73.3	10.7	2.7	3.4	100.0	9,513
5+	25.7	58.5	13.3	0.5	1.9	100.0	9.6	71.5	10.7	2.7	5.5	100.0	3,082
Household structure¹													
Nuclear	24.4	59.0	14.5	0.6	1.4	100.0	10.3	73.6	10.6	2.3	3.2	100.0	15,570
Non-nuclear	24.4	52.6	15.1	6.4	1.4	100.0	9.7	73.8	10.2	2.3	4.1	100.0	10,031
Religion													
Hindu	23.1	56.9	15.5	3.0	1.4	100.0	9.7	73.8	10.6	2.2	3.7	100.0	21,819
Muslim	37.3	48.3	10.2	2.4	1.9	100.0	10.3	75.3	8.1	2.9	3.4	100.0	2,268
Christian	24.9	62.9	9.3	2.1	0.7	100.0	14.3	71.4	11.0	1.7	1.6	100.0	784
Sikh	30.2	59.3	8.0	1.9	0.6	100.0	9.2	72.2	11.9	3.3	3.4	100.0	230
Buddhist/Neo-Buddhist	18.6	62.5	15.1	2.1	1.7	100.0	14.8	69.4	12.1	1.8	2.0	100.0	328
Jain	(38.9)	(60.4)	(0.0)	(0.0)	(0.7)	100.0	(24.2)	(51.5)	(17.4)	(6.2)	(0.7)	100.0	23
Other	17.7	68.6	9.5	2.0	2.2	100.0	17.2	71.1	7.7	1.5	2.4	100.0	125
Caste/tribe													
Scheduled caste	25.2	56.3	14.9	2.5	1.1	100.0	9.8	76.3	9.2	2.1	2.7	100.0	6,287
Scheduled tribe	17.1	59.0	19.4	3.3	1.2	100.0	9.8	73.3	11.7	2.0	3.3	100.0	3,146
Other backward class	22.7	57.2	15.2	3.2	1.7	100.0	9.4	72.9	11.0	2.3	4.5	100.0	10,083
Other	30.6	54.4	11.1	2.4	1.5	100.0	11.4	72.8	10.0	2.6	3.1	100.0	5,800
Don't know	30.7	43.3	22.5	2.7	0.8	100.0	13.9	77.8	6.6	1.0	0.8	100.0	169

Continued...

Table 14.3.1 Control over women's cash earnings and relative magnitude of women's cash earnings: Women's reports—*Continued*

Background characteristic	Person who decides how women's cash earnings are used:					Total	Women's cash earnings compared with their husband's cash earnings:					Total	Number of women
	Mainly wife	Wife and husband	Mainly husband	Other	Missing		More	Less	About the same	Husband has no earnings	Don't know/missing		
Wealth index													
Lowest	20.1	58.0	17.7	2.9	1.3	100.0	8.5	74.9	10.3	2.2	4.2	100.0	6,552
Second	21.4	54.9	18.6	3.4	1.7	100.0	9.6	74.6	9.5	2.1	4.1	100.0	5,891
Middle	25.1	55.6	15.5	3.0	0.8	100.0	9.8	74.9	10.0	2.4	2.9	100.0	5,523
Fourth	28.9	55.6	10.8	3.0	1.7	100.0	10.9	73.1	10.3	2.6	3.1	100.0	4,164
Highest	31.4	59.0	6.3	1.6	1.8	100.0	13.0	68.7	13.1	2.1	2.9	100.0	3,471
Total	24.4	56.5	14.8	2.9	1.4	100.0	10.0	73.7	10.4	2.3	3.6	100.0	25,601

Note: Total includes women with missing information on education, religion, and caste/tribe, who are not shown separately.

() Based on 25-49 unweighted cases.

¹ Nuclear households are households comprised of a married couple or a man or a woman living alone or with unmarried children (biological, adopted, or fostered) with or without unrelated individuals.

The main decision maker about the use of currently married women's earnings varies greatly by religion and caste/tribe. The husband is more likely to be the main decision maker in the case of Buddhist/Neo-Buddhist and Hindu women (15-16 percent) than for women of any other religion; and Muslim and Jain women (37-39 percent) are more likely to be the main decision makers themselves than women of any other religion. Notably, less than half of Muslim women say that they decide about the use of their earnings jointly with their husband, compared with 57-69 percent of women of any other religion. By caste/tribe, 19 percent of women belonging to the scheduled tribes say that their husbands mainly decide about the use of their earnings, compared with 11-15 percent for women in the other caste/tribe groups; and it is women in the 'other' caste/tribe category who are most likely to say that they themselves mainly decide the use of their own earnings (31 percent).

The proportion of women deciding about the use of their own earnings jointly with their husbands varies little by background characteristics. In general, 53-59 percent of women in most categories say that they jointly with their husbands are the main decision makers on the use of their earnings. The major exceptions are women age 15-19, Muslim women, and women with no children who are less likely and women who have 12 or more years of education and women belonging to religions other than the Hindu, Muslim, and Sikh religions who are more likely than the average woman to make this decision jointly with their husband.

The second vertical panel of Table 14.3.1 shows the percent distribution of currently married women who earned cash for employment in the past 12 months, according to the magnitude of their earnings relative to those of their husband. Overall, only 10 percent of the women say that their earnings are greater than their husbands' earnings and another 10 percent say that their earnings are about equal to their husbands' earnings. Thus the vast majority of women say that they earn less than their husband. The proportion of women who earn more or about the same as their husband varies between 13 and 26 percent for most groups of women with about a quarter of the older women, urban women, and women in the highest wealth quintile saying that they earn about the same or more than their husband. The most notable exception is employed women with 12 or more years of completed education, among whom one in three say that they earn at least as much as their husband.

In NFHS-3, to understand men's perspectives on women's earnings, currently married men whose wives were earning cash were also asked about the control of their wife's earnings and the relative magnitude of their wife's earnings compared with their own. Men's answers to these questions are tabulated according to men's background characteristics in Table 14.3.2.

Notably, men's reports of the decision maker for the use of their wife's earnings compare well with women's own answers on the same questions. However, men are somewhat less likely to report that their wife is the main decision maker (20 percent, compared with 24 percent for women), and somewhat more likely to say that the decisions about the use of their wife's earnings are taken jointly (63 percent, compared with 57 percent for women). The proportion saying that the husband mainly takes the decision about the use of the wife's earnings is almost the same whether women or men are asked the question (15 percent for women and 16 percent for men).

Table 14.3.2 Control over women's cash earnings and relative magnitude of women's cash earnings: Men's reports

Percent distribution of currently married men age 15-49 whose wives are employed and receive cash earnings by the person who decides how their wife's cash earnings are used and by whether their wife earned more or less than them, according to background characteristics, India, 2005-06

Background characteristic	Person who decides how women's cash earnings are used:				Total	Women's cash earnings compared with their husband's cash earnings:					Total	Number of men
	Mainly wife	Wife and husband	Mainly husband	Other		More	Less	About the same	Husband has no earnings	Don't know/missing		
Age												
15-19	(14.3)	(74.2)	(11.5)	(0.0)	100.0	(3.2)	(60.6)	(23.1)	(13.0)	(0.0)	100.0	41
20-24	19.5	61.3	19.2	0.0	100.0	9.8	74.8	6.3	7.1	2.1	100.0	416
25-29	17.4	63.0	19.2	0.4	100.0	9.0	72.8	9.8	6.4	2.1	100.0	1,058
30-39	19.6	63.7	15.7	0.9	100.0	9.9	66.6	14.3	7.0	2.2	100.0	3,477
40-49	21.5	63.2	14.6	0.7	100.0	10.6	62.8	15.0	9.8	1.7	100.0	3,352
Residence												
Urban	27.3	61.6	10.7	0.5	100.0	13.4	68.5	13.8	2.6	1.7	100.0	2,380
Rural	17.2	64.1	17.9	0.8	100.0	8.7	65.3	13.6	10.3	2.1	100.0	5,965
Education												
No education	17.6	62.4	18.7	1.3	100.0	8.3	68.1	13.8	7.8	2.0	100.0	2,644
<5 years complete	18.2	60.6	20.3	0.9	100.0	9.1	66.9	13.0	10.0	1.1	100.0	1,451
5-7 years complete	21.4	62.9	15.5	0.1	100.0	9.6	67.8	10.9	9.6	2.2	100.0	1,395
8-9 years complete	23.8	59.9	16.1	0.2	100.0	11.4	67.7	11.0	8.2	1.6	100.0	1,039
10-11 years complete	19.4	68.1	12.0	0.4	100.0	12.8	65.0	12.7	7.2	2.3	100.0	612
12 or more years complete	23.3	69.9	6.5	0.4	100.0	12.7	59.0	20.2	5.1	3.0	100.0	1,204
Number of living children												
0	21.6	63.1	15.1	0.2	100.0	9.4	67.6	14.1	7.4	1.5	100.0	678
1-2	19.7	64.2	15.4	0.7	100.0	10.6	66.7	13.9	6.9	1.8	100.0	3,644
3-4	19.8	62.0	17.7	0.5	100.0	10.0	65.2	14.0	8.7	2.1	100.0	3,136
5+	21.5	65.1	11.7	1.7	100.0	8.1	67.2	11.0	11.1	2.6	100.0	886
Household structure¹												
Nuclear	20.0	63.5	16.0	0.6	100.0	10.4	66.6	13.8	7.1	2.1	100.0	5,189
Non-nuclear	20.2	63.2	15.7	0.9	100.0	9.4	65.7	13.4	9.7	1.8	100.0	3,156
Religion												
Hindu	20.0	63.1	16.1	0.8	100.0	9.5	66.0	14.0	8.4	2.1	100.0	7,238
Muslim	24.1	55.9	20.0	0.0	100.0	12.2	73.9	7.1	5.3	1.6	100.0	555
Christian	15.9	75.3	8.5	0.3	100.0	15.4	58.5	14.3	9.8	2.0	100.0	306
Sikh	(14.1)	(77.7)	(8.3)	(0.0)	100.0	(11.2)	(49.5)	(37.1)	(2.1)	(0.0)	100.0	56
Buddhist/Neo-Buddhist	21.3	66.8	11.9	0.0	100.0	12.9	69.4	15.5	0.8	1.4	100.0	129
Other	14.2	82.0	3.8	0.0	100.0	16.3	70.9	4.2	8.4	0.2	100.0	46
Caste/tribe												
Scheduled caste	20.2	60.4	18.4	1.0	100.0	9.8	73.2	11.1	4.4	1.5	100.0	1,834
Scheduled tribe	14.8	69.8	14.9	0.5	100.0	6.5	59.9	16.5	16.0	1.1	100.0	1,306
Other backward class	19.6	64.9	14.5	1.0	100.0	10.5	65.6	13.2	8.3	2.4	100.0	3,127
Other	24.2	59.5	16.2	0.1	100.0	11.8	65.5	14.4	5.9	2.4	100.0	2,011
Wealth index												
Lowest	17.8	64.0	17.4	0.8	100.0	7.7	68.7	11.0	11.2	1.5	100.0	2,008
Second	18.4	61.3	19.7	0.7	100.0	8.3	68.1	12.8	8.9	1.8	100.0	1,909
Middle	18.1	62.0	18.7	1.1	100.0	9.9	66.7	13.1	8.3	2.0	100.0	1,804
Fourth	24.3	62.5	12.6	0.5	100.0	12.8	63.9	14.0	7.1	2.3	100.0	1,364
Highest	24.4	68.4	7.1	0.1	100.0	13.3	61.6	19.7	2.8	2.7	100.0	1,260
Total age 15-49	20.1	63.4	15.9	0.7	100.0	10.0	66.2	13.7	8.1	2.0	100.0	8,345
Age 50-54	20.8	62.4	16.3	0.5	100.0	10.9	59.5	16.4	10.5	2.8	100.0	924
Total age 15-54	20.1	63.3	15.9	0.7	100.0	10.1	65.6	13.9	8.3	2.1	100.0	9,269

Note: Total includes men with missing information on education and caste/tribe, Jain men, and men for whom caste/tribe is not known, who are not shown separately.

() Based on 25-49 unweighted cases.

¹ Nuclear households are households comprised of a married couple or a man or a woman living alone or with unmarried children (biological, adopted, or fostered) with or without unrelated individuals.

Men's responses to the question about the control of their wife's earnings do not vary linearly with several background characteristics, particularly with their age, education, number of living children, and wealth. As in the case of women, urban men are more likely than rural men to report that the wife is the main decision maker about the use of her own earnings. Muslim men, like Muslim women, were more likely than men of most other religions to say that the wife mainly takes the decision about the use of her own earnings; they were also most likely to say that they themselves mainly take the decision about the use of their wife's earnings.

When men whose wives were employed for cash were asked about the relative magnitude of their wife's earnings, 10 percent said that their wife earned more than them, 66 percent said that she earned less than them, and 14 percent said that she earned about the same. This distribution also compares quite well with the distribution based on women's responses. However, 8 percent of men who had a wife with earnings said that they themselves did not have cash earnings, while only 2 percent of women with earnings reported their spouses as not earning cash. The youngest and the oldest men are more likely than men in other age groups to have wives who earn the same or more than them; however, the youngest men are also more likely than older men to not have any cash earnings. The proportions of men who have wives who earn the same or more than them is highest for men who have 12 or more years of education, for Sikh men, and for men who belong to the 'other' caste/tribe category. The likelihood of a man's wife earning at least as much as him, increases with the wealth index; notably too, the proportion of men reporting having no cash earnings declines with the wealth index. At double the national average, men belonging to the scheduled tribes are more likely than any other category of men to report not having any cash earnings.

This direct comparison of men's and women's responses to a wife's control over her own earnings suggests that only about 20-25 percent of wives (depending on whether women or men are asked) mainly make decisions about the use of their own earnings. Further, the data suggest that among couples in which both partners have earnings, in more than one in five the woman is earning as much or more than her husband.

Since a large proportion of married women are not employed and do not earn cash, their autonomy and empowerment will depend in part on having a say in how the earnings of their husbands are used. Furthermore, research suggests that an increase in household income spent by women is associated with an increase in the share of the household budget allocated to child welfare expenditures (World Bank, 2001). Accordingly, NFHS-3 asked currently married women and currently married men who—the wife, the husband, or both husband and wife jointly—is the main decision maker with regard to the husband's earnings. Table 14.4 shows the responses of currently married women and men to this question. Overall, women are somewhat more likely than men to report that they mainly decide how their husband's income is used (7 percent of women, compared with 2 percent of men), and men are somewhat more likely than women to say that they mainly decide how their own income is used (28 percent of men, compared with 25 percent of women). The majority of both women and men say that the decision is made jointly. Women are about twice as likely as men to say that someone other than the man or the woman decides how the husband's income is to be used.

Table 14.4 Control over men's cash earnings

Percent distribution of currently married women age 15-49 whose husbands receive cash earnings and of currently married men age 15-49 who receive cash earnings, by person who decides how men's cash earnings are used, according to background characteristics, India, 2005-06

Background characteristic	Person who decides how men's cash earnings are used													Number of men
	Reported by currently married women						Reported by currently married men							
	Mainly wife	Husband and wife jointly	Mainly husband	Other	Missing	Total	Number of women	Mainly wife	Husband and wife jointly	Mainly husband	Other	Missing	Total	
Age														
15-19	3.7	43.0	27.7	25.4	0.2	100.0	6,419	0.0	55.1	27.8	17.0	0.0	100.0	273
20-24	4.2	53.9	26.6	15.1	0.1	100.0	16,351	1.3	58.4	28.2	11.9	0.2	100.0	3,375
25-29	5.5	62.2	24.8	7.3	0.2	100.0	18,300	1.5	61.4	30.6	6.1	0.4	100.0	6,870
30-39	7.5	66.5	23.1	2.8	0.1	100.0	30,511	2.1	67.0	28.2	2.0	0.6	100.0	16,165
40-49	9.0	66.0	23.8	1.1	0.1	100.0	19,568	2.9	69.8	26.4	0.4	0.5	100.0	12,668
Residence														
Urban	7.2	66.4	21.5	4.8	0.1	100.0	28,079	2.9	69.2	25.4	2.1	0.4	100.0	14,028
Rural	6.3	59.5	25.9	8.2	0.2	100.0	63,071	1.8	64.3	29.6	3.7	0.6	100.0	25,324
Education														
No education	7.6	59.4	26.4	6.4	0.2	100.0	43,011	2.4	62.4	32.7	1.8	0.6	100.0	9,193
<5 years complete	7.0	58.8	28.2	5.9	0.1	100.0	7,598	3.3	62.8	31.4	2.1	0.4	100.0	4,710
5-7 years complete	6.6	60.2	24.4	8.5	0.2	100.0	13,704	2.2	63.6	29.8	3.9	0.4	100.0	6,714
8-9 years complete	5.2	63.3	22.8	8.5	0.1	100.0	10,495	2.1	66.5	26.4	4.6	0.4	100.0	6,839
10-11 years complete	4.5	65.8	21.2	8.4	0.1	100.0	7,577	1.9	69.1	24.7	3.7	0.6	100.0	4,707
12 or more years complete	4.1	71.4	17.4	7.0	0.1	100.0	8,760	1.4	72.9	22.0	3.0	0.7	100.0	7,183
Number of living children														
0	3.7	50.3	26.8	19.1	0.2	100.0	9,743	1.4	62.0	27.6	8.7	0.3	100.0	4,428
1-2	5.6	61.3	24.9	8.2	0.1	100.0	40,143	2.2	66.0	27.6	3.6	0.5	100.0	18,222
3-4	8.0	64.3	23.6	3.9	0.1	100.0	30,571	2.3	66.8	29.0	1.4	0.6	100.0	12,572
5+	8.6	65.4	24.0	1.7	0.2	100.0	10,693	2.5	68.7	27.7	0.4	0.7	100.0	4,129
Household structure¹														
Nuclear	7.6	67.1	23.8	1.3	0.1	100.0	47,135	2.6	69.2	27.4	0.2	0.6	100.0	20,452
Non-nuclear	5.4	55.7	25.3	13.4	0.2	100.0	44,015	1.7	62.8	28.7	6.3	0.5	100.0	18,900
Religion														
Hindu	6.3	61.9	24.3	7.3	0.2	100.0	74,223	2.2	65.8	28.2	3.3	0.5	100.0	32,250
Muslim	8.3	56.7	27.7	7.3	0.1	100.0	12,020	2.1	63.4	31.9	2.3	0.3	100.0	4,970
Christian	7.8	69.8	20.5	1.7	0.2	100.0	2,008	3.7	73.3	21.2	0.5	1.3	100.0	835
Sikh	4.9	65.0	21.0	9.1	0.1	100.0	1,533	2.2	83.6	10.0	3.9	0.2	100.0	719
Buddhist/Neo-Buddhist	6.9	71.3	19.4	2.0	0.3	100.0	669	1.5	70.1	27.0	0.9	0.5	100.0	322
Jain	2.2	74.0	16.5	7.4	0.0	100.0	275	1.8	74.7	18.1	4.4	0.9	100.0	125
Other	7.7	71.7	19.0	1.2	0.5	100.0	325	1.8	87.3	8.4	1.9	0.7	100.0	123
Caste/tribe														
Scheduled caste	6.9	62.6	24.4	5.9	0.2	100.0	17,063	2.8	63.8	30.2	2.7	0.5	100.0	7,775
Scheduled tribe	5.5	65.0	25.0	4.3	0.2	100.0	7,471	1.6	65.0	30.3	2.6	0.5	100.0	3,151
Other backward class	7.1	60.2	23.7	8.9	0.1	100.0	36,381	1.9	66.5	27.3	3.7	0.6	100.0	15,531
Other	6.0	62.2	25.2	6.5	0.1	100.0	29,494	2.2	67.3	27.1	2.9	0.5	100.0	12,671
Don't know	7.1	40.9	46.6	4.9	0.5	100.0	458	6.7	56.5	33.5	3.3	0.0	100.0	91
Wealth index														
Lowest	7.0	61.5	25.3	5.9	0.2	100.0	17,066	2.4	63.3	31.4	2.6	0.4	100.0	6,847
Second	6.8	58.7	26.6	7.7	0.2	100.0	18,066	1.9	63.1	31.0	3.5	0.5	100.0	7,412
Middle	7.2	58.5	26.3	7.8	0.1	100.0	18,256	2.5	63.3	30.4	3.1	0.6	100.0	7,999
Fourth	6.6	60.3	24.8	8.2	0.1	100.0	18,566	2.1	65.9	28.1	3.5	0.4	100.0	8,415
Highest	5.2	68.6	20.1	6.0	0.1	100.0	19,196	2.0	73.6	20.7	3.0	0.6	100.0	8,679
Total age 15-49	6.6	61.6	24.6	7.1	0.2	100.0	91,150	2.2	66.1	28.1	3.1	0.5	100.0	39,352
Age 50-54	na	na	na	na	na	na	na	3.5	67.4	28.0	0.4	0.7	100.0	3,831
Total age 15-54	na	na	na	na	na	na	na	2.3	66.2	28.1	2.9	0.5	100.0	43,183

Note: Total includes women/men with missing information on education, religion, and caste/tribe, who are not shown separately.

na = Not applicable

¹ Nuclear households are households comprised of a married couple or a man or a woman living alone or with unmarried children (biological, adopted, or fostered) with or without unrelated individuals.

For both women and men, the proportion who say that the wife participates (mainly alone or jointly with the husband) in decisions about the use of her husband's earnings increases with age. For women, the increase is from 47 percent for the youngest women to 75 percent for the oldest women. For men, the corresponding increase is from 55 percent to 73 percent. Thus, the youngest men are more likely than the youngest women to say that the wife has some control over the use of the husband's income.

There is a remarkable similarity in women's and men's reports regarding any participation of the wife (mainly alone or jointly with the husband) in decision making about the use of the husband's income according to residence, education, caste/tribe, and wealth. Hindu, Muslim, Christian and Jain women and men also provide very similar answers, but significant differences exist between responses of women and men of other religions. Men with no children are much more likely than women with no children to say that the wife participates in decisions about the use of the husband's income, although the differences between men's and women's responses are small if they have children. Despite the overall similarity in the proportions of women and men reporting about women's participation in decisions about the use of husband's earnings, their reports on the wife mainly making the decision tend to be different. Women in every sub-group are more likely than men in the corresponding sub-group to say that the wife mainly takes the decision about the use of the husband's income, although this proportion remains quite small (4-9 percent) for every group of women.

Table 14.5 summarizes the information on currently married women's and men's employment and earnings control for India and by state. For India as a whole, 81 percent of currently married women with earnings say that they alone or jointly with their husbands decide on how their own earnings are used; 68 percent of all currently married women (who have husbands with cash earnings) say that they alone or with their husbands are the main decision makers about the use of their husband's earnings; and 21 percent of currently married women who have earnings and their husbands have earnings say that they earn as much or more than their husbands. The corresponding proportions reported by currently married men are the same or slightly higher.

In all states, except Andhra Pradesh and Karnataka, at least three out of four currently married women with earnings say that they alone or jointly with their husbands make decisions about the use of their own earnings, and in 10 states, including Uttar Pradesh, Punjab, Delhi and almost all of the northeastern states, this proportion is more than 90 percent. Half or more of all currently married women participate in decisions about the use of their husband's earnings in all states; however, this proportion is more than 75 percent in 11 states, including most of the northeastern states. A comparison of the proportions of women reporting participation in the use of their own earnings (if they have any) and in the use of their husband's earnings shows that both indicators are high in Arunachal Pradesh, Manipur, Mizoram, Nagaland, and Sikkim in the Northeast and in Delhi; and both are relatively low in Andhra Pradesh, Karnataka, and Rajasthan. Further, according to the reports of women with earnings, the proportion who earn about the same or more than their husbands ranges from a low of 14 percent in West Bengal and 16-18 percent in Andhra Pradesh, Madhya Pradesh, Orissa, Rajasthan, and Jammu and Kashmir to 33 percent in Assam and Arunachal Pradesh, 34 percent in Nagaland, and 47 percent in Mizoram.

A comparison of women's and men's responses shows that the proportions of men who report that their wife mainly or jointly with them decides the use of her earnings is higher compared with women in all but 11 states, namely Himachal Pradesh and Punjab in the North Region, Bihar and West Bengal in the East Region, Assam, Manipur, Mizoram, and Sikkim in

Table 14.5 Control over women's and men's cash earnings and relative magnitude of women's cash earnings by state

Percentage of currently married women and currently married men by person who decides how women's and men's cash earnings are used and by the relative magnitude of women's cash earnings, compared with their husband's cash earnings by state, India, 2005-06

State	Percentage of currently married women who report that they:			Percentage of currently married men who report that:		
	Alone or jointly with their husband decide how their own earnings are used ¹	Alone or jointly with their husband decide how their husband's earnings are used ²	Earn more or same as their husband ³	They alone or jointly with their wife decide how their wife's earnings are used ⁴	Their wife alone or jointly with them decides how their own earnings are used ⁵	Their wife earns more or about the same as them ⁶
India	80.9	68.2	21.0	83.4	68.3	25.8
North						
Delhi	93.0	83.8	28.5	95.5	83.5	36.2
Haryana	82.3	72.1	19.5	(100.0)	83.8	(50.8)
Himachal Pradesh	86.0	79.0	22.6	82.2	83.8	(28.0)
Jammu & Kashmir	84.4	59.7	18.3	*	67.3	*
Punjab	90.7	70.2	22.0	90.6	84.1	28.1
Rajasthan	75.3	58.9	18.0	88.5	57.1	23.0
Uttaranchal	86.4	66.9	26.3	92.3	78.5	(18.2)
Central						
Chhattisgarh	84.6	77.2	25.1	91.9	85.2	21.7
Madhya Pradesh	77.1	70.6	16.4	86.7	53.4	22.5
Uttar Pradesh	90.1	71.3	21.3	92.7	76.7	22.0
East						
Bihar	84.0	63.7	18.7	(73.4)	64.2	(25.9)
Jharkhand	88.1	78.2	23.6	95.4	86.9	22.4
Orissa	82.7	68.0	17.3	86.4	59.9	18.3
West Bengal	84.5	57.0	14.0	71.1	51.0	18.8
Northeast						
Arunachal Pradesh	91.7	85.3	32.7	95.6	81.9	47.9
Assam	90.3	74.7	32.6	87.6	78.9	33.0
Manipur	95.7	91.6	25.5	73.8	84.4	18.3
Meghalaya	87.9	80.0	27.7	89.9	76.0	37.4
Mizoram	91.5	89.1	46.9	82.3	76.6	42.6
Nagaland	95.2	93.6	34.2	97.2	84.5	32.8
Sikkim	94.8	82.5	29.9	92.6	85.0	30.4
Tripura	75.3	50.3	23.7	78.8	59.1	11.9
West						
Goa	92.0	73.7	22.7	88.3	66.0	35.8
Gujarat	81.1	66.4	22.4	83.8	71.7	45.6
Maharashtra	79.6	74.5	27.9	83.4	72.9	35.1
South						
Andhra Pradesh	68.8	61.7	16.2	77.9	60.6	17.3
Karnataka	71.5	61.2	25.5	80.9	55.5	18.0
Kerala	89.7	65.2	20.9	74.4	69.4	27.1
Tamil Nadu	87.5	81.4	22.1	84.3	83.3	24.1

() Based on 25-49 unweighted cases.

* Percentage not shown; based on fewer than 25 unweighted cases.

¹ Women who are employed for cash.

² Women whose husbands earn cash.

³ Women who earn cash and whose husbands earn cash.

⁴ Men whose wives are employed for cash.

⁵ Men who earn cash.

⁶ Men who earn cash and whose wives earn cash.

the Northeast Region, and Goa, Kerala and Tamil Nadu in the West and South Regions. Overall, the proportions of men who say that their wife participates in decisions about the use of their earnings ranges from 51 percent in West Bengal and 53-57 percent in Rajasthan, Madhya Pradesh, and Karnataka to 87 percent in Jharkhand. In 15 states, men are more likely than women to say that their wife mainly or jointly with them makes decisions about the use of their income. Men's and women's responses differ by over 10 points in Punjab, Haryana, and

Uttaranchal where men report greater participation than women, and in Madhya Pradesh and Mizoram where women report greater participation than men.

Finally, the proportion of men who have earnings and whose wives have earnings who report that their wife earns about the same or more than them ranges from 12 percent in Tripura to 48 percent in Arunachal Pradesh and 51 percent in Haryana. While in 12 states, fairly similar proportions (within five percentage points) of men and women say that the wife's earnings are about equal or more than the husband, in several states, the differential is large (more than 10 percentage points). These states include Tripura, where more women than men say that the wife earns about the same or more than the husband, and Haryana, Gujarat, Arunachal Pradesh, and Goa, where more men than women say that the wife earns about the same or more than the husband.

This discussion of employment for cash of currently married women and women's financial status and autonomy through equality in earnings and participation in decisions about own and husband's earnings, underscores both the importance of married women's employment to the household economy as well as the disadvantages faced by women. While a significant proportion of currently married women are employed, almost one in three are unable to convert such employment into financial autonomy because they do not earn cash for the work they do. Further, when married women do earn cash, they do not necessarily have a say in how their earnings are used. In addition, almost one in three women does not have a say in how their husband's earnings are used. Finally, more than a fifth of currently married women who earn cash earn about the same or more than their husbands or have husbands who have no earnings. This statistic further attests to the importance of women's earnings for the household economy.

14.2 DECISION MAKING, ACCESS TO RESOURCES, AND FREEDOM OF MOVEMENT

The ability of women to make decisions that affect the circumstances of their own lives is an essential aspect of empowerment. In order to assess women's decision-making autonomy, NFHS-3 collected information from currently married women on their participation in four different types of decisions: their own health care, making large household purchases, making household purchases for daily household needs, and visiting their family or relatives. Women were asked who usually makes each decision: 'mainly you, mainly your husband, you and your husband jointly, or someone else?' Further, to understand men's perspectives on women's participation in household decision making, men were asked about their attitudes regarding a wife's participation in household decision making. Specifically, men were asked 'In a couple, who do you think should have the greater say in each of the following decisions: the husband, the wife, or both equally?' The decisions asked about were: making major household purchases, making purchases for daily household needs, visiting wife's family or relatives, what to do with the money the wife earns from her work, and how many children to have. The results of these questions are shown in Tables 14.6 through 14.11.

Table 14.6 shows the percent distribution of currently married women according to the person in the household who usually makes specific decisions, by decision and residence. There is no decision for which a majority of currently married women alone are the main decision makers. Of the four decisions asked about, currently married women, irrespective of urban or

rural residence, are most likely to make the decision about purchases for daily household needs mainly by themselves: however, even this decision is made mainly alone by only one-third of all currently married women. Only 27 percent of currently married women make decisions about their own health care mainly by themselves and only 11 percent make decisions about visits to their own family or relatives by themselves. Women are least likely to make decisions mainly by themselves about major household purchases. This proportion is as low as 9 percent for India as a whole. Joint decision making is most common for decisions about visits to the respondent's family or relatives, followed by decisions about major household purchases. It is least common for decisions about daily household purchases. When husbands are the main decision makers, they most often make decisions about major household purchases, followed closely by decisions about the respondent's own health. For all decisions, the likelihood that a woman will take the decision mainly by herself, as well as the likelihood that she will do so jointly with her husband, are higher in urban areas than in rural areas. In contrast, the husband or someone other than the respondent or her husband is more likely to be the main decision maker in rural areas.

Table 14.6 Women's participation in decision making

Percent distribution of currently married women by person who usually makes decisions about four kinds of issues, India, 2005-06

Decision	Mainly respondent	Respondent and husband jointly	Mainly husband	Someone else	Other	Missing	Total
URBAN							
Own health care	29.7	39.1	26.5	3.5	1.1	0.1	100.0
Major household purchases	10.4	51.5	26.8	8.7	2.5	0.1	100.0
Purchases of daily household needs	39.9	28.9	19.8	8.8	2.5	0.1	100.0
Visits to her family or relatives	12.2	57.3	22.0	6.6	1.8	0.1	100.0
RURAL							
Own health care	26.0	33.4	31.7	7.6	1.3	0.1	100.0
Major household purchases	7.6	41.2	34.6	13.5	2.9	0.1	100.0
Purchases of daily household needs	29.1	27.1	26.9	13.9	2.9	0.1	100.0
Visits to her family or relatives	10.0	46.4	28.9	12.1	2.4	0.1	100.0
TOTAL							
Own health care	27.1	35.1	30.1	6.3	1.3	0.1	100.0
Major household purchases	8.5	44.4	32.2	12.0	2.8	0.1	100.0
Purchases of daily household needs	32.4	27.7	24.7	12.3	2.8	0.1	100.0
Visits to her family or relatives	10.7	49.8	26.8	10.4	2.2	0.1	100.0

The percent distribution of currently married men age 15-49 according to their responses about who in a couple *should* have the greater say for specific decisions is shown in Table 14.7 by decision and residence. Currently married men's opinions about women's participation in decision making generally match the reality of household decision making as reported by currently married women. A comparison for the three decisions that both women and men were asked about (major household purchases, purchases for daily household needs, and visits to the wife's family or relatives) shows that among these decisions, currently married men are most likely to say that wives should have the greater say in decisions about purchases of daily household needs (37 percent, compared with 32 percent of currently married women actually reporting making such decisions mainly by themselves), and least likely to say that the wife should have the greater say in decisions about major household purchases (6 percent, compared with 9 percent of currently married women actually reporting making such decisions mainly on their own). The corresponding proportions for the third type of decision, namely visits to her family or relatives, are 12 percent for men and 11 percent as reported by women. Further, among

currently married women and men, the proportions of men saying that the husband should have a greater say are also very similar to the proportions of women reporting that their husbands mainly make these decisions. Notably, however, men are much more likely to be of the opinion that husbands and wives should jointly make these decisions than the reality about such decision making as reported by women. For example, 68 percent of currently married men say that husbands and wives *should* have an equal say in decisions about major household purchases; however, only 44 percent of currently married women report that they make these decisions jointly with their husband. Adjustments for the fact that women often report that there are persons other than the husband and wife making such decisions does not explain the differential between what men say should happen and what women report is happening with regard to joint decision making.

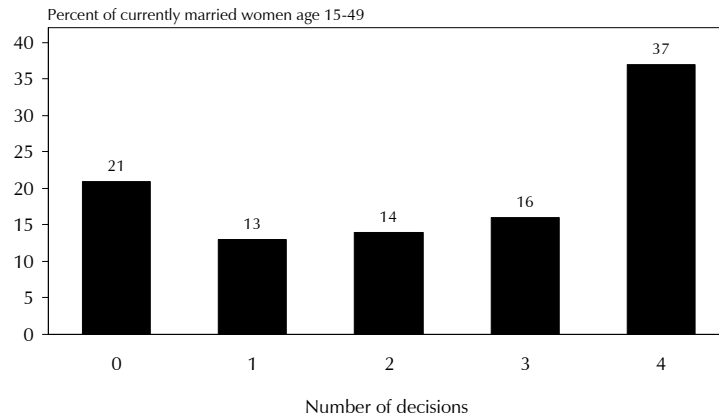
Table 14.7 Men's attitude toward wives' participation in decision making
Percent distribution of currently married men 15-49 by person who they think, in a couple, should have a greater say in five specific decisions India, 2005-06

Decision	Mainly husband	Respondent and wife jointly	Mainly wife	Don't know/depends	Total
URBAN					
Major household purchases	22.5	70.0	7.1	0.5	100.0
Purchases of daily household needs	16.7	38.9	43.8	0.6	100.0
Visits to wife's family or relatives	20.4	64.6	14.3	0.6	100.0
What to do with the money wife earns	10.5	62.7	25.7	1.2	100.0
How many children to have	7.3	90.9	1.4	0.3	100.0
RURAL					
Major household purchases	28.2	66.5	4.7	0.6	100.0
Purchases of daily household needs	25.8	40.0	33.5	0.7	100.0
Visits to wife's family or relatives	29.3	58.9	11.0	0.7	100.0
What to do with the money wife earns	16.7	64.5	17.4	1.4	100.0
How many children to have	10.5	87.4	1.5	0.6	100.0
TOTAL					
Major household purchases	26.3	67.6	5.5	0.6	100.0
Purchases of daily household needs	22.8	39.6	36.9	0.7	100.0
Visits to wife's family or relatives	26.3	60.8	12.1	0.7	100.0
What to do with the money wife earns	14.6	63.9	20.1	1.3	100.0
How many children to have	9.5	88.5	1.5	0.5	100.0

With regard to decisions about what to do with the money the wife earns, 64 percent of currently married men say that wives should have an equal say and 20 percent say that wives should have the greater say. These proportions also compare favourably with the proportions of currently married women with earnings who report taking such decisions jointly with their husband (57 percent) and mainly by themselves (24 percent). Finally, in the case of decisions about how many children to have, the vast majority of men (89 percent) say that such decisions should be made jointly and most of the remainder say that the husband should have the greater say. Overall, 2 percent of men say that the wife should be the main decision maker regarding the number of children the couple should have.

Compared with urban men, a higher proportion of rural men say that in a couple, the husband should have the greater say in all four decisions and a lower proportion say that the wife should have the greater say for all but one of the decisions asked about. Only in the case of the decision about how many children to have, is the proportion of rural men saying that the wife should have the greater say equal to the proportion of urban men who say so, at 2 percent or less.

Figure 14.1 Number of Decisions in which Currently Married Women Participate



NFHS-3, India, 2005-06

Women may have a say in some and not in other decisions. To assess a woman’s overall decision-making autonomy, the number of decisions (0-4) in which she participates (i.e., she mainly has the final say or does so jointly with her husband) are added together. The total number of decisions a woman participates in is one simple measure of her empowerment. Figure 14.1 gives the percent distribution of currently married women by the number of decisions in which they participate. Nationally, 37 percent of currently married women participate in all four decisions, 43 percent participate in some but not all of the decisions, and 21 percent do not participate in any of the four decisions.

Table 14.8 shows the percentage of currently married women who participate, alone or jointly with their husbands, in specific decisions according to background characteristics. Participation in decision making increases steadily with age and is higher in urban than in rural areas. Notably, almost half (46 percent) of the women age 15-19 do not participate in any of the four decisions, compared with 13 percent of women age 40-49. Women’s participation in specific decisions does not vary greatly by their education level, although the proportion of women participating in each decision is higher for women who have 12 or more years of education, compared with women with no education. The percentage of women participating in all four decisions increases from 35 percent for women with no education to 46 percent of women with 12 or more years of education. Participation varies even less by the husband’s level of education than it does by the woman’s level of education.

Employment of women increases the likelihood of their participating in decision making only if they are employed for cash; in fact, women who are employed but do not earn cash are less likely than women not employed to participate in decision making. Further, the proportions of women not participating in any of the four decisions is lowest, at 15 percent, for women employed for cash, followed by 22 percent for women not employed in the past 12 months, and highest, at 26 percent, for women who were employed but did not earn cash. Among women who have children, participation in decision making varies little by the actual number of

Table 14.8 Women's participation in decision making by background characteristics

Percentage of currently married women age 15-49 who usually make specific decisions either by themselves or jointly with their husband, by background characteristics, India, 2005-06

Background characteristic	Percentage of women who usually make specific decisions alone or jointly				Percentage who participate in all four decisions	Percentage who participate in none of the four decisions	Number of women
	Own health care	Making major household purchases	Making purchases for daily household needs	Visits to her family or relatives			
Age							
15-19	40.4	25.1	29.1	33.5	15.1	46.1	6,726
20-24	52.5	39.2	44.6	47.5	25.2	31.1	16,782
25-29	62.2	50.7	58.7	58.9	34.3	20.4	18,540
30-39	67.7	60.7	68.8	67.1	42.8	14.1	30,952
40-49	69.3	63.6	71.2	71.6	46.3	12.8	20,089
Residence							
Urban	68.8	61.9	68.8	69.5	45.0	13.9	28,604
Rural	59.3	48.9	56.2	56.5	33.0	23.4	64,485
Education							
No education	59.4	51.5	59.5	57.5	34.9	22.7	43,931
<5 years complete	61.2	51.4	60.1	60.4	35.2	20.3	7,776
5-7 years complete	61.0	50.6	58.4	59.8	35.7	21.7	14,018
8-9 years complete	63.6	52.2	58.3	60.7	36.2	19.7	10,735
10-11 years complete	67.2	56.3	61.6	65.9	40.5	16.8	7,704
12 or more years complete	73.1	62.6	66.3	71.6	46.1	12.1	8,921
Husband's education							
No education	61.6	53.0	61.5	59.1	36.6	21.3	24,918
<5 years complete	61.1	52.3	60.5	60.9	35.7	20.2	8,366
5-7 years complete	62.0	52.2	60.3	59.7	36.5	20.8	14,793
8-9 years complete	59.5	50.2	56.8	58.3	33.7	21.8	14,615
10-11 years complete	62.5	51.1	58.0	60.2	36.1	21.3	13,144
12 or more years complete	66.2	57.3	62.0	65.2	40.6	17.3	17,100
Employment (past 12 months)							
Employed	63.0	55.3	63.7	62.9	38.8	19.0	39,835
Employed, for cash	67.7	61.0	69.5	68.0	44.3	15.0	25,601
Employed, not for cash	54.6	45.1	53.2	53.7	29.0	26.1	14,234
Not employed	61.7	51.1	57.4	58.7	35.1	21.6	53,225
Number of living children							
0	48.7	35.5	39.1	43.7	22.8	36.0	10,131
1-2	62.5	51.9	58.9	61.1	36.9	20.8	40,922
3-4	64.8	57.3	65.6	64.2	39.6	16.8	31,137
5+	66.4	60.2	68.2	63.1	40.6	15.1	10,898
Household structure¹							
Nuclear	67.7	62.2	70.4	68.7	44.3	13.6	47,851
Non-nuclear	56.4	43.0	49.2	51.8	28.7	27.7	45,238
Religion							
Hindu	61.6	52.9	59.9	60.5	36.6	20.8	75,799
Muslim	61.6	49.8	57.9	55.1	33.7	22.8	12,288
Christian	75.5	69.1	75.7	79.5	55.4	9.7	2,041
Sikh	75.8	49.2	56.2	67.8	36.4	10.9	1,567
Buddhist/Neo-Buddhist	70.9	58.1	72.8	74.6	42.4	9.3	684
Jain	62.4	62.6	67.9	69.3	42.1	14.1	279
Other	69.7	67.9	76.5	74.5	46.5	6.5	333
Caste/tribe							
Scheduled caste	63.0	53.1	61.2	60.3	36.6	19.0	17,372
Scheduled tribe	59.9	54.8	62.3	62.9	37.5	20.0	7,632
Other backward class	59.7	51.5	58.5	58.5	35.4	23.0	37,198
Other	65.7	54.1	60.9	62.6	38.3	18.2	30,131
Don't know	44.2	39.1	50.0	45.1	22.9	32.2	462
Wealth index							
Lowest	58.5	51.2	58.7	55.7	34.2	23.3	17,425
Second	58.0	49.2	56.2	55.6	32.5	24.1	18,495
Middle	60.1	49.7	57.6	57.4	34.4	23.2	18,671
Fourth	63.7	52.9	60.5	61.8	37.1	19.6	18,985
Highest	70.3	61.0	66.8	71.1	44.7	12.7	19,513
Total	62.2	52.9	60.1	60.5	36.7	20.5	93,089

Note: Total includes women with missing information on education, husband's education, employment (past 12 months), religion, and caste/tribe, who are not shown separately.

¹ Nuclear households are households comprised of a married couple or a man or a woman living alone or with unmarried children (biological, adopted, or fostered) with or without unrelated individuals.

children; however, women who have no children are much less likely than women with one or more children to participate in household decision making. Non-nuclear household residence is associated with much lower participation in household decisions than nuclear residence, as is evident from the fact that women in non-nuclear households are twice as likely (28 percent) as women in nuclear households (14 percent) to not participate in any of the four decisions and women in nuclear households are one and a half times as likely as women in non-nuclear households to participate in all four decisions. Participation in decision making does not vary by caste/tribe status but does vary by religion. Participation is highest among Christian women and lowest among Muslim women, compared with women of other religions. The relationship of wealth with women's participation in decision making is not uniformly linear; nevertheless, women in the highest wealth quintile are most likely to participate in each of the decisions as well as in all four decisions.

Table 14.9 shows the percentage of currently married men age 15-49 who think that in a couple, the wife should have an equal or greater say than her husband in specific decisions, according to men's background characteristics. In general, currently married men are much more likely to say that a wife should have at least an equal say in household decision making than the reality of such decision making as reported by currently married women. For example, 73 percent of currently married men say that a wife should have at least an equal say as the husband in decisions about major household purchases, compared with only 53 percent of currently married women reporting having participated in such decisions. Overall, 50 percent of currently married men say that, in a couple, the wife should have at least an equal say in all of the five decisions men were asked about; only 4 percent say that women should not participate in any of the five decisions. Notably, the vast majority of men (84 and 90 percent) say that a wife should have an equal or greater say as the husband in decisions about what to do with the money the wife earns and how many children to have.

Men's opinions about the role that wives should play in household decision making do not vary much by age, number of children, or household structure. Urban men are more likely to favour a wife's participation than rural men, as are employed men, compared with men who are not employed. The likelihood of men saying that the wife should have at least an equal say generally increases with men's education and with wealth. Sikh men are most likely (80 percent) and Muslim and Hindu men least likely (45-49 percent) to be of the opinion that women should have at least an equal say as their husbands in all five decisions. Men's opinions on wives roles in household decision making does not vary much between men who belong to the scheduled castes, scheduled tribes, or other backward classes, but the proportion of men who say that a wife should have at least an equal say in all five decisions is higher for men not belonging to any of these groups than among men who do belong to them.

Table 14.9 Men's attitude toward wives' participation in decision making

Percentage of currently married men age 15-49 who think a wife should have an equal or greater say than her husband on five specific kinds of decisions, by background characteristics, India, 2005-06

Background characteristic	Percentage of men who say that wives should have an equal or greater say than their husband on specific decisions							Number of men
	Making major household purchases	Making purchases for daily household needs	Visits to her family or relatives	What to do with the money the wife earns	How many children to have	All five decisions	None of the five decisions	
Age								
15-19	72.2	73.1	66.9	87.9	89.2	43.4	2.7	369
20-24	70.3	74.0	66.7	81.9	88.6	44.2	4.2	3,836
25-29	71.6	75.7	72.7	83.6	88.9	48.3	4.2	7,508
30-39	74.7	76.7	73.6	84.4	90.6	50.5	3.3	17,602
40-49	72.7	77.6	74.0	84.3	90.2	51.1	3.5	14,187
Residence								
Urban	77.1	82.7	78.9	88.3	92.3	57.5	2.3	14,434
Rural	71.1	73.5	69.9	81.9	88.8	45.8	4.3	29,068
Education								
No education	67.6	72.9	67.8	80.0	86.7	44.0	5.2	10,332
<5 years complete	68.6	70.3	67.5	78.1	87.8	43.0	4.9	5,336
5-7 years complete	70.8	75.7	71.4	83.2	88.9	47.3	4.0	7,456
8-9 years complete	73.6	76.2	72.6	85.1	90.5	48.1	3.3	7,520
10-11 years complete	77.0	80.6	78.1	86.7	92.4	55.3	2.5	5,115
12 or more years complete	82.7	84.2	81.8	91.6	94.9	61.8	1.4	7,735
Employment (past 12 months)								
Employed	73.1	76.5	73.0	84.0	90.0	49.7	3.6	42,966
Employed, for cash	73.0	76.8	73.1	84.2	90.0	50.0	3.7	39,352
Employed, not for cash	73.6	73.7	71.3	81.6	89.2	46.6	3.3	3,614
Not employed	73.4	76.1	68.7	85.6	92.6	43.8	1.5	505
Number of living children								
0	72.6	77.8	72.1	84.8	89.9	50.0	3.5	5,018
1-2	73.6	76.8	74.2	84.1	90.4	50.4	3.5	19,798
3-4	72.7	76.2	72.6	84.0	90.2	49.4	3.5	14,003
5+	72.7	75.0	69.3	83.2	87.9	47.1	4.3	4,682
Household structure¹								
Nuclear	73.1	76.8	72.8	83.5	89.9	50.0	3.6	22,179
Non-nuclear	73.1	76.3	73.0	84.6	90.1	49.3	3.7	21,322
Religion								
Hindu	72.8	76.4	73.0	84.1	90.0	49.3	3.6	35,890
Muslim	71.6	73.8	66.7	80.6	88.0	45.2	4.7	5,302
Christian	76.0	81.3	81.6	87.4	92.5	56.1	2.1	936
Sikh	89.2	92.4	92.0	94.2	97.3	79.9	0.8	741
Buddhist/Neo-Buddhist	71.4	77.0	80.4	88.9	93.9	56.5	3.7	332
Jain	80.5	90.2	84.0	97.4	97.5	69.2	0.0	129
Other	86.0	83.2	84.3	88.4	92.2	62.0	1.2	164
Caste/tribe								
Scheduled caste	72.4	73.9	70.5	82.5	88.5	46.8	4.0	8,343
Scheduled tribe	69.2	73.3	73.7	82.4	88.1	47.9	4.4	3,948
Other backward class	71.7	77.9	73.3	85.5	90.8	48.5	3.1	17,202
Other	76.3	77.4	73.6	83.8	90.4	53.4	3.8	13,760
Don't know	69.6	72.1	73.2	79.6	92.0	45.2	4.3	111
Wealth index								
Lowest	69.2	69.7	66.5	80.1	87.5	42.6	4.8	7,962
Second	70.2	71.1	67.3	80.6	88.1	43.0	4.8	8,466
Middle	70.4	75.2	70.2	81.7	88.6	45.0	4.2	8,948
Fourth	74.0	78.1	75.1	85.9	90.8	51.5	3.0	9,035
Highest	81.0	87.4	84.3	91.3	94.4	64.8	1.6	9,090
Total age 15-49	73.1	76.5	72.9	84.0	90.0	49.7	3.6	43,501
Age 50-54	72.8	77.6	76.9	85.1	91.5	52.7	3.4	4,373
Total age 15-54	73.1	76.6	73.3	84.1	90.1	49.9	3.6	47,875

Note: Total includes men with missing information on education, employment (past 12 months), religion, and caste/tribe, who are not shown separately.

¹ Nuclear households are households comprised of a married couple or a man or a woman living alone or with unmarried children (biological, adopted, or fostered) with or without unrelated individuals.

Table 14.10 provides information by state on currently married women's participation in the four decisions women were asked about and currently married men's opinion with regard to a wife having an equal or greater say in the five decisions men were asked about. The proportion of currently married women who participate in all four decisions varies from a high of 77 percent in Meghalaya and 69-73 percent in Nagaland, Mizoram, and Manipur, all in the Northeast Region, to a low of 25 percent in Jammu and Kashmir, 24 percent in West Bengal, and 23 percent in Rajasthan. In fact, in all states, other than Delhi and the northeastern states except Tripura, less than half of currently married women say that they participate in all four decisions. According to decision, the proportions participating range from 44 percent in Jammu and Kashmir to 92 percent in Mizoram for decisions about own health care, from 38 percent in West

State	Percentage of women who usually make specific decisions alone or jointly with their husband						Percentage of men who say that wives should have the final say alone or jointly with their husband in:	
	Own health care	Making major household purchases	Making purchases for daily household needs	Visits to her family or relatives	Percentage who participate in all four decisions	Percentage who participate in none of the four decisions	All of the five decisions ¹	None of the five decisions ¹
India	62.2	52.9	60.1	60.5	36.7	20.5	49.7	3.6
North								
Delhi	74.2	67.3	75.7	74.9	52.0	10.4	74.4	1.2
Haryana	71.7	54.7	60.8	69.2	41.7	13.2	81.0	1.0
Himachal Pradesh	66.5	56.5	61.5	58.3	39.2	17.4	73.6	1.4
Jammu & Kashmir	43.5	44.9	46.9	43.4	25.2	37.3	55.6	5.2
Punjab	76.8	48.2	56.5	68.5	37.4	11.2	75.7	1.6
Rajasthan	51.9	40.5	49.2	44.0	22.8	31.4	42.8	0.4
Uttaranchal	60.8	49.4	56.4	56.0	36.0	24.6	67.3	2.1
Central								
Chhattisgarh	47.9	50.9	63.4	61.2	26.8	18.4	59.3	0.2
Madhya Pradesh	51.7	48.3	54.9	50.2	29.4	27.1	41.8	3.8
Uttar Pradesh	64.2	52.9	55.6	50.3	33.7	22.0	54.2	1.1
East								
Bihar	53.4	50.6	58.4	54.4	32.7	27.2	41.6	8.1
Jharkhand	61.2	59.8	64.7	65.5	41.8	19.5	63.5	0.7
Orissa	64.7	57.8	61.3	63.6	41.8	17.1	42.9	2.2
West Bengal	59.6	37.5	46.9	48.4	23.9	25.7	31.1	7.0
Northeast								
Arunachal Pradesh	68.7	74.1	86.7	90.4	53.5	2.7	46.0	1.1
Assam	80.0	72.0	70.0	80.9	60.9	11.6	61.1	3.0
Manipur	87.4	81.4	85.2	86.0	69.4	3.4	41.6	1.1
Meghalaya	87.5	82.5	84.1	87.3	77.3	9.3	69.8	10.5
Mizoram	91.9	79.6	86.0	89.5	70.4	2.3	44.9	4.6
Nagaland	90.7	82.1	87.2	93.7	73.1	1.4	56.7	0.4
Sikkim	79.5	76.6	78.3	83.7	58.7	5.5	75.7	0.4
Tripura	59.7	48.1	56.9	60.4	30.2	18.9	22.8	1.0
West								
Goa	67.5	67.3	74.6	84.5	47.0	7.5	62.3	1.6
Gujarat	63.2	53.3	66.2	70.4	36.6	13.1	55.5	3.0
Maharashtra	67.8	61.2	70.6	74.2	45.4	12.7	55.2	6.0
South								
Andhra Pradesh	61.8	52.7	60.4	65.5	40.4	24.3	39.8	7.8
Karnataka	53.3	50.5	56.4	55.9	35.2	26.9	54.0	2.9
Kerala	75.3	61.8	65.9	78.4	47.2	10.8	37.4	1.6
Tamil Nadu	73.2	63.3	77.8	76.7	48.8	8.2	44.7	1.5

Bengal to 83 percent in Meghalaya for decisions about making major household purchases, from 47 percent in Jammu and Kashmir and West Bengal to 87 percent in Arunachal Pradesh and Nagaland for decisions about making purchases for daily household needs, and from 43 percent in Jammu and Kashmir to 94 percent in Nagaland for decisions about visits to her family or relatives.

In the country as a whole, 53 percent of currently married women participate in decisions about making major household purchases and 60-62 percent participate in each of the remaining three decisions. However, women's pattern of participation by decision varies greatly by state. Overall, there are 11 states where women are most likely to participate in decisions about their own health care, another 11 where they are most likely to participate in decisions about visits to their family or relatives, and seven where they are most likely to participate in decisions about making purchases for daily household needs. Women are least likely to participate in decisions about making major household purchases in the majority (24) of states, including all of the states in the East, West and Southern Regions of the country. There is no state in which women most often participate in decisions about major household purchases. Notably, in Chhattisgarh and Arunachal Pradesh, of all the decisions asked about, women are least likely to participate in decisions about their own health care.

The percentage of currently married men who say that, in a couple, a wife should have at least equal say as her husband in all five decisions is highest in Haryana (81 percent) and lowest in Tripura (23 percent). Notably, while participation of women in decision making tends to be most common in several of the northeastern states, men's approval of a wife's participation in decision making is relatively high in only two northeastern states (Sikkim and Meghalaya) as well as in the northern states of Haryana, Punjab, Delhi, Himachal Pradesh, and Uttaranchal.

To further understand women's access to financial resources, an important element of women's empowerment, NFHS-3 asked all women whether they have any money of their own that they alone can decide how to use and whether they have a bank or savings account that they themselves use. Women were also asked about their knowledge and use of micro-credit and similar programmes in the area. With regard to the latter, women were first asked 'Do you know of any programmes in this area that give loans to women to start or expand a business of their own?' If they answered 'yes' they were then asked 'Have you yourself ever taken a loan, in cash or in kind, from any of these programmes to start or expand a business?' Women's responses to all of these questions are shown in Table 14.11 by women's background characteristics. Overall, 45 percent of all women age 15-49 say that they have some money that they can use; 15 percent have a bank or savings account that they themselves use; 39 percent know of a programme that gives money to women to start or expand a business of their own; and only 4 percent of all women have ever taken a loan from such a programme.

All four of these indicators generally increase with age, are higher for women who are employed for cash than women who are not employed or not employed for cash, and are higher for formerly married women than for never married or currently married women. Notably, 7 percent of formerly married women have ever taken a loan to start or expand a business, compared with 5 percent of currently married women and 1 percent of never married women. All four indicators are lower for women belonging to the scheduled tribes, compared with women

Table 14.11 Women's access to money and credit

Percentage of women who have access to money, who know of a microcredit programme and who have ever taken a loan from a microcredit programme by background characteristics, India, 2005-06

Background characteristic	Women's access to money		Women's knowledge and use of microcredit programmes		Number of women
	Percentage who have money that they can decide how to use	Percentage who have a bank or savings account that they themselves use	Percentage who know of a microcredit programme	Percentage who have taken a loan from a micro-credit programme	
Age					
15-19	35.0	7.2	30.8	0.8	24,811
20-24	41.6	10.9	37.5	2.5	22,779
25-29	46.0	15.7	40.3	4.4	20,417
30-39	49.1	19.4	41.4	6.0	33,522
40-49	50.1	20.8	42.4	5.9	22,856
Residence					
Urban	52.1	23.9	44.2	3.2	40,817
Rural	40.9	10.7	35.8	4.4	83,568
Education					
No education	43.1	7.4	26.3	3.8	50,487
<5 years complete	37.9	10.9	43.7	6.7	9,918
5-7 years complete	41.1	12.1	40.6	4.9	18,820
8-9 years complete	41.1	15.1	44.9	3.7	17,383
10-11 years complete	48.1	22.3	50.2	3.6	12,887
12 or more years complete	59.7	40.9	57.0	2.7	14,882
Employment (past 12 months)					
Employed	50.2	16.2	40.0	6.0	53,208
Employed, for cash	54.8	19.7	45.9	7.3	35,626
Employed, not for cash	40.8	9.0	28.0	3.5	17,582
Not employed	40.4	14.2	37.6	2.5	71,121
Marital status					
Never married	38.6	12.1	37.8	1.0	25,462
Currently married	44.9	15.3	38.5	4.7	93,089
Divorced/separated/widowed/deserted	65.5	23.4	44.2	6.6	5,834
Number of living children					
0	39.8	11.9	37.4	1.5	36,450
1-2	46.2	19.7	44.9	5.6	43,482
3-4	46.8	14.5	36.6	5.4	32,994
5+	47.6	9.0	24.0	2.2	11,459
Household structure¹					
Nuclear	44.9	15.6	40.5	4.8	64,641
Non-nuclear	44.3	14.4	36.5	3.2	59,744
Religion					
Hindu	45.2	15.4	39.2	4.4	100,151
Muslim	42.4	10.5	30.6	1.8	16,936
Christian	42.2	24.4	60.4	8.9	3,053
Sikh	31.1	16.5	40.9	1.0	2,222
Buddhist/Neo-Buddhist	44.3	17.6	42.8	1.2	1,010
Jain	60.5	39.8	45.4	1.5	406
Other	59.5	10.8	33.0	3.3	484
Caste/tribe					
Scheduled caste	43.1	11.6	38.1	4.7	23,125
Scheduled tribe	38.2	9.0	30.1	3.1	10,119
Other backward class	45.6	13.3	38.5	4.8	48,880
Other	45.8	20.5	41.0	3.0	41,207
Don't know	54.1	19.6	46.6	10.4	649
Wealth index					
Lowest	38.9	3.7	25.1	2.8	21,718
Second	40.2	7.1	33.0	4.0	23,616
Middle	41.0	10.5	39.4	5.9	25,088
Fourth	45.1	16.3	43.1	4.9	26,106
Highest	55.5	33.6	48.8	2.5	27,856
Total	44.6	15.0	38.6	4.0	124,385

Note: Total includes women with missing information on education, employment (past 12 months), religion, and caste/tribe, who are not shown separately.

¹ Nuclear households are households comprised of a married couple or a man or a woman living alone or with unmarried children (biological, adopted, or fostered) with or without unrelated individuals.

belonging to the other caste/tribe categories. The first three of these indicators are higher for women in urban than in rural areas, and tend to increase with the wealth quintile of the woman. However, the percentage of women who have ever taken a loan is slightly higher among women in rural areas than in urban areas, and has an inverted U-shaped relationship with the wealth index. Six percent of women in the middle wealth quintile have ever taken a loan, compared with 3 percent of women in the lowest and highest wealth quintiles. The indicators bear differing relationships with education, number of living children, household structure, and religion. In particular, compared with women with less or no education, the most educated women are more likely to have a bank or savings account and to know about loan programmes, but are least likely to have ever taken a loan. Also, the proportion of women who have some money of their own that they can use as they want, first declines with education from 43 percent among women with no education to 41 percent among women with 5-9 years of education and then increases to 60 percent among women with 12 or more completed years of education. Christian women (9 percent) are more likely than any other population subgroup to have ever taken a loan.

Freedom of movement outside the home is an important aspect of women’s autonomy and empowerment. This is particularly true in a largely patriarchal country such as India with a long tradition of *purdah* in several states. Accordingly, NFHS-3 asked women if they were usually allowed to go to three different places—the market, the health facility, and to places outside the village or community—alone, only with someone, or not at all. The percent distribution of women by their type of access to these places according to place and residence is shown in Table 14.12.

Table 14.12 Women’s freedom of movement				
Percent distribution of women by whether they are allowed to go alone, only with someone else, or not at all to the specified places by residence, India, 2005-06				
Place	Alone	With someone else only	Not at all	Total
URBAN				
To the market	66.2	26.8	7.0	100.0
To the health facility	60.3	36.2	3.5	100.0
To places outside the village/community	45.5	48.0	6.6	100.0
RURAL				
To the market	44.3	40.4	15.3	100.0
To the health facility	41.5	53.0	5.5	100.0
To places outside the village/community	34.0	56.6	9.4	100.0
TOTAL				
To the market	51.4	35.9	12.6	100.0
To the health facility	47.7	47.5	4.8	100.0
To places outside the village/community	37.7	53.7	8.5	100.0

Overall, only about half of all women are allowed to go to the market or to the health facility alone. Only 38 percent are allowed to travel alone to places outside the village or community. While, not all women are allowed to go to these places alone, only a minority are not allowed to go at all. Thirteen percent of women are not allowed to go to the market at all. Nine percent are not allowed to go at all to places outside the village or community and 5 percent are not allowed to go at all to the health facility (5 percent). Rural women have more restrictions

placed on their mobility than urban women. In general, urban women are about 50 percent more likely than rural women to be allowed to go alone to the market, as well as to the health facility, and 33 percent more likely to be allowed to go alone to places outside the village or community. Fifteen percent of rural women are not allowed to go at all to the market, 9 percent to places outside the village or community, and 6 percent to the health facility.

Table 14.13 shows the percentages of women who are allowed to go alone to each of the three places asked about, allowed to go alone to all three places and not allowed to go at all (neither alone nor with someone else) to any of them, by background characteristics. Overall, only 33 percent of women are allowed to go alone to all of the three places asked about and 4 percent are not allowed to go at all to any of them.

Background characteristic	Percentage allowed to go alone to:				Percentage not allowed to go to any of the three places at all	Number of women
	The market	The health facility	Places outside the village/ community	All three places		
Age						
15-19	29.7	23.1	16.8	12.8	5.7	24,811
20-24	40.7	36.3	27.2	23.1	4.6	22,779
25-29	52.4	49.8	38.0	33.4	3.0	20,417
30-39	62.9	60.3	48.1	43.6	2.5	33,522
40-49	68.2	65.2	55.6	51.2	2.4	22,856
Residence						
Urban	66.2	60.3	45.5	42.8	2.5	40,817
Rural	44.3	41.5	34.0	28.9	4.1	83,568
Education						
No education	49.0	45.9	36.3	32.0	3.5	50,487
<5 years complete	47.2	45.9	37.3	32.1	4.1	9,918
5-7 years complete	46.4	43.2	33.8	30.0	4.4	18,820
8-9 years complete	47.9	43.3	33.7	28.9	3.7	17,383
10-11 years complete	55.0	49.2	38.5	34.1	3.4	12,887
12 or more years complete	70.2	64.3	51.9	48.1	2.6	14,882
Employment (past 12 months)						
Employed	57.1	53.0	44.4	39.8	2.9	53,208
Employed, for cash	63.2	58.9	50.0	45.4	2.5	35,626
Employed, not for cash	44.7	41.0	33.0	28.3	3.5	17,582
Not employed	47.2	43.7	32.8	28.7	4.1	71,121
Marital status						
Never married	40.7	32.3	25.0	20.3	4.7	25,462
Currently married	52.8	50.2	39.3	35.0	3.4	93,089
Widowed/divorced/separated/deserted	76.1	73.5	68.6	65.6	2.5	5,834
Number of living children						
0	38.6	31.4	24.7	20.4	5.2	36,450
1-2	55.1	52.6	42.2	38.0	3.5	43,482
3-4	58.7	56.4	44.5	40.0	2.4	32,994
5+	57.5	55.4	42.6	38.5	2.5	11,459
Household structure¹						
Nuclear	56.6	52.4	41.5	37.0	3.3	64,641
Non-nuclear	45.9	42.6	33.6	29.5	3.9	59,744
Religion						
Hindu	52.4	48.2	38.2	34.0	3.3	100,151
Muslim	40.5	40.1	29.9	25.5	5.5	16,936
Christian	67.0	59.9	51.2	45.5	3.6	3,053
Sikh	53.5	50.4	45.0	39.5	2.7	2,222
Buddhist/Neo-Buddhist	68.8	64.6	48.3	45.8	4.0	1,010
Jain	74.1	68.0	54.9	50.3	3.9	406
Other	67.3	59.3	55.9	49.7	1.7	484

Table 14.13 Women's freedom of movement by background characteristics—Continued

Background characteristic	Percentage allowed to go alone to:				Percentage not allowed to go to any of the three places at all	Number of women
	The market	The health facility	Places outside the village/ community	All three places		
Caste/tribe						
Scheduled caste	53.2	49.4	38.7	34.7	3.5	23,125
Scheduled tribe	49.1	42.6	34.8	30.3	3.0	10,119
Other backward class	49.5	45.1	35.5	31.5	3.6	48,880
Other	53.6	51.0	40.5	35.9	3.9	41,207
Don't know	42.2	46.1	36.6	28.5	2.6	649
Wealth index						
Lowest	41.8	39.1	29.8	25.6	4.2	21,718
Second	42.7	40.5	33.0	27.9	4.3	23,616
Middle	48.1	44.6	36.2	31.3	4.0	25,088
Fourth	53.4	49.0	38.8	34.8	3.4	26,106
Highest	67.6	61.9	48.2	44.8	2.3	27,856
Total	51.4	47.7	37.7	33.4	3.6	124,385

Note: Total includes women with missing information on education, employment (past 12 months), religion, and caste/tribe, who are not shown separately.
¹ Nuclear households are households comprised of a married couple or a man or a woman living alone or with unmarried children (biological, adopted, or fostered) with or without unrelated individuals.

Freedom of movement, as indicated by being allowed to go alone to the three types of places, increases sharply with age; however, even among women age 40-49, only 51 percent of women are allowed to go alone to all three places. Freedom of movement does not vary linearly with education, although women with 12 or more complete years of education are much more likely to be allowed to go alone to each of the three places, as well as to all three places. The greatest differential by education is seen for going to the market alone: 70 percent of women in the highest education group are allowed to go alone to the market, compared with only 49 percent of women with no education. Employment for cash is associated with greater freedom of movement, although women employed but not earning cash and women not employed in the past 12 months have similar levels of freedom of movement. Only one in five never married women can go to all of the three places alone, compared with about one in three currently married women and two in three formerly married women. In general, freedom of movement does not vary substantially by number of children among women with one or more children, but is lower for women with no children compared with women with one or more children. Nuclear residence is associated with greater freedom of movement than non-nuclear residence. Muslim women (26 percent) followed by Hindu women (34 percent) have less freedom of movement than women of other religions. There is little variation in freedom of movement by caste/tribe status, although it is noticeable that scheduled-caste women and women in the 'other' castes category tend to have similar levels of freedom of movement. Freedom of movement increases with wealth from 26 percent of women being allowed to go alone to all three destinations among women in the lowest quintile to 45 percent among women in the highest quintile.

Table 14.14 shows the percentage of women with access to money, knowledge of credit programmes, and freedom of movement and percentage who have used credit programmes by state. The proportion of women who have some money of their own that they themselves can decide how to use varies from 20 percent in Mizoram, 21 percent in Kerala, and 25-29 percent in Himachal Pradesh, Punjab, Assam, Tripura and Tamil Nadu, to 55-60 percent in Jammu and Kashmir, Goa, Gujarat, Bihar, Uttar Pradesh, Jharkhand, and Karnataka.

Table 14.14 Women's access to money and credit by state

Percentage of women who have access to money, who know of a microcredit programme, and have taken a loan from a microcredit programme by state, India, 2005-06

State	Women's access to money		Women's knowledge and use of microcredit programmes		
	Percentage who have money that they can decide how to use	Percentage who have a bank or savings account that they themselves use	Percentage who know of a microcredit programme	Percentage who have taken a loan from a microcredit programme	Percentage of women allowed to go to three specified places alone ¹
India	44.6	15.0	38.6	4.0	33.4
North					
Delhi	43.2	30.3	29.0	1.0	36.6
Haryana	35.5	12.4	36.8	0.6	40.7
Himachal Pradesh	28.8	22.2	20.2	2.2	64.0
Jammu & Kashmir	55.4	21.9	13.1	0.2	51.0
Punjab	26.5	14.6	40.8	0.9	39.0
Rajasthan	32.7	7.5	12.3	0.6	31.6
Uttaranchal	36.1	20.1	13.7	1.6	42.8
Central					
Chhattisgarh	34.3	8.1	29.1	1.3	17.8
Madhya Pradesh	36.8	8.9	30.6	1.0	25.7
Uttar Pradesh	59.9	13.2	14.1	0.4	23.4
East					
Bihar	58.6	8.2	27.0	1.0	25.2
Jharkhand	60.2	14.4	25.5	1.9	36.6
Orissa	36.2	9.8	69.4	6.9	18.7
West Bengal	37.4	14.1	41.4	2.7	32.3
Northeast					
Arunachal Pradesh	38.7	19.0	31.4	2.5	40.2
Assam	26.9	11.7	41.7	1.4	35.3
Manipur	32.0	8.0	65.1	4.2	53.5
Meghalaya	35.3	16.9	22.8	1.5	28.1
Mizoram	19.5	8.1	7.8	0.7	75.4
Nagaland	36.5	7.4	23.8	1.3	25.4
Sikkim	36.9	20.9	18.3	0.8	50.9
Tripura	26.9	18.7	38.7	2.3	36.8
West					
Goa	56.7	42.3	56.6	2.5	56.8
Gujarat	57.8	19.9	45.0	1.7	47.3
Maharashtra	40.8	20.3	35.5	2.1	40.2
South					
Andhra Pradesh	48.6	18.0	59.6	16.3	37.3
Karnataka	60.3	22.1	55.0	9.2	30.6
Kerala	20.7	27.0	82.6	8.0	34.7
Tamil Nadu	25.4	15.8	79.0	13.4	54.2

¹ To the market, to the health facility, and to places outside the village/community.

Few women in India have bank or savings accounts that they themselves use. Having a bank or savings account is relatively common only in Goa, where 42 percent of women have such an account that they themselves use. Delhi and Kerala are the only other states where more than one in four women have a bank or savings account they themselves use. There are eight states (Nagaland, Rajasthan, Manipur, Mizoram, Chhattisgarh, Bihar, Madhya Pradesh, and Orissa) where only 7-10 percent of women have a bank or savings account that they use.

Knowledge about micro-credit programmes and their use is very limited in the majority of states. The only states where more than half of women have heard of such a programme in their area include the four southern states of Kerala (83 percent), Tamil Nadu (79 percent), Andhra Pradesh (60 percent) and Karnataka (55 percent), Goa in the West (57 percent), and Orissa (69 percent) and Manipur (65 percent) in the East and Northeast, respectively. In the

remainder of the states, the percentage of women who know about a programme that gives loans to women to start or expand a business ranges from only 8 percent in Mizoram and 12-14 percent in Rajasthan, Jammu and Kashmir, Uttarakhand, and Uttar Pradesh to 45 percent in Gujarat. The proportion of women who have used such a programme is also relatively high only in the states of the South Region, ranging from 8 percent in Kerala to 16 percent in Andhra Pradesh, and in Orissa (7 percent). In the rest of the country, the proportion of women who have used such a loan programme is below 5 percent in all states and is 1 percent or less in 13 states.

Freedom of movement, as measured by the percentage of women allowed to go alone to the market, to the health facility, and to places outside the village or community, varies greatly across states. It ranges from 75 percent in Mizoram and 64 percent in Himachal Pradesh to only 23 percent in Uttar Pradesh, 19 percent in Orissa, and 18 percent in Chhattisgarh. The only states other than Mizoram and Himachal Pradesh, where more than half of the women are allowed to go alone to all three of these destinations are Goa, Tamil Nadu, Manipur, Jammu and Kashmir, and Sikkim.

14.3 GENDER ROLE ATTITUDES

A fundamental element of empowerment is the rejection of a normatively prescribed power of men *over* women and of unequal rights and privileges on the basis of the sex of an individual. One such normatively ascribed ‘right’ of husbands is to regulate and control their wives’ behaviour and bodies through whatever actions necessary, including the use of violence. Hence, women who believe that husbands’ control *over* their wives is justified can be considered as less empowered than women who think otherwise. While such attitudes do not necessarily signify approval by women of these rights for men, they do signify women’s *acceptance of norms* that give men these rights.

To assess attitudes related to the acceptance of normative gender roles, women and men were asked two sets of questions in NFHS-3. The first asked respondents whether, in their opinion, a husband was justified in hitting or beating his wife in the following seven situations: if she goes out without telling him, if she neglects the house or children, if she argues with him, if she refuses to have sex with him, if she does not cook food properly, if he suspects her of being unfaithful, and if she shows disrespect for her in-laws. These justifications, which range from reasons that involve suspicions about a wife’s moral character to those that may be considered more trivial, such as not cooking properly, were chosen to provide variation in the perceived seriousness of behavioural-norm violation. Women who agree that a husband is justified in hitting or beating his wife for any of the specified reasons are likely to perceive themselves to be low in status both absolutely and relative to men. Such perceptions may act as a barrier to women’s accessing health care for themselves and their children, may affect their attitudes toward contraceptive use, and may impact their general well being. The second set of questions asks if the respondent thinks that a wife is justified in refusing to have sex with her husband when she knows her husband has a sexually transmitted disease, when she knows her husband has sex with other women, and when she is tired or not in the mood. Not having the right to decide when to have sex can affect women’s ability to control their fertility and their reproductive health.

Agreement with any of the reasons justifying wife beating and disagreement with any of the reasons justifying a wife's refusal to have sex with her husband, indicates a low level of women's empowerment, since it implies an acceptance of men's exercise of power over women. Information on these indicators obtained from women and men is shown in Tables 14.15.1 through 14.18.

Table 14.15.1 shows the percentages of women who agree with the different reasons for wife beating by background characteristics. The reason most commonly agreed to by women that justifies a husband beating his wife is 'if she shows disrespect for her in-laws' (41 percent), followed by 'if she neglects the house or children' (35 percent). The reasons least agreed with are 'if she refuses to have sex with him' (14 percent), followed by 'if she doesn't cook food properly' (20 percent). Agreement with the other three reasons asked about ranges from 25-30 percent. Thus, less than one in two women agree with any specific reason justifying a husband beating his wife and more than one in two (54 percent) agree with at least one reason justifying wife beating.

Background characteristic	Percentage who agree that a husband is justified in hitting or beating his wife if:							Percentage who agree with at least one specified reason	Number of women
	She goes out without telling him	She neglects the house or children	She argues with him	She refuses to have sexual intercourse with him	She doesn't cook properly	He suspects she is unfaithful	She shows disrespect for in-laws		
Age									
15-19	25.7	32.7	28.6	11.3	19.4	23.1	39.1	52.9	24,811
20-24	26.7	33.6	28.4	12.5	18.2	22.6	39.5	52.5	22,779
25-29	28.9	34.0	30.0	14.1	19.5	25.0	40.0	54.0	20,417
30-39	31.1	36.0	31.5	15.5	21.6	26.4	41.3	55.5	33,522
40-49	31.9	36.8	32.7	16.5	22.5	28.0	42.7	56.7	22,856
Residence									
Urban	20.6	28.5	21.2	8.9	13.4	16.3	32.2	44.2	40,817
Rural	33.1	37.7	34.8	16.6	23.8	29.4	44.6	59.4	83,568
Education									
No education	36.4	38.7	38.1	19.3	26.4	33.2	47.3	62.3	50,487
<5 years complete	34.7	41.4	35.6	17.4	24.7	28.0	46.9	61.8	9,918
5-7 years complete	30.0	36.5	30.7	13.9	20.5	25.0	42.1	56.3	18,820
8-9 years complete	25.8	34.5	26.7	10.6	17.4	19.9	37.7	51.8	17,383
10-11 years complete	19.7	29.9	21.3	8.1	13.1	17.1	33.4	45.8	12,887
12 or more years complete	10.7	18.8	11.9	3.8	6.8	8.9	21.3	31.1	14,882
Employment (past 12 months)									
Employed	33.8	39.4	34.9	17.3	24.9	29.3	45.1	59.5	53,208
Employed, for cash	33.7	40.1	33.8	17.1	24.0	28.0	44.2	58.6	35,626
Employed, not for cash	34.2	38.0	37.1	17.6	26.8	32.0	47.0	61.4	17,582
Not employed	25.4	31.2	26.9	11.7	17.0	21.9	37.2	50.6	71,121
Marital status									
Never married	22.3	30.7	24.5	9.0	16.6	19.2	35.7	48.4	25,462
Currently married	30.5	35.5	31.7	15.2	21.1	26.5	41.7	55.9	93,089
Widowed/divorced/separated/deserted	34.2	39.1	34.3	18.6	24.3	28.4	43.7	57.6	5,834
Number of living children									
0	24.1	31.6	26.5	10.7	17.9	21.1	37.2	50.3	36,450
1-2	28.9	35.1	29.2	13.9	19.3	23.6	39.3	53.2	43,482
3-4	33.0	37.2	34.0	17.2	23.3	29.1	44.3	58.7	32,994
5+	33.4	35.8	36.4	16.8	24.2	32.1	45.3	59.7	11,459

Table 14.15.1 Attitude toward wife beating: Women—Continued

Background characteristic	Percentage who agree that a husband is justified in hitting or beating his wife if:							Percentage who agree with at least one specified reason	Number of women
	She goes out without telling him	She neglects the house or children	She argues with him	She refuses to have sexual intercourse with him	She doesn't cook properly	He suspects she is unfaithful	She shows disrespect for in-laws		
Household structure¹									
Nuclear	29.9	36.3	30.8	14.4	20.7	25.2	41.3	55.3	64,641
Non-nuclear	28.0	33.0	29.8	13.7	20.0	25.0	39.8	53.5	59,744
Religion									
Hindu	29.0	34.7	30.2	13.9	20.6	24.9	40.5	54.2	100,151
Muslim	30.1	34.3	32.4	15.3	19.2	26.2	41.5	56.0	16,936
Christian	32.4	43.9	30.2	13.9	19.8	26.6	42.9	59.5	3,053
Sikh	23.8	28.1	26.9	13.9	19.6	27.0	35.5	48.7	2,222
Buddhist/Neo-Buddhist	22.0	39.8	28.1	15.7	23.5	19.4	45.2	61.9	1,010
Jain	6.1	10.8	8.3	3.2	6.0	8.0	14.7	19.4	406
Other	30.9	35.9	31.0	17.3	19.5	28.4	39.1	59.3	484
Caste/tribe									
Scheduled caste	32.0	38.0	33.3	15.8	23.3	26.8	43.7	58.4	23,125
Scheduled tribe	31.1	37.1	33.7	16.9	23.5	30.8	44.9	58.5	10,119
Other backward class	32.0	37.3	32.9	15.3	22.8	26.9	42.3	57.7	48,880
Other	22.9	28.8	24.5	10.7	14.9	20.3	35.5	47.0	41,207
Don't know	46.7	55.5	44.3	29.9	33.1	40.8	54.4	69.7	649
Wealth index									
Lowest	34.1	37.0	37.8	18.0	25.7	32.4	46.8	62.4	21,718
Second	35.5	39.1	37.0	17.9	25.3	31.2	46.5	61.5	23,616
Middle	35.5	40.9	35.7	17.1	24.8	28.5	45.7	60.5	25,088
Fourth	28.3	36.1	28.5	12.7	18.4	23.2	40.6	54.2	26,106
Highest	14.4	22.3	15.8	6.4	9.8	13.0	26.1	37.0	27,856
Total	29.0	34.7	30.3	14.1	20.4	25.1	40.6	54.4	124,385

Note: Total includes women with missing information on education, employment (past 12 months), religion, and caste/tribe, who are not shown separately.
¹ Nuclear households are households comprised of a married couple or a man or a woman living alone or with unmarried children (biological, adopted, or fostered) with or without unrelated individuals.

Agreement with wife beating does not vary much by women's age, number of children, and household structure, but declines sharply with education and wealth quintile. Agreement is lower in urban than in rural areas, among women not employed in the past 12 months than women who were employed, and among never married women, compared with ever-married women. According to religion, Jain women stand out because, among them, agreement with one or more reasons is not only the lowest, at 19 percent, compared with women of other religions, but also the lowest compared with women in all other sub-groups. With the exception of religion, the greatest variation in agreement with at least one reason for wife beating is by education: 62 percent of women with no education agree with one or more justifications, compared with 31 percent of women with 12 or more complete years of education. Nonetheless, it is notable that even among the most educated women, at least one in three agrees with one or more justifications for wife beating.

Table 14.15.2 shows the percentages of men who agree with the different reasons for wife beating by their background characteristics. Overall, men are less likely than women to agree with each of the seven reasons justifying wife beating and with at least one reason. As Figure 14.2 shows, similar proportions of men and women in urban areas agree with at least one reason, but in rural areas, agreement is higher among women than men.

Table 14.15.2 Attitude toward wife beating: Men

Percentage of men age 15-49 who agree that a husband is justified in hitting or beating his wife for specific reasons, by background characteristics, India, 2005-06

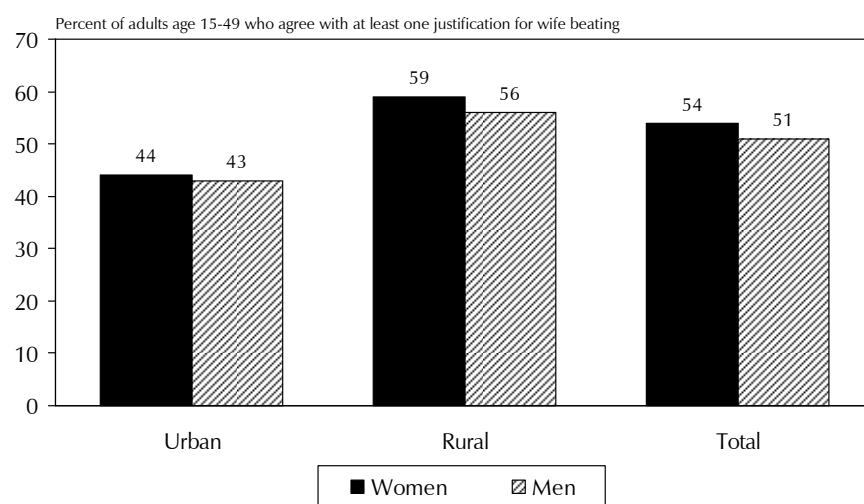
Background characteristic	Percentage who agree that a husband is justified in hitting or beating his wife if:							Percentage who agree with at least one specified reason	Number of men
	She goes out without telling him	She neglects the house or children	She argues with him	She refuses to have sexual intercourse with him	She doesn't cook properly	He suspects she is unfaithful	She shows disrespect for in-laws		
Age									
15-19	26.1	32.9	30.9	10.6	16.0	26.8	43.1	56.8	13,008
20-24	24.6	30.7	27.0	8.7	13.4	24.1	41.0	54.6	11,989
25-29	23.0	28.3	25.6	7.3	12.1	23.0	37.8	51.3	10,854
30-39	22.5	27.7	24.4	7.1	12.0	22.5	34.2	48.0	19,045
40-49	21.8	25.7	22.9	7.3	10.8	22.2	32.7	46.8	14,855
Residence									
Urban	16.7	22.8	18.9	5.3	8.6	16.7	31.5	42.7	25,504
Rural	27.3	32.3	30.0	9.7	15.1	27.5	40.6	55.9	44,247
Education									
No education	33.9	35.8	34.7	11.5	17.9	32.8	44.2	61.5	12,571
<5 years complete	30.5	35.6	32.1	11.4	15.3	28.6	42.5	59.3	7,109
5-7 years complete	27.7	33.3	29.8	9.8	15.3	27.8	42.7	57.0	11,523
8-9 years complete	24.1	29.9	27.1	8.3	13.3	23.2	39.8	52.9	14,398
10-11 years complete	17.3	25.4	21.3	6.1	10.2	18.9	33.6	46.1	10,380
12 or more years complete	10.6	16.8	13.7	3.3	5.9	13.0	23.8	33.8	13,754
Employment (past 12 months)									
Employed	24.4	29.4	26.6	8.4	13.0	24.1	37.7	51.8	60,623
Employed, for cash	23.7	28.9	25.9	8.0	12.6	23.3	36.9	50.8	55,026
Employed, not for cash	31.1	35.0	33.6	11.8	16.9	32.1	45.6	61.6	5,597
Not employed	17.5	25.0	21.6	6.3	10.9	20.1	34.4	46.2	9,045
Marital status									
Never married	23.0	30.2	26.5	9.0	13.6	23.4	40.0	52.9	25,307
Currently married	23.5	27.9	25.4	7.5	12.1	23.4	35.5	49.8	43,501
Widowed/divorced/separated/deserted	34.0	36.9	36.1	14.6	18.1	35.3	44.3	60.2	942
Number of living children									
0	23.4	30.0	26.7	8.9	13.5	23.8	39.5	52.7	30,608
1-2	21.5	27.3	23.6	6.9	11.4	21.4	34.4	47.5	20,187
3-4	25.2	28.7	26.6	7.9	12.6	24.9	36.6	52.0	14,207
5+	26.7	28.5	28.7	8.6	14.1	27.7	37.2	52.5	4,748
Household structure¹									
Nuclear	23.8	29.2	26.0	8.2	12.6	23.4	37.2	51.2	35,297
Non-nuclear	23.1	28.5	25.9	8.0	12.9	23.7	37.3	50.8	34,453
Religion									
Hindu	23.4	28.9	26.1	7.9	13.0	23.5	37.4	51.0	57,112
Muslim	26.2	30.4	27.6	9.3	12.2	25.3	38.8	53.7	8,747
Christian	20.0	31.5	20.0	7.6	10.3	25.0	32.9	49.1	1,567
Sikh	18.6	14.6	18.0	7.4	9.6	20.4	27.7	37.2	1,270
Buddhist/Neo-Buddhist	17.0	31.0	25.8	10.6	13.7	12.0	39.9	51.4	596
Jain	10.5	14.2	14.9	3.8	7.3	11.0	20.2	28.5	213
Other	19.6	32.6	30.5	11.4	13.3	34.7	35.2	57.2	232
Caste/tribe									
Scheduled caste	25.3	30.7	29.3	9.3	15.1	25.8	39.6	54.6	13,188
Scheduled tribe	28.2	32.6	32.0	12.7	14.8	31.5	43.7	58.7	5,725
Other backward class	26.7	32.4	28.0	7.5	14.3	25.3	39.0	54.4	27,219
Other	17.3	22.6	20.1	7.0	9.0	18.2	32.2	43.1	23,214
Don't know	49.4	59.6	44.1	13.9	28.9	52.7	65.0	74.9	177
Wealth index									
Lowest	33.1	34.7	35.4	11.8	19.1	32.7	43.6	60.2	11,031
Second	30.2	34.3	33.2	10.7	16.4	28.8	42.9	58.9	12,666
Middle	27.2	34.4	28.2	8.8	13.5	26.6	41.7	57.3	14,301
Fourth	20.2	27.3	23.0	7.2	11.2	20.5	36.1	49.2	15,493
Highest	11.3	17.2	14.7	3.9	6.4	13.5	25.8	34.9	16,260
Total age 15-49	23.4	28.9	25.9	8.1	12.8	23.6	37.3	51.0	69,751
Age 50-54	21.2	24.8	21.1	6.1	9.9	20.8	31.1	44.3	4,618
Total age 15-54	23.3	28.6	25.6	8.0	12.6	23.4	36.9	50.6	74,369

Note: Total includes men with missing information on education, employment (past 12 months), religion, and caste/tribe, who are not shown separately.

¹ Nuclear households are households comprised of a married couple or a man or a woman living alone or with unmarried children (biological, adopted, or fostered) with or without unrelated individuals.

Men, like women, are most likely to agree with the reason ‘if she is disrespectful to the in-laws’ and least likely to agree with the reason ‘if she refuses to have sex with him’. Further, the pattern of variation by background characteristics among men is very similar to the pattern of agreement among women. The groups of men among whom agreement with one or more reasons for wife beating is least are Jain men (29 percent) and the most educated men (34 percent). Among men too, variation in agreement is greatest by education with 62 percent of men with no education agreeing with one or more reasons for wife beating, compared with 34 percent of men with 12 or more years of education.

Figure 14.2 Agreement with Wife Beating by Sex and Residence



NFHS-3, India, 2005-06

This discussion reveals a consistently high level of agreement with norms about wife beating among both women and men. About half of all women and men agree with at least one or more reasons for wife beating, and even among the most educated, about one-third of women and men agree. Further, the justifications for wife beating most agreed to by both women and men pertain to disrespect for the in-laws and neglect of the house or children.

Table 14.16 shows the percentage of women who agree with the specific justifications for wife beating, as well as the percentage of women and men who agree with at least one of the justifications, by state. The percentage of women who agree with one or more reasons for wife beating ranges from 28 percent in Himachal Pradesh to 90 percent in Manipur, and the percentage of men who agree with one or more reasons for wife beating ranges from 23 percent in Uttaranchal to 85 percent in Manipur. The states in which a similar proportion of women and men agree with one or more reasons for wife beating include Himachal Pradesh, Jammu and Kashmir, Bihar, Mizoram, Sikkim, and Andhra Pradesh and Karnataka. In some states, women are much more likely than men to agree with one or more reasons for wife beating, including Uttaranchal, Orissa, Assam, Tripura, Jharkhand, and Arunachal Pradesh. By contrast, there are only two states, Gujarat and Meghalaya, where men are substantially more likely to agree with wife beating than women. In Jammu and Kashmir, Chhattisgarh, Madhya Pradesh, and Rajasthan too, men are more likely than women to agree with wife beating, but the differential in agreement is small.

Table 14.16 Attitude toward wife beating by state

Percentage of women age 15-49 who agree that a husband is justified in hitting or beating his wife for specific reasons and percentage of women and men who agree with at least one specified reason, by state, India, 2005-06

State	Women							Men	
	Percentage who agree that a husband is justified in hitting or beating his wife if:							Percentage who agree with at least one specified reason	Percentage who agree with at least one specified reason
	She goes out without telling him	She neglects the house or children	She argues with him	She refuses to have sexual intercourse with him	She doesn't cook properly	He suspects she is unfaithful	She shows disrespect for in-laws		
India	29.0	34.7	30.3	14.1	20.4	25.1	40.6	54.4	51.0
North									
Delhi	12.9	13.5	14.4	4.2	7.8	11.0	24.8	32.3	27.7
Haryana	30.5	29.3	29.7	17.7	20.2	30.1	36.0	46.1	32.7
Himachal Pradesh	11.2	16.5	13.3	3.5	9.3	11.6	19.7	28.3	28.3
Jammu & Kashmir	42.3	49.5	44.8	24.0	26.6	47.8	50.7	64.0	65.7
Punjab	25.4	28.3	29.5	15.1	19.7	29.6	37.7	51.3	41.1
Rajasthan	32.5	31.3	34.2	13.1	24.3	24.8	44.2	57.6	63.9
Uttaranchal	26.7	33.0	28.3	13.0	22.4	30.6	38.6	49.8	23.4
Central									
Chhattisgarh	11.2	14.7	15.9	5.8	8.5	12.0	23.2	33.0	37.0
Madhya Pradesh	21.0	23.8	26.2	11.2	18.2	27.2	40.3	51.4	59.1
Uttar Pradesh	24.8	27.7	26.0	8.5	17.6	22.7	36.0	47.0	44.2
East									
Bihar	22.9	21.4	32.2	12.2	17.9	26.6	32.0	56.9	57.4
Jharkhand	23.8	30.0	29.5	13.5	18.4	27.6	31.6	50.4	33.0
Orissa	38.1	40.4	39.8	13.7	22.6	35.9	50.4	61.2	41.6
West Bengal	18.6	24.8	21.9	10.9	13.1	14.6	33.6	42.2	38.8
Northeast									
Arunachal Pradesh	28.9	55.5	19.9	7.5	21.7	20.8	55.9	71.7	54.6
Assam	23.4	31.4	24.9	11.5	11.0	16.4	32.4	44.6	25.4
Manipur	57.4	71.7	32.6	15.6	23.6	36.2	75.5	89.7	85.0
Meghalaya	31.0	42.0	26.6	12.7	24.9	32.1	37.5	53.2	63.5
Mizoram	21.9	64.1	36.5	13.6	1.7	61.7	66.6	83.0	82.6
Nagaland	41.8	64.1	42.4	18.4	21.0	52.9	55.1	78.9	71.2
Sikkim	39.2	54.0	40.3	10.4	16.8	37.2	58.2	75.7	76.2
Tripura	24.3	37.0	21.2	13.3	19.3	20.1	41.0	53.1	35.1
West									
Goa	14.2	26.2	17.2	8.3	7.7	14.3	21.6	38.9	34.7
Gujarat	31.0	38.1	37.1	18.9	26.8	30.3	40.5	57.2	74.1
Maharashtra	19.6	34.3	25.4	12.7	18.7	15.6	40.7	50.9	48.4
South									
Andhra Pradesh	53.9	61.6	46.0	28.5	33.1	47.2	60.8	75.3	72.9
Karnataka	40.9	49.3	34.9	25.1	27.2	34.0	52.2	65.7	62.7
Kerala	35.7	44.2	25.7	14.0	20.3	22.6	44.5	65.7	54.2
Tamil Nadu	43.0	54.2	38.0	12.5	24.9	12.1	42.7	65.5	52.0

The extent of control women have over when they have sexual intercourse has important implications for demographic and health outcomes. It is also an indicator of women's empowerment because it measures women's acceptance of norms that socialize women into believing that a woman does not have the right to refuse to have sexual intercourse with her husband for any reason. Table 14.17.1 shows the percentage of women who agree that a wife is justified in refusing her husband sex if she knows he has a sexually transmitted disease, if she knows he has sex with other women, and if she is tired or not in the mood, by background characteristics.

Table 14.17.1 Attitude toward refusing sexual intercourse with husband: Women

Percentage of women age 15-49 who believe that a wife is justified in refusing to have sexual intercourse with her husband in specific circumstances, by background characteristics, India, 2005-06

Background characteristic	Percentage who agree that a wife is justified in refusing to have sex with her husband when she:			Percentage who agree with all three reasons	Percentage who agree with none of the three reasons	Number of women
	Knows husband has a sexually transmitted disease	Knows husband has sex with other women	Is tired or not in the mood			
Age						
15-19	70.1	72.9	69.4	59.5	19.6	24,811
20-24	79.2	80.9	78.9	69.4	12.1	22,779
25-29	80.5	81.8	80.4	70.6	10.8	20,417
30-39	80.3	81.2	80.3	70.1	11.0	33,522
40-49	78.9	79.5	77.5	67.6	12.1	22,856
Residence						
Urban	80.9	81.9	80.4	72.6	12.1	40,817
Rural	76.4	78.0	75.9	65.0	13.6	83,568
Education						
No education	76.5	78.0	76.2	64.5	12.8	50,487
<5 years complete	73.2	74.7	73.6	61.8	16.1	9,918
5-7 years complete	76.6	78.0	76.3	66.0	14.1	18,820
8-9 years complete	78.3	80.2	77.7	69.1	13.6	17,383
10-11 years complete	79.6	80.9	78.4	71.3	13.6	12,887
12 or more years complete	84.9	85.9	84.1	78.1	9.8	14,882
Employment (past 12 months)						
Employed	77.4	79.4	77.2	66.7	12.8	53,208
Employed, for cash	76.2	78.2	76.2	65.6	14.0	35,626
Employed, not for cash	79.7	81.8	79.4	69.0	10.5	17,582
Not employed	78.2	79.2	77.5	68.1	13.3	71,121
Marital status						
Never married	69.2	72.4	68.2	59.5	21.3	25,462
Currently married	80.3	81.2	80.0	69.8	10.8	93,089
Widowed/divorced/separated/deserted	76.2	77.9	76.1	65.7	14.4	5,834
Number of living children						
0	72.2	74.7	71.3	62.0	18.2	36,450
1-2	80.1	81.2	80.2	70.1	11.2	43,482
3-4	80.2	81.3	79.7	69.6	10.8	32,994
5+	80.5	80.6	79.3	69.1	10.4	11,459
Household structure¹						
Nuclear	76.8	78.4	76.6	66.4	13.8	64,641
Non-nuclear	79.0	80.2	78.2	68.7	12.3	59,744
Religion						
Hindu	78.5	80.2	78.3	68.6	12.6	100,151
Muslim	73.2	73.6	72.2	60.6	16.2	16,936
Christian	76.4	77.9	74.5	65.8	15.0	3,053
Sikh	84.9	85.1	78.9	72.0	8.5	2,222
Buddhist/Neo-Buddhist	70.2	73.0	71.6	62.2	20.6	1,010
Jain	92.1	91.7	89.7	86.5	4.9	406
Other	78.7	82.7	79.2	69.1	9.5	484
Caste/tribe						
Scheduled caste	77.5	79.0	76.9	66.5	13.1	23,125
Scheduled tribe	72.8	76.3	74.4	61.8	15.3	10,119
Other backward class	78.9	80.7	78.3	68.8	12.1	48,880
Other	78.1	78.7	77.3	67.9	13.6	41,207
Don't know	74.1	73.8	75.7	65.5	17.0	649
Wealth index						
Lowest	73.5	76.4	74.8	61.7	14.2	21,718
Second	75.6	77.0	75.4	63.9	14.1	23,616
Middle	76.3	77.3	75.7	65.3	13.9	25,088
Fourth	78.6	79.9	77.4	68.7	13.4	26,106
Highest	83.7	84.6	82.5	76.0	10.4	27,856
Total	77.8	79.3	77.4	67.5	13.1	124,385

Note: Total includes women with missing information on education, employment (past 12 months), religion, and caste/tribe, who are not shown separately.

¹ Nuclear households are households comprised of a married couple or a man or a woman living alone or with unmarried children (biological, adopted, or fostered) with or without unrelated individuals.

Overall, 77-79 percent of women agree with each of the three reasons asked about, 68 percent agree with all three, and 13 percent do not agree with any of the three. Agreement with all three reasons bears the expected positive relationship with education, wealth quintile, and urban residence. The youngest women are somewhat less likely than older women to agree with a wife's right to refuse her husband sex. Women employed for cash are no different from women not employed in the past 12 months. Agreement is highest among Jain women, followed by Sikh women. Notably, the percentage of women who do not agree with any of the three reasons for refusing a husband sex is highest among never married women, the youngest women, women with no children and Buddhist/Neo-Buddhist women; about one in five of these women do not agree with any of the three reasons for refusing a husband sex.

Table 14.17.2 shows the percentage of men who agree that a wife is justified in refusing her husband sex for the same three reasons discussed for women, by men's background characteristics. The extent of agreement with each of the three reasons is similar among men and women. Specifically, the percentage of men who agree that a wife is justified in refusing her husband sex when he has a sexually transmitted disease is 82 percent, compared with 78 percent for women; the percentage who agree that a wife is justified in refusing sex when she knows that her husband has sex with other women is 79 percent, the same as for women; and the percentage who agree that a wife is justified in refusing sex when she is tired or not in the mood is 84 percent, compared with 77 percent for women. The percentage of men agreeing with all three reasons, 70 percent, is also only slightly higher than the percentage of women doing so (68 percent). In general, men's agreement with a wife's right to refuse her husband sex varies in the same way by background characteristics as women's agreement.

Table 14.17.2 Attitude toward refusing sexual intercourse with husband: Men						
Percentage of men age 15-49 who believe that a wife is justified in refusing to have sexual intercourse with her husband in specific circumstances, by background characteristics, India, 2005-06						
Background characteristic	Percentage who agree that a wife is justified in refusing to have sex with her husband when she:			Percentage who agree with all three reasons	Percentage who agree with none of the three reasons	Number of men
	Knows husband has a sexually transmitted disease	Knows husband has sex with other women	Is tired or not in the mood			
Age						
15-19	75.3	75.4	79.1	65.0	14.1	13,008
20-24	83.6	80.1	85.3	71.2	7.4	11,989
25-29	84.3	80.8	86.5	72.8	7.1	10,854
30-39	83.8	81.0	86.5	72.5	7.2	19,045
40-49	80.4	78.9	83.9	69.4	9.7	14,855
Residence						
Urban	86.3	81.7	86.6	75.2	7.6	25,504
Rural	78.8	77.9	83.1	67.5	9.9	44,247
Education						
No education	68.5	70.5	77.3	56.6	15.0	12,571
<5 years complete	74.2	74.2	80.2	62.3	12.0	7,109
5-7 years complete	79.8	76.7	82.5	67.4	10.0	11,523
8-9 years complete	83.9	80.7	85.2	72.4	8.4	14,398
10-11 years complete	87.5	83.5	87.0	76.6	6.6	10,380
12 or more years complete	91.7	87.6	91.6	82.3	3.8	13,754
Employment (past 12 months)						
Employed	81.7	79.2	84.6	70.2	8.8	60,623
Employed, for cash	82.4	79.6	84.9	70.8	8.5	55,026
Employed, not for cash	75.5	75.6	81.5	63.9	11.7	5,597
Not employed	80.4	80.0	82.9	70.7	10.9	9,045

Continued...

Table 14.17.2 Attitude toward refusing sexual intercourse with husband: Men—Continued

Background characteristic	Percentage who agree that a wife is justified in refusing to have sex with her husband when she:			Percentage who agree with all three reasons	Percentage who agree with none of the three reasons	Number of men
	Knows husband has a sexually transmitted disease	Knows husband has sex with other women	Is tired or not in the mood			
Marital status						
Never married	79.2	77.2	81.9	67.6	11.1	25,307
Currently married	83.0	80.6	85.8	71.9	7.8	43,501
Widowed/divorced/separated/deserted	77.8	78.0	83.0	67.4	10.6	942
Number of living children						
0	80.0	78.0	82.8	68.5	10.3	30,608
1-2	84.4	80.8	86.2	72.7	7.4	20,187
3-4	81.2	79.3	84.8	70.3	9.0	14,207
5+	80.1	82.0	85.1	71.0	8.1	4,748
Household structure¹						
Nuclear	80.7	78.9	83.4	69.3	9.5	35,297
Non-nuclear	82.4	79.8	85.3	71.3	8.6	34,453
Religion						
Hindu	81.9	79.6	84.8	70.7	8.8	57,112
Muslim	78.2	76.1	82.2	66.2	10.9	8,747
Christian	79.6	78.2	78.6	68.0	12.4	1,567
Sikh	93.3	88.6	88.8	80.6	2.9	1,270
Buddhist/Neo-Buddhist	83.2	75.1	80.8	67.9	10.3	596
Jain	92.4	92.8	93.5	86.1	2.4	213
Other	66.9	80.8	83.2	61.4	12.1	232
Caste/tribe						
Scheduled caste	78.6	76.0	82.8	66.8	10.7	13,188
Scheduled tribe	70.6	74.2	79.3	59.8	13.1	5,725
Other backward class	84.4	82.5	86.1	73.4	7.0	27,219
Other	82.6	78.9	84.6	71.2	9.4	23,214
Don't know	75.2	68.0	72.0	63.0	18.7	177
Wealth index						
Lowest	69.5	74.6	79.8	59.2	13.0	11,031
Second	77.1	75.9	81.5	65.7	11.5	12,666
Middle	81.0	76.8	83.0	67.9	9.3	14,301
Fourth	85.0	80.5	85.7	72.9	7.7	15,493
Highest	90.4	86.2	89.5	80.9	5.6	16,260
Total age 15-49	81.5	79.3	84.4	70.3	9.0	69,751
Age 50-54	81.3	79.8	84.5	70.4	9.1	4,618
Total age 15-54	81.5	79.4	84.4	70.3	9.0	74,369

Note: Total includes men with missing information on education, employment (past 12 months), religion, and caste/tribe, who are not shown separately.
¹ Nuclear households are households comprised of a married couple or a man or a woman living alone or with unmarried children (biological, adopted, or fostered) with or without unrelated individuals.

Table 14.18 shows how women's and men's agreement with a wife's right to refuse her husband sex varies by state. The percentage of women who agree that women are justified in refusing their husband sex for all three reasons asked about, ranges from 42 percent in Tripura to 87 percent in Sikkim and the percentage of men who agree with all three reasons ranges from 41 percent in Tripura to 90 percent in Delhi. Other than Tripura, there are six more states where less than 60 percent of women agree with all three reasons, namely Orissa, Jammu and Kashmir, Meghalaya, West Bengal, Andhra Pradesh, and Kerala. In 11 states, the proportion of women and men who agree with all three reasons are very similar (the percentage point difference between the two is five or less), in five states, namely Sikkim, West Bengal, Goa, Rajasthan, and Arunachal Pradesh, women are much more likely than men (a difference of 10 or more percentage points) to agree with all three reasons, and in five states, namely Orissa, Jammu and Kashmir, Delhi, Tamil Nadu, and Mizoram men are much more likely than women to do so.

Table 14.18 Attitude toward refusing sexual intercourse with husband by state

Percentage of women age 15-49 who believe that a wife is justified in refusing to have sexual intercourse with her husband in specific circumstances, and percentage of women and men age 15-49 who agree with all specified reasons and none of the specified reasons, by state, India, 2005-06

State	Women			Men			
	Percentage who agree that a wife is justified in refusing to have sex with her husband when she:			Percentage who agree with all of the specified reasons	Percentage who agree with none of the specified reasons	Percentage who agree with all of the specified reasons	Percentage who agree with none of the specified reasons
	Knows husband has a sexually transmitted disease	Knows husband has sex with other women	Is tired or not in the mood				
India	77.8	79.3	77.4	67.5	13.1	70.3	9.0
North							
Delhi	82.5	81.9	81.9	76.8	12.5	89.5	3.3
Haryana	87.6	84.8	79.2	75.6	8.9	82.6	9.5
Himachal Pradesh	89.4	87.5	86.1	82.8	7.4	81.7	7.1
Jammu & Kashmir	73.9	76.6	62.4	53.8	14.6	70.7	10.9
Punjab	85.0	85.4	77.8	71.2	8.3	78.4	4.5
Rajasthan	89.1	90.3	85.2	78.3	4.3	66.3	6.0
Uttaranchal	87.8	87.4	83.8	77.7	6.9	78.0	4.1
Central							
Chhattisgarh	86.5	89.5	87.8	78.1	4.4	80.7	4.0
Madhya Pradesh	89.7	90.2	89.5	81.8	4.4	73.9	5.5
Uttar Pradesh	80.2	84.1	84.5	74.9	10.4	82.5	4.9
East							
Bihar	86.3	83.5	75.7	67.6	6.5	72.6	6.1
Jharkhand	87.1	89.4	89.9	82.2	5.2	83.7	2.6
Orissa	56.3	73.8	72.2	47.6	17.5	62.9	9.0
West Bengal	73.1	68.6	73.3	57.7	16.6	47.9	19.0
Northeast							
Arunachal Pradesh	79.4	80.5	74.3	66.2	12.1	55.2	13.2
Assam	75.3	76.3	79.8	66.2	13.2	73.3	8.9
Manipur	87.2	89.3	83.2	77.7	7.0	75.0	3.0
Meghalaya	64.9	73.6	62.0	54.1	21.6	53.3	24.7
Mizoram	87.2	86.9	72.2	64.3	6.1	74.0	2.1
Nagaland	87.0	84.4	68.9	63.9	8.4	70.6	5.1
Sikkim	94.9	93.4	92.8	87.1	1.6	65.5	6.0
Tripura	57.8	60.8	59.3	41.7	25.5	41.3	4.2
West							
Goa	80.8	78.2	75.0	66.5	12.5	48.0	26.6
Gujarat	76.7	79.2	72.4	62.6	13.3	65.8	10.9
Maharashtra	70.5	73.4	72.1	63.4	21.1	66.0	15.3
South							
Andhra Pradesh	69.9	68.1	66.6	58.8	23.4	65.2	6.9
Karnataka	78.4	75.6	74.1	67.1	16.4	67.6	11.9
Kerala	71.1	72.8	68.8	59.2	19.2	65.8	10.4
Tamil Nadu	71.3	77.9	75.8	62.8	15.3	73.2	9.3

In conclusion, these data show that a majority of women and men in India as a whole, and in most states, agree that women have a right to refuse their husbands' sex if they know that he has a sexually transmitted disease, if he has sex with other women, or if she is tired or not in the mood. However, there are several states where 15 percent or more of adults do not agree with any one of the three reasons. For women these states include all of the four states in South Region, as well as Jammu and Kashmir, Tripura, Meghalaya, Maharashtra, Orissa, West Bengal; and for men, they include Goa, Meghalaya, West Bengal, and Maharashtra.

To further understand whether conditions exist for women to be able to safely refuse sex to their husbands, NFHS-3 asked men what they thought a husband's rights are if his wife refuses him sex. Specifically, men were asked if they thought that if a woman refuses to have sex with her husband when he wants her to, has he the right to: a) get angry and reprimand her? b)

refuse to give her money or other means of financial support? c) use force and have sex with her even if she doesn't want to? and, d) go and have sex with another woman? Table 14.19 shows the percentage of men who agree that a man can take these specific actions if his wife refuses him sex by background characteristics and Table 14.20 shows these percentages by state.

Table 14.19 Men's attitude toward a husband's rights when his wife refuses to have sexual intercourse

Percentage of men age 15-49 who consider that a husband has the right to certain behaviours when his wife refuses to have sex with him when he wants her to, by background characteristics, India, 2005-06

Background characteristic	Percentage who agree that when a wife refuses to have sex with her husband, he has the right to:				Percentage who agree with the right to all four behaviours	Percentage who agree with right to none of the four behaviours	Number of men
	Get angry and reprimand her	Refuse to give her financial support	Use force to have sex	Have sex with another woman			
Age							
15-19	20.1	6.3	5.8	4.6	1.2	76.1	13,008
20-24	21.4	6.4	5.8	4.9	1.1	73.7	11,989
25-29	20.0	6.0	6.1	4.1	1.1	75.9	10,854
30-39	19.6	6.2	5.8	4.0	1.0	76.1	19,045
40-49	18.5	5.1	5.1	3.7	0.9	78.2	14,855
Residence							
Urban	14.3	4.2	4.1	4.1	0.9	81.9	25,504
Rural	23.0	7.0	6.6	4.3	1.1	72.8	44,247
Education							
No education	26.1	8.0	8.1	5.5	1.0	68.5	12,571
<5 years complete	24.2	7.8	7.6	5.0	1.5	71.5	7,109
5-7 years complete	22.5	7.1	7.6	5.6	1.5	72.7	11,523
8-9 years complete	20.0	5.7	5.6	3.8	1.0	76.3	14,398
10-11 years complete	16.0	4.8	3.8	3.4	1.0	80.7	10,380
12 or more years complete	12.4	3.4	2.5	2.6	0.6	84.7	13,754
Employment (past 12 months)							
Employed	20.4	6.2	6.0	4.3	1.1	75.5	60,623
Employed, for cash	20.2	6.0	6.0	4.4	1.0	75.7	55,026
Employed, not for cash	22.6	7.9	6.3	3.4	1.1	73.5	5,597
Not employed	16.2	4.5	3.8	3.9	1.0	80.3	9,045
Marital status							
Never married	19.2	6.1	5.1	4.7	1.1	76.5	25,307
Currently married	20.1	5.8	6.0	3.9	1.0	76.0	43,501
Widowed/divorced/separated/deserted	24.3	9.4	9.4	8.2	2.3	71.8	942
Number of living children							
0	19.5	6.1	5.4	4.6	1.1	76.3	30,608
1-2	19.4	5.9	5.7	3.9	1.1	77.0	20,187
3-4	20.5	5.6	5.9	3.9	1.0	75.4	14,207
5+	22.1	7.0	7.3	4.1	1.0	73.6	4,748
Household structure¹							
Nuclear	19.8	6.1	5.5	4.2	1.1	76.2	35,297
Non-nuclear	19.9	5.9	5.9	4.3	1.0	76.1	34,453
Religion							
Hindu	19.7	5.8	5.7	4.3	1.0	76.3	57,112
Muslim	21.8	7.1	6.0	3.9	1.1	73.9	8,747
Christian	15.6	4.9	3.5	4.1	0.8	80.3	1,567
Sikh	18.8	6.6	8.5	6.1	3.2	77.1	1,270
Buddhist/Neo-Buddhist	17.9	6.8	1.3	2.7	0.3	77.2	596
Jain	11.9	2.5	3.9	2.9	1.3	88.0	213
Other	17.1	10.9	6.3	4.5	0.8	75.6	232
Caste/tribe							
Scheduled caste	20.4	6.3	6.5	3.9	1.0	75.2	13,188
Scheduled tribe	24.9	6.7	7.9	6.4	1.0	69.6	5,725
Other backward class	20.5	6.2	5.9	4.5	1.1	75.4	27,219
Other	17.5	5.4	4.5	3.6	1.0	79.0	23,214
Don't know	22.1	11.6	6.7	5.6	2.7	73.6	177

Continued...

Table 14.19 Men's attitude toward a husband's rights when his wife refuses to have sexual intercourse—Continued

Background characteristic	Percentage who agree that when a wife refuses to have sex with her husband, he has the right to:				Percentage who agree with the right to all four behaviours	Percentage who agree with right to none of the four behaviours	Number of men
	Get angry and reprimand her	Refuse to give her financial support	Use force to have sex	Have sex with another woman			
Wealth index							
Lowest	24.4	7.9	8.0	4.3	0.8	70.5	11,031
Second	24.5	7.5	7.2	5.1	1.2	71.1	12,666
Middle	22.9	6.9	6.4	4.6	1.4	73.1	14,301
Fourth	17.8	5.3	5.0	4.0	1.1	78.3	15,493
Highest	12.3	3.3	3.0	3.4	0.7	84.4	16,260
Total age 15-49	19.8	6.0	5.7	4.2	1.0	76.1	69,751
Age 50-54	18.9	6.0	5.5	3.8	1.6	77.5	4,618
Total age 15-54	19.8	6.0	5.7	4.2	1.1	76.2	74,369

Note: Total includes men with missing information on education, employment (past 12 months), religion, and caste/tribe, who are not shown separately.
¹ Nuclear households are households comprised of a married couple or a man or a woman living alone or with unmarried children (biological, adopted, or fostered) with or without unrelated individuals.

Overall, 20 percent of men agree that a man has the right to get angry and reprimand his wife, 6 percent agree that he has a right to refuse her money or other means of financial support, 6 percent agree that he can use force to have sex with her even if she does not want to, and 4 percent agree that he has the right to go and have sex with another woman. Three in four men (76 percent) do not agree with any of these actions and only 1 percent agree with all of them. Men's agreement with each of these actions decreases with education and wealth and is higher in rural than in urban areas. Disagreement with a man's right to all of the four behaviours is highest among Jain men, followed by Christian men. In general, there is little variation by most other characteristics.

Table 14.20 shows that states vary greatly in terms of men's agreement with each of the four actions that a husband can take if his wife refuses him sex. The percentage of men who say that a husband has a right to get angry and reprimand his wife ranges from a low of 4 percent in Delhi, 5 percent in Haryana, and 7 percent in Himachal Pradesh, to 31 percent in Andhra Pradesh, 32 percent in Madhya Pradesh and Mizoram, and 35 percent in Jammu and Kashmir. Although few men in most states agree with each of the three other actions asked about, there are several states where the proportions are not negligible. At least 10 percent of men agree that a husband has a right to refuse his wife money and financial support if she refuses him sex in Bihar (15 percent), Sikkim (14 percent), and Manipur and Mizoram (10 percent); at least 10 percent of men agree that a husband can use force and have sex with his wife even if she doesn't want to in Bihar (15 percent), Madhya Pradesh (11 percent), Tripura (10 percent), and Manipur (10 percent); and 11-12 percent agree that a husband can go out and have sex with other women in Madhya Pradesh and Mizoram. The percentage of men disagreeing with all four actions ranges from over 90 percent in Haryana, Himachal Pradesh, and Delhi to 59-62 percent in Jammu and Kashmir, Madhya Pradesh, Mizoram and Bihar. Despite the variation across states, these data show a high level of agreement with men's right to take at least one of the four actions in most states. These data show that in India as a whole, about one in four men agree that men whose wives refuse them sex have the right to take one or more of the specified actions; and in 16 of the 29 states, this is true for at least one in five men.

Table 14.20 Men's attitude toward a husband's rights when his wife refuses to have sexual intercourse by state

Percentage of men age 15-49 who consider that a husband has the right to certain behaviours when a woman refuses to have sex with him when he wants her to, by state, India, 2005-06

State	Percentage who agree that when a wife refuses to have sex with her husband, he has the right to:				Percentage who agree with the right to all four behaviours	Percentage who agree with the right to none of the four behaviours
	Get angry and reprimand her	Refuse her financial support	Use force to have sex	Have sex with another woman		
India	19.8	6.0	5.7	4.2	1.0	76.1
North						
Delhi	4.0	1.8	2.4	6.0	0.2	89.6
Haryana	5.3	2.2	2.3	1.6	1.1	94.2
Himachal Pradesh	6.8	2.7	3.0	2.0	0.8	90.4
Jammu & Kashmir	35.0	7.9	4.0	1.9	0.8	62.4
Punjab	21.4	7.4	8.9	6.6	3.1	74.1
Rajasthan	27.0	4.7	8.5	2.4	0.5	69.5
Uttaranchal	15.4	2.3	4.1	1.5	0.4	83.0
Central						
Chhattisgarh	17.5	1.6	1.8	0.2	0.2	81.6
Madhya Pradesh	31.8	6.5	10.7	11.1	1.4	60.6
Uttar Pradesh	13.6	4.4	4.3	1.5	0.5	84.2
East						
Bihar	28.9	15.1	15.1	9.0	2.4	59.5
Jharkhand	12.8	4.9	1.9	0.7	0.2	85.7
Orissa	13.8	3.9	5.2	0.7	0.4	84.0
West Bengal	15.9	4.5	4.2	3.8	1.1	80.5
Northeast						
Arunachal Pradesh	12.6	3.2	3.9	4.8	0.3	82.9
Assam	13.2	3.6	2.7	1.4	0.7	85.4
Manipur	22.8	10.1	9.8	6.4	1.5	69.9
Meghalaya	14.5	9.0	6.3	6.0	2.0	80.3
Mizoram	32.3	10.1	3.3	12.1	1.1	60.8
Nagaland	16.3	4.7	3.1	5.1	0.9	78.9
Sikkim	24.2	13.9	4.7	10.1	2.1	65.9
Tripura	26.4	5.8	10.4	5.7	1.7	72.2
West						
Goa	22.4	5.6	3.1	3.5	0.9	73.4
Gujarat	27.5	7.4	6.1	5.2	1.3	68.0
Maharashtra	20.0	5.8	3.1	2.6	0.8	77.6
South						
Andhra Pradesh	31.1	4.7	6.2	9.5	1.1	63.1
Karnataka	15.1	7.6	4.0	3.6	1.3	81.0
Kerala	11.4	8.4	3.1	3.5	0.3	80.7
Tamil Nadu	18.0	8.4	6.8	4.0	1.9	79.0

14.4 EMPOWERMENT INDICATORS AND DEMOGRAPHIC AND HEALTH OUTCOMES

In order to examine how selected demographic and health outcomes vary by women's empowerment, the three sets of questions on women's participation in making household decisions, their attitude toward wife beating, and their attitude toward refusing sex with their husband are summarized into three separate indices. All indices are based on women's responses only.

The first index is the number of decisions (see Table 14.6 for the list of decisions) in which currently married women participate alone or jointly with their husband. This index ranges in value from 0 to 4, and is positively related to women's empowerment. It reflects the degree of decision-making control that women are able to exercise in areas that affect their lives and environments. The second index, which ranges in value from 0 to 7, is the total number of reasons (see Table 14.15.1 for the list of reasons) for which the respondent feels that a husband is

justified in beating his wife. A lower score on this indicator is interpreted as reflecting a greater sense of entitlement and self-esteem and a higher status of women. The final index, which ranges in value from 0 to 3, is the number of circumstances (see Table 14.17.1 for the list of the circumstances) in which the respondent feels that a woman is justified in refusing sexual intercourse with her husband. This indicator reflects perceptions of sexual roles and women's rights over their bodies and relates positively to women's sense of self and empowerment.

Table 14.21 shows how these three indicators relate to each other. In general, the expectation is that the women who participate in making household decisions are also more likely to have gender-egalitarian beliefs and that women who have gender-egalitarian beliefs are more likely to participate in household decision making. Note that the decision making index is defined only for currently married women, whereas the other two are defined for all women. As shown in earlier tables, 37 percent of currently married women participate in all four decisions, 46 percent of all women disagree with all reasons for wife beating, and 68 percent of women say that a wife is justified in refusing her husband sex for all the reasons asked about. Overall, the three indices do not appear to be very strongly related to each other. The relationship of both decision making and attitudes towards wife beating with the indicator based on women's agreement with a wife's right to refuse her husband sex is particularly weak.

Table 14.21 Indicators of women's empowerment					
Percentage of women age 15-49 who participate in all decision making, percentage who disagree with all reasons for justifying wife-beating, and percentage who agree with all reasons for refusing sexual intercourse with husband, by value on each of the indicators of women's empowerment, India, 2005-06					
Empowerment indicator	Percentage who participate in all decision making ¹	Number of currently married women	Percentage who disagree with all the reasons justifying wife-beating ²	Percentage who agree with all the reasons for refusing sexual intercourse with husband ³	Number of women
Number of decisions in which women participate¹					
0	na	19,057	40.7	67.4	19,057
1-2	na	24,797	42.1	70.2	24,797
3-4	na	49,235	46.5	70.5	49,235
Number of reasons for which wife-beating is justified²					
0	39.9	41,069	100.0	72.4	56,685
1-2	34.3	18,847	na	64.4	25,167
3-4	34.2	16,248	na	60.8	21,080
5-6	33.0	9,775	na	61.9	12,695
7	35.3	7,151	na	68.7	8,757
Number of reasons given for refusing to have sexual intercourse with husband³					
0	36.6	10,039	46.2	na	16,301
1-2	33.9	18,086	33.5	na	24,142
3	37.5	64,964	48.9	100.0	83,942
Total	36.7	93,089	45.6	67.5	124,385

na = Not applicable
¹ Includes currently married women only. See Table 14.6 for the list of decisions.
² See Table 14.15.1 for the list of reasons.
³ See Table 14.17.1 for the list of reasons.

Table 14.21 shows a positive association between women's participation in decision making and women's rejection of wife beating. Forty percent of women who reject wife beating for all reasons (index value is 0) participate in all four decisions, compared with 34 percent among those who agree with one or more reasons (index value 1-7). Also, the percentage of

women who disagree with all the reasons for wife beating increases from 41 percent for women who do not participate in any decisions to 47 percent who participate in most of the decisions asked about.

Women's participation in decision making is not strongly related to women's agreement with a wife's right to refuse her husband sex. The percentage of women who participate in all four decisions is only marginally higher among women who agree that a wife has the right to refuse her husband sex for all three reasons than among women who agree with none or 1-2 reasons. However, the proportion of women who agree with all three reasons is slightly higher among women who participate in 3-4 decisions (71 percent) than women who participate in none (67 percent).

Finally, the relationship between the two gender-attitude variables is not linear. However, the proportion of women who agree with all three reasons for a wife to refuse her husband sex is higher among women who reject wife beating for any reason (72 percent), compared with women who agree with wife beating for one or more reasons (61-69 percent).

Table 14.22 shows how contraceptive method use among currently married women varies by the three empowerment indices. A woman's ability to control her fertility and the contraceptive method she chooses are likely to be affected by her status, self-image, and sense of empowerment. Women unable to control other aspects of their lives may be less likely to feel they can make and carry out decisions about their fertility. Women may also feel the need to choose methods that are less likely to be evident or which do not depend on their husband's cooperation. The number of decisions in which a woman has the final say is indicative of women's empowerment and reflects the degree of decision-making control women are able to exercise in areas that affect their lives. The indicator 'Number of reasons for which wife beating is justified' has an inverse association with a woman's greater sense of entitlement, self-esteem, and status and therefore her level of empowerment. The indicator 'Number of reasons a wife can refuse to have sex with her husband' reflects perceptions of sexual roles and of women's rights over their bodies and also indicates women's sense of self and empowerment.

The table shows that any contraceptive use, modern contraceptive use, and the use of the different modern methods and traditional methods are generally higher the greater the number of decisions in which women participate. In particular, 37 percent of women who participate in no decisions are currently using a modern contraceptive method, compared with 54 percent of women who participate in 3-4 decisions. The association of contraceptive use with the two attitude-based empowerment indices is more complex. Modern method use is only slightly higher among women who agree with all reasons for wife beating than it is for women who do not agree with any reason; however, this relationship is largely affected by the fact that a much lower proportion of women who do not agree with wife beating are sterilized (34 percent), compared with women who do agree with wife beating for one or more reasons (37-44 percent). Temporary modern female method use, condom use, and traditional method use, however, are all strongly and positively associated with women's rejection of wife beating. Condom use for example among women who reject wife beating (index value 0), at 7 percent, is more than three times as high as among women who agree with all reasons (index value 7). A similar relationship exists between the third empowerment index and the different contraceptive methods. Female

sterilization use declines as the index value increases, but temporary female method use and traditional method use increase as the index value increases. Thus, the conclusion from this table is that participation in decision making is positively associated with the use of contraception and that having more gender egalitarian attitudes is positively associated with temporary method use.

Table 14.22 Current use of contraception by women's status

Percent distribution of currently married women age 15-49 by current contraceptive method, according to selected indicators of women's status, India, 2005-06

Empowerment indicator	Any method	Any modern method	Modern methods				Any traditional method	Not currently using	Total	Number of women
			Female sterilization	Male sterilization	Temporary modern female methods ¹	Male condom				
Number of decisions in which women participate²										
0	44.0	37.0	28.1	0.7	4.1	4.0	7.1	56.0	100.0	19,057
1-2	55.3	46.5	34.9	0.8	5.3	5.5	8.8	44.7	100.0	24,797
3-4	61.6	54.1	42.1	1.3	5.1	5.6	7.6	38.4	100.0	49,235
Number of reasons for which wife-beating is justified³										
0	57.5	48.1	33.6	0.9	6.2	7.3	9.4	42.5	100.0	41,069
1-2	55.6	47.7	37.4	1.0	4.6	4.8	7.9	44.4	100.0	18,847
3-4	54.3	48.2	40.1	1.0	3.9	3.2	6.2	45.7	100.0	16,248
5-6	56.3	50.6	42.7	1.2	3.4	3.2	5.8	43.7	100.0	9,775
7	56.2	51.5	44.4	1.6	3.4	2.1	4.7	43.8	100.0	7,151
Number of reasons given for refusing to have sexual intercourse with husband⁴										
0	56.2	49.9	41.2	1.2	4.4	3.2	6.3	43.8	100.0	10,039
1-2	53.6	46.8	37.7	1.1	4.3	3.7	6.9	46.4	100.0	18,086
3	57.1	48.8	36.6	1.0	5.2	6.0	8.3	42.9	100.0	64,964
Total	56.3	48.5	37.3	1.0	5.0	5.2	7.8	43.7	100.0	93,089

Note: If more than one method is used, only the most effective method is considered in this tabulation.

¹ Pill, IUD, injectables, implants, female condom, diaphragm, and foam/jelly.

² Includes currently married women only. See Table 14.6 for the list of decisions.

³ See Table 14.15.1 for the list of reasons.

⁴ See Table 14.17.1 for the list of reasons.

Table 14.23 examines whether women's use of antenatal, delivery, and postnatal care services from health workers varies by level of women's empowerment as measured by the three indicators of empowerment. In societies where health care is widespread, women's empowerment may not affect their access to reproductive health services; in other societies, however, increased empowerment of women is likely to increase their ability to seek out and use health services to better meet their own reproductive health goals, including the goal of safe motherhood. The table includes only women who had a birth in the five years preceding the survey, and examines their access to antenatal care, delivery care, and postnatal care.

The table shows that women's empowerment in terms of decision making is not related to whether women received antenatal care, but access to appropriate delivery assistance and timely postnatal care increases with the number of decisions that women participate in. For example, 52 percent of women who participate in most of the four decisions had a delivery assisted by health personnel and 37 percent received postnatal care from health personnel within the first two days after delivery, compared with 46 percent and 30 percent, respectively, of women who do not participate in any of the four decisions.

Table 14.23 Reproductive health care by women's empowerment

Percentage of women age 15-49 with a live birth in the five years preceding the survey who received antenatal care, delivery assistance and postnatal care from health personnel for the most recent birth, by indicators of women's empowerment, India, 2005-06

Empowerment indicator	Received antenatal care from health personnel ¹	Received delivery assistance from health personnel ¹	Received postnatal care from health personnel ¹ within the first two days since delivery ²	Number of births
Number of decisions in which women participate³				
0	74.4	46.1	29.7	9,495
1-2	77.5	49.5	34.0	11,324
3-4	76.0	51.9	37.2	18,207
Number of reasons for which wife-beating is justified⁴				
0	79.8	53.6	37.1	17,830
1-2	73.0	48.3	33.0	8,134
3-4	73.4	47.9	33.9	6,948
5-6	72.0	42.7	28.9	3,964
7	71.6	44.0	29.6	2,801
Number of reasons given for refusing to have sexual intercourse with husband⁵				
0	77.8	48.6	35.2	4,139
1-2	72.9	44.6	30.3	7,451
3	76.5	51.3	35.3	28,087
Total	75.9	49.8	34.4	39,677

¹ Health personnel includes doctor, nurse, midwife, auxiliary nurse midwife, lady health visitor, or other health personnel.

² Pertains to all recent deliveries including those delivered in a health facility.

³ Includes currently married women only. See Table 14.6 for the list of decisions.

⁴ See Table 14.15.1 for the list of reasons.

⁵ See Table 14.17.1 for the list of reasons.

The second empowerment index is related to all three maternal health indicators: women who reject wife beating are more likely than women who accept one or more reasons for wife beating to receive antenatal care from health personnel, receive delivery assistance from health personnel, and receive postnatal care from health personnel within the first two day after delivery. In each case the differential is about 8-10 percentage points between those who agree with no reason for wife beating and those who agree with all. The third indicator of empowerment bears an unexpected U-shaped relationship with all three maternal health indicators. Women who agree with no reason for refusing the husband sex and those who agree with all three reasons are more likely to have received antenatal care from health personnel, received delivery assistance from health personnel, and received postnatal care from health personnel within the first two day after delivery than women who agree with 1 or 2 reasons.

The ability to access information, take decisions, and act effectively in their own interest or in the interests of those who depend on them are essential aspects of empowerment of women. It follows that if women who are the primary caretakers of children are empowered, the health and survival of their children would be enhanced. In fact, mother's empowerment fits into the Mosley-Chen framework on child survival as an intervening individual-level variable that affects child survival through proximate determinants. Table 14.24 shows how infant and child mortality vary by women's empowerment indices (for definitions of mortality rates see Chapter 7).

Table 14.24 Early childhood mortality rates by indicators of women's empowerment					
Infant, child, and under-five mortality rates for the 10 year period preceding the survey, by indicators of women's empowerment, India, 2005-06					
Empowerment indicator	Neonatal mortality (NN)	Postneonatal mortality (PNN)	Infant mortality (1q0)	Child mortality (4q1)	Under-five mortality (5q0)
Number of decisions in which women participate¹					
0	43.0	18.1	61.1	19.7	79.6
1-2	39.4	18.5	57.9	18.1	75.0
3-4	35.6	17.2	52.9	17.3	69.3
Number of reasons for which wife-beating is justified²					
0	37.6	14.6	52.2	16.2	67.5
1-2	40.3	19.3	59.6	19.3	77.7
3-4	39.9	21.5	61.4	22.2	82.3
5-6	36.1	20.4	56.5	14.5	70.2
7	39.6	19.8	59.4	20.7	78.8
Number of reasons given for refusing to have sexual intercourse with husband³					
0	44.5	13.2	57.7	20.8	77.3
1-2	39.3	20.1	59.5	23.5	81.6
3	37.4	17.9	55.3	16.1	70.6

¹ Includes currently married women only. See Table 14.6 for the list of decisions.
² See Table 14.15.1 for the list of reasons.
³ See Table 14.17.1 for the list of reasons.

The table shows a negative association of women's empowerment with infant and child mortality, particularly mortality within one year of life (infant mortality) and mortality within five years since birth (under-five mortality). Specifically, the infant mortality rate falls from 61 per 1,000 births among women who participate in none of the four decisions to 53 per 1,000 births among women who participate in 3-4 decisions; the under-five mortality also declines between women who participate in no decisions and women who participate in most by about 10 deaths per 1,000 births. The other two indicators of empowerment do not bear a linear association with mortality rates; nonetheless, all five mortality rates are lower for women who reject wife beating than for women who agree with one or more reasons and for women who agree with a wife's right to refuse her husband sex for all three reasons than for women who agree with 0-2 reasons.

