# CHAPTER-VI

# SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter highlights the summary of the study, important findings, conclusions and recommendation of the study. These will provide policy directions to government and private agencies for achieving economic development.

## 6.1 Summary

Considering the importance of Mother's Empowerment in children's schooling, the present study is designed with a set of objectives and research question to find out Mother's Empowerment and its impact on children's education in Karimganj district which is situated at Southern part of Assam. The specific objectives of the study are as under: (i) To measure Mother's Empowerment level, (ii) To identify factors affecting Mother's Empowerment level, (iii) To examine the Impact of Mother's Empowerment level on children's education, (iv) To examine the relationship between Mother's Empowerment and gender differential, if any, in Children's Educational attainments and (v) To make a comparative analysis of rural-urban scenario so far as Mother's Empowerment and its link with Children's Education is concerned. The research questions are (i) Is there any impact of place of residence on mother's empowerment level? (ii) Does mother's empowerment contribute most towards educational attainments of female children? The primary survey for the study is conducted in Karimganj District of Assam. The units of the study is mother in household who have school going children. Empowerment level of mother is measured with the help of recognized dimensions such as Decision making power of mother within family, mother's freedom of movement, political participation of mother, mother's decision regarding control over economic resources, husband relation with wife, mother's willingness for change etc. Each

dimension has separate number of indicators which is based on extensive review of literature which determined empowerment level of mother within family. The Data for the purpose is collected with the help of a pre-tested structured questionnaire from sample individuals through personal interview method. The study sample comprises of 250 households where mothers are currently present and living with their children, minor, of school going ages and above. The rural-urban share of such selected households is approximately sixty-forty. The survey is conducted in the rural-urban areas of Karimganj District which is one of the most backward developing regions of the state of Assam. Simple statistical methods, graphs, diagrams, tables are used for sample data analysis purpose. Further, to meet the objectives and hypothesis of the study Principal Component Analysis technique is used to quantify mother's empowerment, Regression analysis (OLS) is applied to identify the determinants of mother's empowerment level and to find the impact of mother's empowerment level on children's education t test for small sample and multinomial logistic regression is applied in the study. Caste-wise, out of 250 respondents, 12 percent are SCs, 10 percent are OBCs, and remaining 78 percent are in general category. In case of parents education fathers in the households are advanced in education in both rural and urban areas than the mothers of study area. Education of fathers in both rural and urban areas are 10.3 years and 11.34 years respectively. Whereas, mothers education in both rural and urban areas are 9.35 year and 10.84 years respectively. Thus educationally urban fathers and mothers are advanced in education in comparison to the fathers and mothers of rural areas. In case of their children's education, there is a margin difference in both their son's and daughter's education. Male children's average education is higher in both rural and urban areas than female children's average

education. In rural areas male children's average education is 9.24 years whereas in urban areas it is 9.34 years. Female children's average education in rural areas is 8.35 years and in urban areas it is 8.47 years. Average family size of sample households of rural areas is 6.06 which is higher than the average family size of urban areas which is 5.39. Number of children per household is 3.28 in rural areas which is again larger than number of children per household in urban areas i.e., 2.71. Average land holding (in katha) of sample households in rural areas is greater (107.05 katha) than in case of urban areas (44.42 katha). Average annual per capita income of sample households in rural areas is Rs.57821.43 is lower than urban areas i. e. , Rs.82929.81. Highest number of the rural households are having separate semi-pucca sanitation whereas in urban areas there is no household having kutcha sanitation. The result of first objective of the study that is the value of Mother's Empowerment Index (MEI) is 0.583 which implies that there is a medium level of empowerment of mothers in Karimganj district of Assam. The regression result shows that the variable Religion (RLGN) has significant positive influence on MEI implying that mothers of Hindu religion are more empowered than Muslims. Education Level of mother has also significant positive influence on MEI implying that educated mothers have higher level of empowerment. Mother's Age has also significant positive influence on MEI implying mothers belonging to older cohorts have higher level of empowerment. POM has also significant positive influence on MEI. The other variables i.e., FT, POR, CATRYOBC, CATRYSC, HLWW, MBPA, RYI, have no significant influence on MEI. Another index is separately calculated for male and female children in a household. This is because mother's opinion regarding her male and female children (child) was recorded separately at the time of survey. Index value of

mother's decision about male children's education is 0.690 implies that there is moderately high level of empowerment of mother of Karimganj district regarding decision making about male children's education and the index value of mother's decision making about female children's education is 0.589 implies that there is moderate level of decision making power of mother of Karimganj district regarding decision about female children's education. To find the impact of mother's empowerment and mother's decision making power regarding children's education on children's educational attainment five age group of children are categorized and the test is applied in five different age group of children. The t test result for 1st group of children i.e.14-16 age group is insignificant which implies that there is no difference between the mean education of male and female children at moderate level of mother's empowerment. The t test result for the next age group 17-18 of children is significant at 1% level which implies that there is a difference between the mean education level of male and female children and in this category the empowerment level of mother is higher than the previous category of children. It implies that as empowerment level of mother increases children education also increases and the male children's mean education becomes statistically significantly different than female children. In case of age group 19-21of children the t test result is significant at less than 1% level which implies that there is a statistically significant difference in the mean education of male and female children at high level of empowerment of mother. It implies that as empowerment of mother increases the difference in male and female children's mean education becomes statistically significant. In the next age group of children i.e. 22-23 the t test result is significant at less than 5% level which implies that there is statistically significant

difference in the mean education of male and female children at high level of empowerment of mother. In the last age group of children i.e. 24-27, the t test result for this group of children is significant at less than 1% level which implies that there is a statistically significant difference in the mean education of male and female children at high level of empowerment of mother. Thus, the average empowerment level of mother is higher for higher cohort group of children and for these groups of children the male-female difference in the average education of children is statistically significant. This implies that there exists a statistically significant difference in the mean educational attainments of male and female children and for these corresponding groups the average empowerment level of mother is relatively higher than the group for which such difference is found to be statistically insignificant. However, except for the group of children belonging to age group 24-27, the difference in the average education of male and female children is nominal. The correlation coefficient is estimated between variables MCAEDU, AME and FCAEDU, AME. Both these results show that there exists statistically significant very high degree of association between MCAEDU and AME (r = 0.879 significant at 1% level). The correlation coefficient between FCAEDU and AME is also found to be positive and statistically significant at 1% (r = 0.885, statistically significant at 1%). This point is further investigated by finding out the correlation coefficient between MDICEDU and AME. The correlation coefficient between these two variables is found to be statistically significant at 10 percent level and two variables are negatively associated. (r = -0.461). All these results substantiate the observation made in the preceding paragraphs that educational attainment of both male and female children has positive association with mother's empowerment level and as empowerment level

increases mean difference between male and female children's education decreases. It means higher the empowerment level of mother less will be gender difference in educational attainments of children. Finally, by using multinomial regression it is observed in the study that mother's empowerment has a positive statistically significant (at 10 percent) impact on the successful completion of higher secondary level of their son's education in comparison to category 1. But in case of male children's high school completion and above higher secondary level of education, the multinomial log odds are negative and statistically insignificant. Mother's empowerment level is found to improve their daughter's level of education. The multinomial log odds to girl's students are expected to increase if mother's empowerment increases when holding other variables constant. This is true for girl's students in case of completion of high school and completion of higher secondary school in comparison to the base category. Here it is also observed that the impact of mother's decision making regarding their girl's children's education is found to be more fruitful for their daughter's education than their son's education at this level. The multinomial log odds for both male and female students at this level are very high and positively significant. However, in case of other categories this log odds ratio is very low which implies that the impact of mother's decision making on their children's education is not that affective. Another variable that has significant impact on only the girl's education level is mother's age. The result shows that the log odds improves in case of female children of category 3 and category 4 as mother's age increases (the result being positive and statistically significant). Surprisingly, income is found to be a non-crucial determinant for the level of education of both male and female

children. The extent of the impact of family income on the level of their children's education at all levels is very low and insignificant. At last to compare by comparing analysis of rural –urban scenario of mother's empowerment and children's education in karimganj district we find that in case of rural areas empowerment of mother is comparatively low than in urban areas and educational attainment of children is also low in rural Karimganj than in Urban Karimganj. However, in case of mother's empowerment and its link with children's education, at the moderate level of mother's empowerment in rural Karimganj educational attainments of male children are higher than female children. Whereas, in Urban Karimganj at the moderately high level of empowerment, there is no difference in the educational attainment of both male and female children except in the age group 24-27 of children. In urban areas, the difference between mean education level of male and female children is found statistically insignificant for age groups 14-16. 17-18, 19-21 and 22-23. But it is statistically significant for age group 24-27 implying gender differential in educational attainments of children in the past. In rural areas, however, the gender differential in the educational attainments of children prevails even among the children of younger cohorts.

**6.2 Important Findings**

1. **Socio-Demography Characteristics of the Sample Households**

**In case of Rural Areas**

The average family size of 150 rural households is 6.06. The family size in SKDB is highest at 7 and in DDB the lowest i.e., 5.25. Number of children per household is 3.28. In BDB number of children per household is highest i.e. 4 and in DDB it is lowest i.e. 2.45. Father's average education is 10.3 in completed years of education. In RDB

Father's average education is highest i.e. 11.15 years and it is lowest in LDB i.e. 8.1 years. Mother's average education is 9.35 years in rural areas of the district. In RDB mother's average education is highest i.e. 10.35 years and it is lowest in LDB i.e. 6.9 years. Male children's average education is 9.24 years in rural areas. In NKDB male children's average education is highest i.e. 10.15 years and it is lowest in DDB i.e. 7.58 years. Female children average education in sample households of rural areas is 8.35 years. In RDB female children's average education is highest i.e. 9.79 years and in DDB it is lowest i.e. 6.98 years.

**In case urban areas-**

The average family size of 100 urban households is 5.39. The family size in BMB Ward No.4 is highest at 6.6 and in KMB Ward No. 22, it is lowest i.e., 4.4. Number of children per households is 2.71 in urban areas. In BMB Ward No .3 number of children per households is highest i.e. 4.14 and in KMB Ward No.3 it is lowest i.e. 2.21. Father's average education is 11.34 years in urban Karimganj in the study. In KMB Ward No.11 Father's average education is highest i.e. 13.60 years and it is lowest in KRC i.e. 8.33 years. Mother's average education is 10.84 years in urban areas. In KMB Ward No.11 mother's average education is highest i.e. 14 years and it is lowest in KRC i.e. 7.33 years. Male children's average education is 9.34 years in urban Karimganj. In BMB Ward No.3 male children's average education is highest i.e. 11.83 years and it is lowest in KMB Ward No.24 i.e. 6.83 years. Female children average education in sample households is 8.47 years in urban Karimganj. In KMB Ward No.4 female children's average education is highest i.e. 10.98 years and it is lowest in KRC. i.e., 3.33 years.

**2. Economic Characteristics of the Sample Units**

**In Rural areas-**

Average land holding (in katha) of sample households in rural areas is 107.05 katha. The highest average land holding is in SKDB i.e. 202.22 katha and in DDB it is the lowest i.e. 53.26 katha. Average annual family income of the sample households is Rs.301160.71 in rural areas. The highest average annual family income is in NKDB i.e.Rs.465200 and the lowest average annual family income is in LDB i.e. Rs.190400. Average annual per capita income of sample households in rural areas is Rs.57821.43. The highest average annual per capita income is in NKDB i.e. Rs.92035.24 and in LDB it is lowest i.e. Rs.38789.29.

**In Urban areas-**

Average land holding (in katha) of sample households in urban areas is 44.42 katha. The highest average land holding is in KMB Ward No .6 i.e.120.61 katha and in KMB Ward No.22 it is the lowest i.e. 4.29 katha. Average annual family income of the sample households is Rs.381119.28 in urban areas. The highest average annual family income is in KMB Ward No.11 i.e., Rs. 610000 and the lowest average family income is in KRC i.e. Rs.218666.67. Average annual per capita income of sample households in urban areas is Rs.82929.81. The highest average annual per capita income is in KMB Ward No.11 i.e., Rs.140500 and in BMB Ward No.3 it is lowest i.e. Rs.46166.67.

**3. Percentage of Households having access to Sanitation**

Highest number of the rural households are having separate pucca sanitation i.e., 42 percent followed by attached pucca i.e., 34 percent, separate semi-pucca 13.33 percent, kutcha 10 percent and attached semi-pucca 1.33 percent.

Sanitation system in urban areas there is no household having kutcha sanitation as well as attached semi-pucca sanitation system in the household. Highest number of households are having attached pucca sanitation i.e. 77 percent followed by separate pucca sanitation i.e. 21 percent and separate semi- pacca sanitation in 2% households only.

**4. Percentage of Households having Access to Electricity**

In case of both rural areas, 86.87 percent households are having electricity in the study. Whereas, only 13.33 percent households have no-electricity.

In urban areas, there is no household without electricity. All households in urban areas are having electricity in their houses.

**5. Percentage distribution of Sample Households on the Basis of their Sources of Drinking Water**

In case of rural areas, 64 percent households have Deep tube well, 40 percent households have pond and well and 28.67 percent households have water supply. Furthermore, 31.33 percent households are having these sources of drinking water inside their houses whereas 68.67 percent households are having these sources of drinking water outside their houses.

In case of urban areas of Karimganj, 93 percent households are having water supply and 83 percent households are having deep tube well. Further, 84 percent households in urban areas are having these drinking water sources inside their houses and only 16 percent households are having these drinking water sources outside their houses.

**6. Distribution of Sample Households according to their Possession of Number of Assets**

In case of number of assets under possession, 6 to 9 assets are available in maximum households (71 in number) in rural areas, followed by 4 to 5 assets in 43 households and 1 to 3 assets in 26 households. No household is there that is having 15 to 17 assets in rural areas. Only few households (i.e. 10 in number) are having 10 to 14 assets in rural areas.

In case of urban areas, maximum households (52 in number) have 6 to 9 assets households followed by 10 to 14 assets in 22 households and 4 to 5 assets in 16 households. Only 10 households have 1 to 3 assets. No household is there that is having 15 to 17 assets in urban areas also.

**7. Distribution of Sample Households according to Average Number of rooms**

In case of rural areas, highest number of households has 4 to 5 rooms i.e. 68 households followed by 42 households which have 1 to 3 rooms and 38 households have 6 to 9 rooms. Only 2 households have 10 to 14 rooms. No households have 15 to 17 rooms in rural areas in the study.

In case of urban areas, maximum households have 4 to 5 rooms i.e. 49 households followed by 25 households which have 6 to 9 rooms and 20 households have 1 to 3 rooms. Only 5 households have 10 to 14 rooms and only one household has 15 rooms in urban Karimganj in the study.

**8. Mother's Empowerment**

- In the study area the value of Mother's Empowerment Index (MEI) is 0.583.

- However the index value of Decision making Power within family dimension of mother empowerment is 0.501 implies that there is a moderate level empowerment of mother in Karimganj District regarding Decision making Power within family dimension.
- Again, in the dimension, Decision making Power within family, the variable 'Family Size (FS)' has lowest weight and 'Going outside of Home (GOH)' has highest weight indicating that decision of mother regarding 'Going outside of Home (GOH)' has improved the empowerment level of mother.
- The index value of Mother's Freedom of Mobility is 0.561 implies that there is also a moderate level empowerment of mother of Karimganj District regarding their Freedom of Mobility dimension.
- In component of Mother's Freedom of Mobility, the variable 'Visiting Parental Home (VPH)' has lowest weight and 'Participation in Cultural Programme (PICP)' has highest weight indicating that 'Participation in Cultural Programme (PICP)' has improved the empowerment level of mother in the district.
- The Index value of Political Participation of mother is 0.459 which implies that there is low level of empowerment of mother regarding Political Participation in Karimganj District.
- In the dimension, Political Participation of mother, the variable 'Update herself About Changing Political Situation (UACPS)' has lowest weight and 'Discuss the Problems of Local People at any Forum (DPOLPF)' has highest weight indicating that 'Discuss the Problems of Local People at any Forum (DPOLPF)' has improved the empowerment level of mother regarding political participation.

- The Index value of decision regarding Control over Economic Resources or economic matter is 0.514 which implies that there is moderate level of empowerment of mother regarding her Control over Economic Resources or economic matter in Karimganj District.
- In the dimension, Mother's Decision regarding Control over Economic Resources the variable 'Purchasing Gifts for Relatives (PGFR)' has lowest weight and 'Sale or Exchange of Land (S/EOL)' has highest weight indicating that decision of mother regarding 'Sale or Exchange of Land (S/EOL)'has improved the empowerment level of mother in the area of her Control over Economic Resources.
- The index value of Husband's Cooperation with wife is 0.742 which implies that there is moderately high level of empowerment of mother of Karimganj district regarding the constituent Husband's Cooperation.
- In the component Husband's Cooperation with wife, the variable Husband's Helps in Household Works (HHHW) has lowest weight and Husband Deals With Wife Politely (HDWWP) variable has highest weight indicating that husband's polite behaviour has improved the empowerment of mother (wife in this case).
- The index value of mother's willingness for change (for some selected variables) is 0.719 implies that there is moderately high level of empowerment of mother regarding willingness for change in Karimganj District.
- However in the dimension, mother's willingness for change, the variable, 'Higher Education is Necessary For Women (HEDNFW)' has lowest weight and 'Women Should Be Allowed To Join Women Associations Or Organizations (WATJWO)'

has highest weight indicating that women willingness for change about joining Women Associations Or Organizations will improve the empowerment level of women in Karimganj district.

**9. Factors affecting Mother's Empowerment Level**

- The variable Religion (RLGN) has significant positive influence on MEI implying that mothers of Hindu religion are more empowered than Muslims.
- Education Level of mother has also significant positive influence on MEI implying that educated mothers have higher level of empowerment.
- Mother's Age has also significant positive influence on MEI implying mothers belonging to older cohorts have higher level of empowerment.
- POM has also significant positive influence on MEI. The other variables i.e., FT, POR, CATRYOBC, CATRYSC, HLWW, MBPA, RYI, have no significant influence on MEI.

**10. Mother's Decision Making Power Regarding Children Education**

- Index value of mother's decision about male children's education is 0.690 implies that there is moderately high level of empowerment of mother of Karimganj district regarding decision making about male children's education and
- The index value of mother's decision making about female children's education is 0.589 implies that there is moderate level of decision making power of mother of Karimganj district regarding decision about female children's education.

**11. Impact of Mother's Empowerment and Mother's Decision Making Power Regarding Children Education on children's Educational Attainment**

- The t test result for 1st group of children i.e.14-16 age group is insignificant which implies that there is no difference between the mean education of male and female children at moderate level of mother's empowerment.
- The t test result for the next age group 17-18 of children is significant at 1% level which implies that there is a difference between the mean education level of male and female children and in this category the empowerment level of mother is higher than the previous category of children. It implies that as empowerment level of mother increases children education also increases and the male children's mean education becomes statistically significantly different than female children mean education.
- In case of age group 19-21of children the t test result is significant at less than 1% level which implies that there is a statistically significant difference in the mean education of male and female children at high level of empowerment of mother. It implies that as empowerment of mother increases the difference in male and female children mean education becomes statistically significant.
- In the next age group of children i.e. 22-23 the t test result is significant at less than 5% level which implies that there is statistically significant difference in the mean education of male and female children at high level of empowerment of mother.
- In the last age group of children i.e. 24-27, the t test result for this group of children is significant at less than 1% level which implies that there is a

statistically significant difference in the mean education of male and female children at high level of empowerment of mother.

**12. Relationship between Mother's Empowerment Level and Gender differential in children's educational attainments**

- There exists statistically significant very high degree of association between MCAEDU and AME (r = 0.879 significant at 1% level).
- The correlation coefficient between FCAEDU and AME is also found to be positive and statistically significant at 1% (r = 0.885, statistically significant at 1%).
- The correlation coefficient between MDICEDU and AME is found to be statistically significant at 10 percent level and two variables are negatively associated. (r = -0.461).
- Thus educational attainment of both male and female children has positive association with mother's empowerment level and as empowerment level increases mean difference between male and female children's education decreases. It means higher the empowerment level of mother less will be gender difference in educational attainments of children.

**13. Multinomial Regression Analysis Result**

Mother's empowerment has a positive statistically significant (at 10 percent) impact on the successful completion of higher secondary level of their son's education in comparison to category 1. But in case of male children's high school completion and above higher secondary level of education, the multinomial log odds are negative and statistically insignificant.

Mother's empowerment level is found to improve their daughter's level of education. The multinomial log odds to girl's students are expected to increase if mother's empowerment increases when holding other variables constant. This is true for girl's students in case of completion of high school and completion of higher secondary school in comparison to the base category. In these cases the result shows positive and statistically significant impact of mother's empowerment level on category 2 and category 3 female children.

The impact of mother's decision making regarding their girl's children's education is found to be more fruitful for their daughter's education than their son's education at this level. The multinomial log odds for both male and female students at this level are very high and positively significant. However, in case of other categories this log odds ratio is very low which implies that the impact of mother's decision making on their children's education is not that affective.

Another variable that has significant impact on only the girl's education level is mother's age. The result shows that the log odds improve in case of female children of category 3 and category 4 as mother's age increases (the result being positive and statistically significant).

Surprisingly, income is found to be a non-crucial determinant for the level of education of both male and female children. The extent of the impact of family income on the level of their children's education at all levels is very low and insignificant.

**14. Comparative analysis of rural –urban scenario of mother's empowerment and children's education in Karimganj district**

In rural areas empowerment of mother is comparatively low than in urban areas and educational attainment of children is also low in rural Karimganj than in Urban Karimganj.

In case of mother's empowerment and its link with children's education, in rural Karimganj at the moderate level of mother's empowerment educational attainments of male children is higher than female children. Whereas, in Urban Karimganj at the moderately high level of empowerment, there is no difference in the educational attainment of both male and female children except in the age group 24-27 of children.

In urban areas, the difference between mean education level of male and female children is found statistically insignificant for age groups 14-16. 17-18, 19-21 and 22-23.But it is statistically significant for age group 24-27 implying gender differential in educational attainments of children in the past.

In rural areas, however, the gender differential in the educational attainments of children prevails even among the children of younger cohorts.

**6.3 Conclusion**

This study found that socio-economic variables have a significant influence on Empowerment level of mothers in Karimganj district of Assam. Mother's Education, Religion, Family type, Mother's Age, Place of Residence, Category (dummy variable), Property owned by mother, Husband living with wife (i.e. Mother of the study), Mother's having bank or post office account, Mother's Yearly income etc are taken into consideration for identifying the important determinants of mother's empowerment in

Karimganj district of Assam. The study reveals that mothers practicing Hindu religion are more empowered than Muslims, educated mothers have higher level of empowerment, mothers belonging to older cohorts have higher level of empowerment and property owned by mother has positive influence on mother's empowerment. The study found that there is a moderate level of empowerment of mother in the district. The correlation result shows that educational attainment of both male and female children has positive association with mother's empowerment level and as the empowerment level increases mean difference between male and female children's education decreases which means higher the mother's empowerment less will be gender difference in educational attainment of children. Furthermore, the multinomial result shows that mother's empowerment level improved their daughter's level of education. Again, it is observed that the impact of mother's decision making regarding their girl's children's education is found to be more fruitful for their daughter's education than their son's education. Thus the study leaves enough impression towards the fact that education of mother plays a determining role in their empowerment which in turn influences the educational attainments of their children specially girl children. Thus the policy intervention for enhancing mother's empowerment level is required since this will improve the education levels of their progenies particularly those of girls.

**6.4 Recommendations**

Based on the findings above, the following suggestions are put forward to further improve women empowerment in the society.

In Factor analysis result, in the dimension of Decision Making Power within Family, the variable 'Going outside of Home (GOH)' has highest weight which indicates that

decision of mother regarding 'Going outside of Home (GOH)' is a decisive factor in enhancing the empowerment level of mother. 'Spending Personal Income (SPI)' has the second highest weight which means that the decision of mother regarding spending personal income (either real or hypothetical) is also crucial in increasing the empowerment level of mother. Hence, Government should take some affirmative steps to encourage women empowerment in these areas of decision making.

In the dimension Freedom of Mobility of Women, the variable 'Participation in Cultural Programme (PICP)' has highest weight. This means that 'Participation of women in Cultural Programme (PICP)' has improved the empowerment level of mother. The variable, 'Participation in Religious Programme (PIRP)' has second highest weight which means that 'Participation in Religious Programme (PIRP)' has also improved the empowerment level of mother. So, Government should also take concerted efforts to improve awareness in the society for improved participation of women in these types of activities.

In the dimension Political Participation of Women the indicator 'Discuss The Problem Of Local People At Any Forum (DPOLPF)' has highest weight and the indicator 'Attend the Speeches of Election Contestants (ASEC)' has second highest weight which implies that both the indicators will raise the empowerment level of mother in households. Hence Government should take appropriate steps to encourage women in households to participate in above mentioned areas so that women will be more empowered.

In the dimension, Mother's Decision Regarding Control over Economic Resources, the indicator 'Sale or Exchange of Land (S/EOL)' have highest weight and the indicator 'Purchasing Jewelry/ Bonds/Shares (PJ/B/S)' has the second highest weight. This means

that decision of mother regarding 'Sale or Exchange of Land (S/EOL)' and 'Purchasing Jewelry/ Bonds/Shares (PJ/B/S)' have improved the empowerment level of mother in the area of her Control over Economic Resources. These variables actually reflect on asset position of mothers. Hence more attention must be given by the planners and government for appropriate implementation of decision making power of women in households regarding the above mentioned areas so that empowerment level can be raised.

In the dimension of Husband's Relation With wife, the variable 'Husband Deals with Wife Politely (HDWWP)' have highest weight and the variable 'Husband Trust Wife (HTW)' has the second highest weight. This means that mother's empowerment level will increase if her relation with her husband regarding the above mentioned areas is good. So Government should take appropriate steps to control over the domestic violence in households against women so that the relation between husband and wife will be cordial and women empowerment (psychological) will raise. If necessary Government should take steps for the implementation of appropriate laws for policy purpose regarding the above mentioned areas.

In the dimension of Mother's Willingness for Change, the variable, 'Women Should Be allowed to Join Women associations or organizations (WATJWO)' has the highest weight and the variable 'Husband should Share the Household Work with his Wife (HSHWWW)' has the second highest weight. This means that most of the women think (as states by them) that the empowerment level will increase if the participation of women in such organizations increases and also if Husband Shares the Household Work with his Wife. Hence Government should take care of the statement of women regarding

this matter and should take appropriate policy for participation of women in women organizations so that women empowerment can increase.

In the Dimension of Mother's Decision regarding Male Children's Education, the variable Decision Making Power of Mother Regarding 'Accompany Male Child for School or College Related Matters (AMCFS/CRM)' has highest weight and the variable Decision making Power of Mother Regarding 'Higher Education of Male Child (HEDUMC)' has the second highest weight. Similarly, in the Dimension of Mother's Decision regarding 'Female Children's Education', the variable 'Decision Making Power of Mother Regarding Accompany Female Child for School or College Related Matters (AMCFS/CRM)', regarding 'Selection of Course of Studies For Female Children (SOCOSFFC)', and regarding 'Higher Education of Female Children (HEDUFC)' all have highest weights and the variable Decision Making Power of Mother regarding 'Marriage of Female Children (MFC)' has the second highest weight. This means that if mother who are more able to take decision in these areas are more empowered. Hence Government should take measures for enabling mothers to take decision in these areas which will increase her empowerment level and at the same time will contribute to improve children's education.

The regression result shows that Mother's Education (MEDU), Mother's Age (MA) and Property owned by Mother (POM) all these have positive significant impact on Mother's Empowerment level. Hence education of women needs to be improved as a policy measure to improve the empowerment level of women and overall social condition and economic growth in our economy. Equal provision of education for men and women will go a long way in enhancing empowerment of women.

'Mother's Age (MA)' is also a factor that contribute positively for enhancement of women empowerment. This implies that women of older cohorts have higher level of empowerment. The result actually indicates that the process of empowerment is a long run continuous process and it increases along with age. The further implication of this result is that if the process of empowerment starts early in the life of women, then even at early age of women they may be educatedly empowered in regard to decision making in different areas of their life. The government should take appropriate steps for improving enrollment of girls in primary schools etc and should frame policy measure which will encourage women to take part in decision making right from the early stage of their life. The multinomial regression output result also corroborate the facts.

Regarding Property owned by mother, in most of the households property are not in the name of mother although by law she has an equal right on the property. Hence government should take appropriate policy regarding ensuring women's property right.

In correlation result we found that the educational attainment of both male and female children has positive association with mother's empowerment level and as empowerment level increases mean difference between male and female children's education decreases. Thus, if empowerment of mother increases gender difference in educational attainment of children decreases. Hence more attention must be given by the planners and government to increase the empowerment level of mother.

The multinomial logistic regression result show that impact of mother's empowerment has a positive statistically significant (at 10 percent) (Table- 5.36) impact on the successful completion of higher secondary level of their son's education in comparison to category 1 (illiterate or having elementary level of education). But in case of male

children's high school completion and above higher secondary level of education, the multinomial log odds are negative and statistically insignificant. Mother's empowerment level is found to improve their daughter's level of education up to Higher Secondary stage of education. The multinomial log odds to girl's student's education are expected to increase if mother's empowerment increases holding other variables constant. This is true for girl's students in case of completion of high school and completion of higher secondary school in comparison to the base category (illiterate or having elementary level of education). In these cases the result shows positive and statistically significant impact of mother's empowerment level on category 2(children completed high school education) and category 3 (children completed higher secondary education) female children. Hence if mothers are empowered then girl's children's educational attainment has higher probability than that of the boys. Mother's empowerment, in that sense, is more important for enhancing girl's education at household level. The variable 'Mother's Decision Making Regarding Male Child in multinomial logistic regression output result also supports this observation.