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Gender and Family Dynamics

Many chapters in this volume have highlighted gender disparities in various markers of well-being. These disparities are receding in some areas, such as education (Chapter 6), but remain large in others, such as employment and wages (Chapter 4), and are even widening in others such as sex ratio at birth (Chapter 8). As discussed in other chapters, many of these inequalities are rooted in institutional structures—such as labour markets—which provide unequal access to men and women. In this chapter, we focus on cultural norms and their operation within households. Anyone who has seen *burqa*-clad girls zooming around on two wheelers in Ahmedabad, or women in *ghunghat* working on construction sites knows that tradition is not destiny. However, it is also important to note that gender inequality emerges within a context of cultural norms. Marriage and kinship patterns provide a background against which parents are faced with heart wrenching choices between sons and daughters, resulting in the preferential treatment of boys. This chapter provides empirical information regarding the behaviours and norms that shape the narrative of women's lives.

TRADITION AND CONTOURS OF WOMEN'S LIVES

Marriage and kinship patterns affect both men's and women's lives. As a vast number of sociological and anthropological

studies attest, marriage and kinship practices in India vary tremendously between regions, social classes, and communities. But these myriad variations notwithstanding, some broad patterns shape women's lives. These patterns are identified below.

Early and Arranged Marriage

In spite of rising levels of education and images of growing westernization in India, love marriages remain a rarity, even among urban educated elite. India is unusual, even among developing countries, in that marriage in India is almost universal and most men and women marry at a relatively young age.¹ As Table A.10.1a indicates, even though the legal minimum age at marriage for women is 18, 60 per cent are married before that age. The average age at marriage ranges between 16 and 23 years among ever-married women 25 years and older in the IHDS sample.² Women in poor and less educated households often marry around the age of 16, but even women from better off and more educated households marry around age 19–20. The average age at marriage is 19.3 years in metropolitan cities and is considerably lower in less developed villages. Regional differences in age at marriage are striking, with an average age at marriage of 15–17 years in central states like Bihar and Madhya Pradesh, and a higher average age at marriage in Punjab and Himachal Pradesh, as well as in the southern states (see Table A.10.1b).

¹ For data on age at marriage in other developing countries, see Mensch, Singh, and Casterline (2005).

² We exclude ever-married women under age 25 from this calculation. If we were to include younger cohorts, then women who marry at young ages would be included and those who delay marriage would not. Thus, including younger cohorts would bias the sample towards women who marry at young ages, such as those in rural areas and those with low levels of education.

Not surprisingly, many of the young brides have not attained puberty at the time of marriage. In Bihar and Rajasthan, the states with the earliest age at marriage, around 25 per cent of the girls had not attained puberty at the time of marriage. At the same time, a focus on the formal age at marriage may well be mistaken in a context in which early marriage is not synonymous with an early age at entry into a sexual union.

As documented by many anthropologists, early marriage is often associated with a delay in consummation in which the bride remains with her parents until a formal *gauna* or *bidai* ceremony occurs. States with a very early age at formal marriage also follow the custom of a gap of a year or more between marriage and *gauna*. Tables A.10.1a and A.10.1b show the waiting period of at least six months following the wedding before cohabitation. About 75 per cent of women in Bihar and 88 per cent of women in Rajasthan waited six months or more to begin living with their husbands. As Figure 10.1 shows, this waiting period is often associated with the relative youth and immaturity of the bride, and tends to decline as the age at marriage increases.

Regardless of the age at which formal marriage occurs, however, the average age at which cohabitation, or effective marriage, begins is about 18–19 years in most states, and is even younger in some. Table A.10.1a also suggests a very small increase in age at marriage. The average age at marriage has changed only marginally across cohorts, although the proportion of women marrying before puberty has decreased.

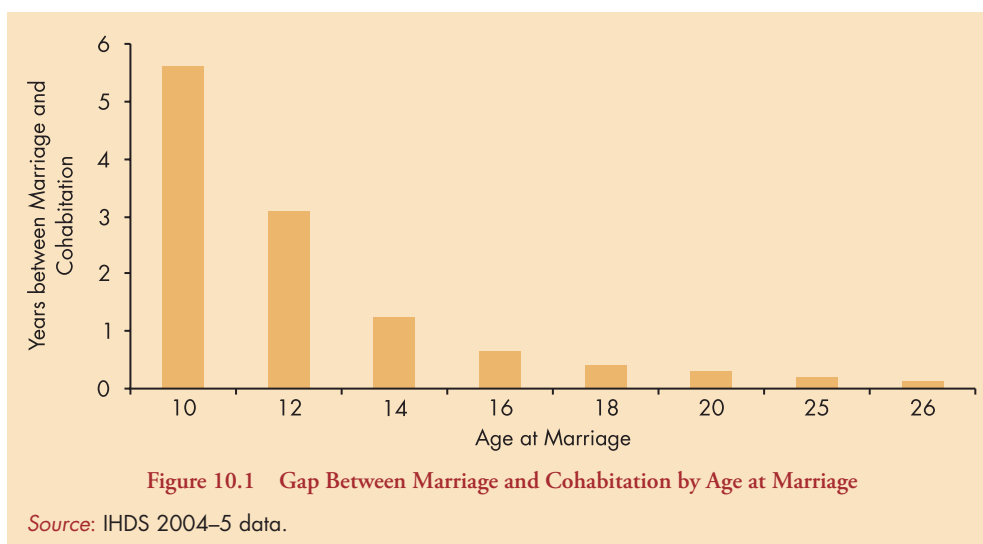
Most marriages are arranged. Less than 5 per cent of women in the IHDS sample said they chose their husbands independent of their parents. The rest reported a variety of arrangements through which their families made marriage

decisions. Most reported very limited contact with their husbands before marriage. Sixty nine per cent met their husbands on the day of the wedding or shortly before, and an additional 9 per cent knew their husbands for a month before the wedding. Only 23 per cent knew their husbands for more than a month when they married. Although educated women are more likely to have a longer acquaintance with their husbands, a long period of acquaintance is not normative, even among these women as Figure 10.2 indicates.³

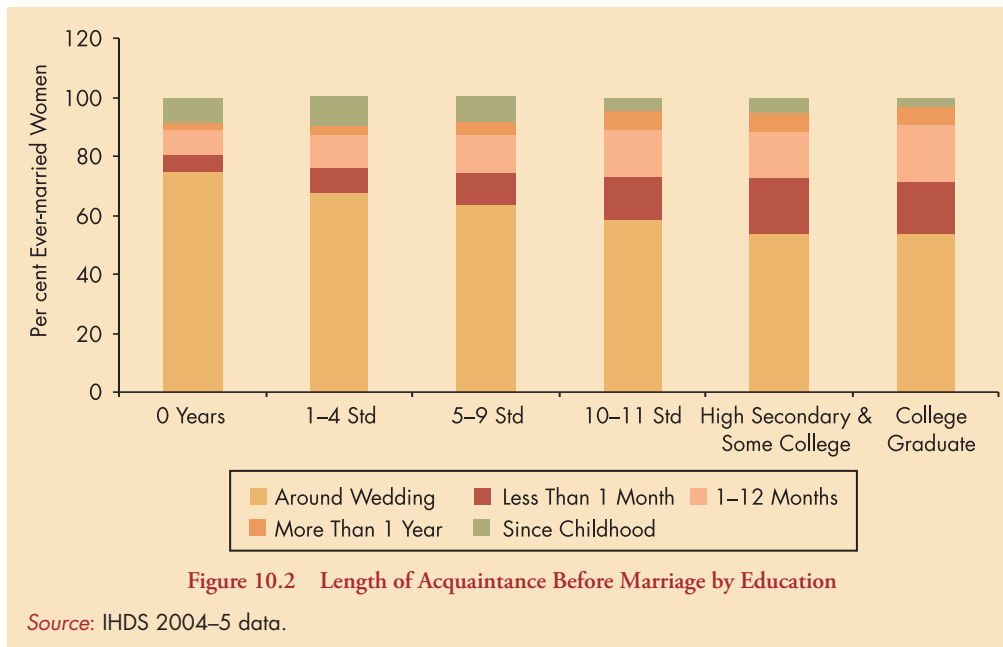
Yet, in spite of the popular stereotype of women being coerced into arranged marriages, about 62 per cent felt that their wishes were considered in the selection of their partners. Not surprisingly, women from educated families and urban women are given more of a say. Women in Bihar and Rajasthan, states with the lowest age at marriage, are the least likely to report having a say in the selection of their husbands. Women who have some say in choosing the groom are also likely to have a longer acquaintance with their prospective partners. Among women who reported not having a say in the choice of spouse, only 10 per cent met their husbands at least a month before the wedding. Among women who had a say, about 30 per cent claimed such an acquaintance.

Centrality of Childbearing in Women's Lives

Fertility in India has been declining steadily. As measured by the *NFHS*, the total fertility rate dropped from 3.7 in 1992–3 to 2.7 in 2005–6. Still, childbearing remains central to women's lives: as measured by *IHDS*, 97 per cent women aged 25 and older had at least one child. Tables A.10.1a and A.10.1b also document differences in fertility across different social groups and across states. In these tables, we focus on women aged 40–9 who have largely completed childbearing.



³ It is important to note that because our data was collected from women only, much of this discussion has focused on women's choices, and lack thereof. However, much of this discussion also applies to males who have little opportunity to get to know their wives.



On an average, women in this age group had 3.85 children in their reproductive years.⁴ Educated women and women in urban areas have fewer children than women with lesser education and those in rural areas. Interestingly, although fertility is lower in richer families than poorer ones, this difference is far smaller than that associated with women's education. Women in Kerala and Tamil Nadu have the smallest family size, and those in Uttar Pradesh, Bihar, and Rajasthan have the largest.

Table A.10.1a also documents that the mean age at first birth for women aged 25 years and older is 20.6 years. The median age at first birth is slightly lower, at 20.08. A comparison of age at marriage and age at first birth presents an interesting paradox. The variation in age at marriage is not consistently reflected in age at first birth.⁵ There is considerable variation in the mean age at first marriage between different states and different social groups. The difference in mean age at marriage between Bihar (15.2) and Kerala (20.9) is more than four years. Yet, the difference in age at first birth is much smaller: 20.7 for Bihar and 22.7 for Kerala. Similarly, although the difference between uneducated and college educated women is about 6.5 years for age at marriage, it is only 4.5 years for age at first birth. A variety of factors play a role in the smaller difference by education for age at first birth, including the low fecundity of adolescent girls. However, perhaps the most important factor is one we noted earlier. Marriage is not synonymous with entry into sexual union, and young brides are much more likely to delay cohabitation than older brides, reducing the

risk of pregnancy. This delay also poses an interesting policy dilemma. The prevention of child marriage is important for the well-being of adolescent girls and may lead to increased education, but its fertility impact may be small until a substantial delay in age at marriage is attained.

Women's Natal Family Ties and Social Support Networks

Although emotional bonds between parents and daughters endure over time and space, wedding rituals like *bidai* and crossing over the threshold reflect realities of most women's lives. Marriage is a transition point at which women are expected to leave the familiar environment and the traditions of their parents' homes and assimilate into a new family, often with a relatively abrupt break.

We asked women about their immediate post-marriage residence, and an overwhelming majority (more than 90 per cent) reported that they lived with their parents-in-law. The north Indian custom of village exogamy ensures that women marry outside their own village because all men from their own village, or even a set of closely related villages, are considered close kin. Even urban families may be reluctant to marry their daughters into families originating from villages close to their native place. Consequently, as Table A.10.2b indicates, in states like Haryana and Uttar Pradesh, less than 10 per cent of women marry within their own towns or villages. While marrying within the natal village is permitted in south India and marriage with a close cousin or uncle is often preferred, the number of suitable matches

⁴ The *NFHS-III* documents 4.0 children for women of this age group (IIPS 2007).

⁵ This paradox was first noted by Basu (1993).

within a close community is limited. Consequently, even in south India, the majority of women marry outside their own village and circle of close relatives.

Within-family marriages are particularly prevalent among Muslims. About 24 per cent of the Muslim women marry within the family, compared with less than 12 per cent among the other social groups. Unlike many other aspects of social life, marriage traditions have little relationship with the socioeconomic standing of the family, and regional differences predominate. In Haryana, Uttar Pradesh, Rajasthan, and Madhya Pradesh, around 10 per cent of women marry within their own village or town, and a negligible percentage marry their uncles or cousins. In contrast, in Kerala and Tamil Nadu, more than 25 per cent marry within their own village or town, and 23–30 per cent of women in Maharashtra, Andhra Pradesh, Karnataka, and Tamil Nadu marry a cousin or an uncle.

Exogamy is associated with an abrupt transition in women's lives. Once married, many women find themselves cut off from the social support networks offered by their natal families. Although tradition dictates that a daughter visit her parents or brothers for certain festivals such as Raksha Bandhan, Makar Sankranti, or Durga Puja, many women are unable to visit regularly. Many reasons prevent these visits. For example, sometimes the natal family is far away and women are not allowed to travel unaccompanied. Sometimes women are needed to cook and care for the elderly, sometimes demands of child care and children's education restricts their travel, and a minority of women have no close family left. But regardless of the reason, when a woman barely manages to visit her family once a year or even less, she is cut off from a potential source of social support. Table A.10.2b indicates that women's visits with their families are most restricted in areas like Delhi, Uttar Pradesh, Bihar, and Jharkhand. Additionally, women in many states are married at such a distance from their natal families that many cannot visit their families and return in a day. Poor transportation networks may also play a role in women's isolation.

The location of the most recent childbirth provides an interesting marker of women's contact with their natal families. In some communities, women return to their natal family for the delivery. In others, delivery occurs in the husband's home. Over all, about 20 per cent of all recent births took place in the natal home. On the whole, returning to the natal family for delivery seems more common among upper income groups and more educated families (see Table A.10.2a). Regional differences are also important. Since 68 per cent of women delivering at the natal home either deliver in a hospital, or are attended to by a trained doctor or nurse as compared to 53 per cent for births in the marital home, delivery at the natal home is an important marker of

women's well-being. It is also important to remember this dislocation when designing prenatal care systems.

THE BELOVED BURDEN: A PARENTAL DILEMMA

In previous chapters, we noted that the discrimination against daughters results in higher mortality of girls and lower educational expenditures for daughters. We would be remiss if we did not point out some of the factors motivating parents into these grievous choices. In a primarily patriarchal society, a variety of factors combine to increase the financial burdens of raising a daughter and reduce the daughter's ability to provide financial and physical support to their parents.

Dowry and Wedding Expenses

Activist groups often implicate dowry demands in increased domestic violence and the oppression of women. It has also been reported that dowry inflation belies progress on many other fronts, such as improvements in women's education. Wedding expenses and dowries are also associated with long-term debt for households. The IHDS found that more than 15 per cent of the loans that households acquired are directly related to marriage expenses. Nationwide data on dowries or wedding expenses are notoriously difficult to collect, particularly in view of the Dowry Prohibition Act. In large-scale surveys, most respondents tend to be hesitant about reporting illegal activities within their own family, but are comfortable enough to provide general information about the practices within their community, or for families with similar social and economic standing within their *jati*. While we realize that this general information can be somewhat inflated, it provides an interesting marker of differences in expectations across social and economic groups. We focus on the following dimensions of marriage-related expenses:

- (1) wedding expenses for the bride's and the groom's families,
- (2) types of gifts given to a daughter at the wedding, and,
- (3) cash gifts, or what is commonly referred to as dowry.

The results in Table A.10.3a are interesting. While wedding expenses for bride's family are uniformly higher than those for the groom's family (on average, about 50 per cent higher), the expenses for the groom's family are not trivial. The IHDS shows a nationwide average wedding expenditure of about Rs 60,000 for the groom's family and about Rs 90,000 for the bride's family. Even among households in the lowest income quintile, the expenditure for the groom's family is about Rs 43,000, while that for the bride's family is about Rs 64,000. Among better off households, a girl's wedding can cost upwards of Rs 1,50,000. In addition to wedding expenses, gifts of large consumer durables in dowry seem to be quite prevalent. When respondents were asked whether

a family with a similar socioeconomic standing as them would frequently give any of four items—a car, motorcycle, refrigerator, or TV—about 24 per cent responded in the affirmative. An additional 43 per cent reported that these gifts are sometimes given. Even among households in the lowest income quintile, nearly 16 per cent reported that these items are frequently given. The comparable figure is about 39 per cent for the top quintile.

Both wedding gifts and wedding expenses are the lowest among Adivasi households, and among this group, there is surprisingly little difference in wedding expenses for boys and girls. Given that Adivasis seem to have the most favourable sex ratio at birth, as recorded in Chapter 8, gender parity in wedding expenses is an interesting observation. Dowry and wedding expenses appear to be one area in which education, upper caste status, and upper income are associated with less favourable gender outcomes. In the IHDS, cash gifts to daughters—pure dowry, by many definitions—seem to be relatively small compared with other expenses. The average amount of cash gift is about Rs 22,000, compared with the average wedding expense of Rs 92,000 for a daughter.

Regional differences in wedding expenses and gifts reported in Table A.10.3b are striking. On the whole, the richer states of Punjab and Haryana as well as Karnataka and Kerala have higher wedding expenses than the poorer states like Madhya Pradesh and Chhattisgarh, but gifts of large consumer durables seem to be far more a northern than a southern phenomenon. In contrast, cash dowries seem to be the highest in Kerala.

Sons as a Source of Old-age Support

In addition to higher wedding costs for daughters and higher dowries, low expectations of financial support from daughters are one of the most important reasons for son preference in India. The IHDS asked women about their expectations for old-age support. First they were asked, ‘Who do you expect to live with in your old age?’ Those who indicated that they expected to live with their sons were further asked, ‘If your son does not want to, or is unable to live with you, would you consider living with a daughter?’ Similar questions were asked about financial support in old age. The results, shown in Table A.10.4a, suggest that an overwhelming majority expect to be supported by sons. Eighty five per cent expect to live with sons in old age, and 86 per cent expect financial support. Only 9 per cent expect to live with daughters, and 11 per cent expect financial support from daughters. It is even more interesting to look at expectations in the event that sons are not able or willing to care for them. The proportion of women who do not expect or are unwilling to accept any support from their daughters is striking. Only 24 per cent would be willing to live with their daughters, and 30 per cent are willing to accept financial support from them.

Responses to these questions must be placed in the cultural context, where traditions dictate that parents give to a daughter and not take from her. In some areas, even today, parents are not expected to eat or drink at their daughter’s home. Moreover, as we have shown in Table A.10.2a, only 14 per cent of women marry within their village or town and, hence, most are not easily available to provide support to their parents. All of these considerations are factored into the responses of the sample women who do not see receiving support from their daughters as realistic or socially acceptable. Educated women are marginally more willing to accept support from their daughters, but on the whole there is little social class or group variation in this respect.

However, there is substantial regional variation in parental willingness to rely on daughters, as shown in Table A.10.4b. This variation is consistent with other dimensions of gender inequality we noted above. Parents in Haryana, Rajasthan, Chhattisgarh, and Madhya Pradesh are far less willing to rely on daughters for any help than are those in the south. Women in the North-East and Kerala, two regions with a long matrilineal tradition, were most likely to mention daughters as a potential source of financial and residential support. The expectation that sons will support parents in old age seems consistent with our results in Chapter 9, where we showed that an overwhelming proportion of the elderly live with their children (mainly sons) and seem to have few other sources of income.

FAMILIES DIVIDED: POWER IN THE HOUSEHOLD

While rocking the cradle may well give women a way of ruling the world, ruling the household seems to be a different matter. The Indian women’s movement and scholarly research have consistently documented unequal access to household resources by women and have argued that public policies need to recognize these inequalities for the provision of services as well as ownership of resources allocated via public programmes. We focus on two dimensions of household dynamics below: women’s access to and control over household resources, and women’s control over their own physical space and mobility.

Access to and Control over Resources

One of the most striking features of rural bazaars—particularly in north India—is that they are predominated by male shoppers. In many families, women rely on men to purchase day-to-day necessities, as well as medicines and other necessary items. This should reduce the likelihood that women have cash in hand for such purchases. The IHDS asked ever-married women aged 15–49 whether they had cash on hand at the time of interview. The results are shown in Table A.10.5a. About 83 per cent responded affirmatively—a very high proportion, in some ways reflecting the increasing

monetization of the economy. Women were also asked whether they had any say in buying an expensive item for household use. Again about 70 per cent replied affirmatively.

While this data reflect positively on women's participation in day-to-day decision making, when it comes to having control over these decisions or having control over larger family finances, the story is quite different. Only 11 per cent women are primarily responsible for making decisions regarding large household purchases such as TVs or refrigerators. In households that have a bank account, only 18 per cent of women have their names on the account; among households that have rental or homeownership papers, only 15 per cent of women have their names on the documents. These latter two facets of the household economy, in particular, reflect women's vulnerability in the event of domestic discord or the husband's death. The likelihood of the woman being one of the owners (or the sole owner) of a bank account is greater for households with higher incomes, higher education, and urban residence. But this increased likelihood with income, education, and urban residence is far less marked in women's ownership of, or title to the residential property.

Women's access to and control over resources differ substantially across states (see Table A.10.5b) with greater variation across states than between different social and economic categories. Gujarat and Uttarakhand rank the highest in women's title to property, followed by Karnataka, Delhi, and the North-East.

Control over Physical Mobility

One of the biggest challenges Indian women face in controlling their own lives is a lack of physical mobility and access to public space, which is caused by several factors. Cultural norms surrounding female seclusion and the practice of purdah or ghunghat, familial control over women's physical movement, reluctance of women as well as families to allow them to venture alone into public spaces, and sexual harassment in public places. The IHDS asked women whether they practice purdah or ghunghat, whether they need permission to go to a health centre, and whether they could go alone to a health centre. For some women, such as those in Haryana or eastern Uttar Pradesh, ghunghat may cover the face fully. For others, such as those in Gujarat, partial covering of the face is more a nod to propriety than a large impediment. In the all India sample, 73 per cent need permission from other household members to go to a health centre, and 34 per cent can't or won't go alone to the health centre. Education and urban residence seem to increase women's control over their physical mobility and reduce seclusion. But even among college graduates, nearly 60 per cent need permission to go to a health centre and 17 per cent cannot or will not go alone (see Table A.10.5a).

Regional differences in women's physical mobility are vast (see Table A.10.5b). Purdah/ghunghat prevalence is extremely low (10–12 per cent) in Tamil Nadu, Andhra Pradesh, and Karnataka. It is very high in Uttar Pradesh, Bihar, Madhya Pradesh, and Rajasthan, with more than 85 per cent of women practising purdah or ghunghat. In some states, 40–60 per cent of women cannot go to a health centre alone (see Box 10.1).

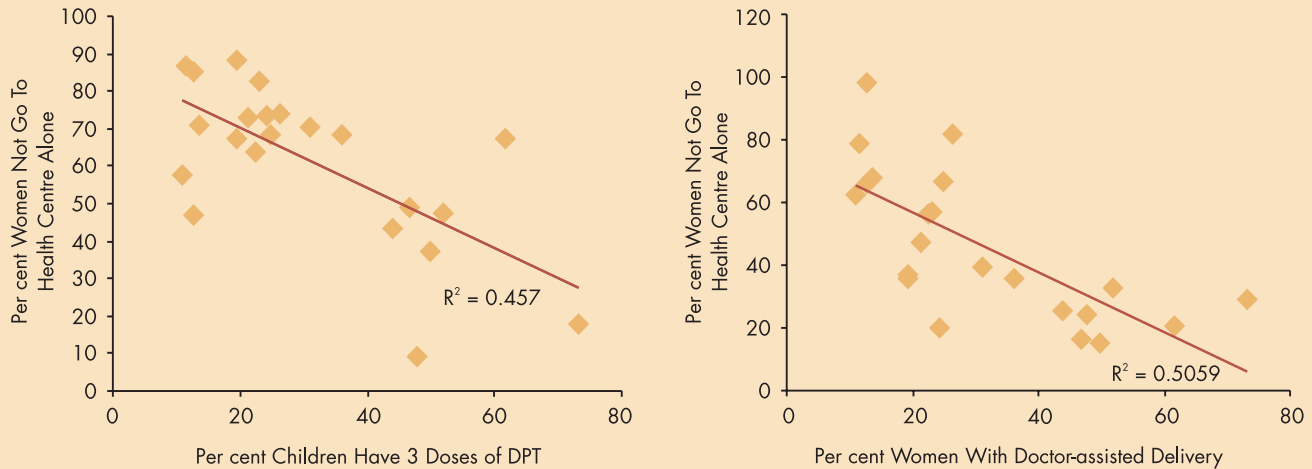
It is important to note that this is a complex issue. When women respond to questions about their physical mobility, they are not reflecting dissatisfaction with the status quo, but rather are stating the realities of their lives in the context of cultural norms governing appropriate behaviour. From a policy perspective, however, it is important to note women's exclusion from public spaces. For example, any restructuring of maternal and child health services must consider that areas where women are more constrained have a far greater need of domiciliary services. In areas where women are freer to travel, it may be possible to concentrate on clinic-based services.

WOMEN'S STRENGTHS AND VULNERABILITIES

Data on different markers of women's lives for diverse socio-economic groups and across regional divides are difficult to come by. While a large-scale survey like the IHDS has many shortcomings and is often unable to probe to uncover hidden dimensions of gendered experiences, the kinds of questions the IHDS addresses are quite unique and provide an interesting snapshot of different dimensions of gender inequality in India. Documenting these inequalities does not mean that all Indian women are downtrodden or lack agency. In fact, we are surprised by the candour and confidence with which most women responded to the questions. The IHDS asked interviewers to rate different dimensions of their interactions with the respondents and found that a vast majority of women were able to interact very well with the interviewers. Eighty one per cent had no difficulty understanding the questions, 16 per cent had some difficulty, and 3 per cent had a lot of difficulty. Regarding knowledge of household expenditures—the most difficult set of questions for women to answer, given their lack of control over resources—only a small minority had very little knowledge (9 per cent), and the rest had either fairly good knowledge (41 per cent), or excellent knowledge (51 per cent).

These strengths are reflected in increasing levels of women's participation in a variety of government and non-government activities as well as a growing desire among women to educate their daughters as much as their sons. Among the IHDS respondents, 85 per cent would like to educate their sons and daughters equally, and 3 per cent would like to give more education to their daughters than to their sons.

Box 10.1 Women's Freedom of Physical Movement and Access to Health Care



The absence of women from public spaces is striking in many parts of India. Women's physical mobility is often restricted, and women find it difficult to go alone to places like health centres. Several factors contribute to these limitations: fear of social sanctions, concerns about physical safety, or discomfort about venturing into unfamiliar terrain. Regardless of the causes of these limitations, they have serious consequences for women's ability to obtain government services. If they must wait for permission or need to be accompanied, they may be less likely to visit health centres than if they are able to venture alone.

About 34 per cent of IHDS sample women claim that they cannot go alone to a health centre. The proportion varies considerably across states, with 50 per cent or more of women in Uttar Pradesh, Bihar, and Jharkhand stating that they cannot go alone to the health centre, compared with less than 15 per cent in Maharashtra, Kerala, and Tamil Nadu. The two graphs presented here correlate state-level averages for women who cannot go to a health centre alone with the completion of three DPT vaccinations for children (from Chapter 8) and doctor-assisted deliveries (from Chapter 7). These graphs show strong inverse correlations between constrained physical movement and the utilization of health services. States in which women are able to go to a health centre freely have children with higher levels of vaccination as well as a higher likelihood of a physician-assisted delivery.

Source: IHDS 2004–5 data.

However, in spite of these many strengths of individual women, their vulnerabilities are also striking. Due to ethical concerns associated with the fear of endangering respondents, the IHDS did not directly ask about women's experience of domestic violence. But to get their sense of general prevalence of domestic violence in their community, the IHDS asked whether, under a series of conditions, women in their communities are usually likely to be beaten by their husbands. These hypothetical conditions were, going out without permission, family not giving expected money (that is, dowry), neglecting the house or children, and not cooking properly.

The responses, presented in Table A.10.6a, show a striking pattern of vulnerability. Nearly 30–40 per cent of the respondents said that women are usually beaten up for going out without asking permission, not bringing the expected dowry, neglecting the house or children, and not cooking properly. Only 50 per cent do not believe that women in their communities are beaten for any of these reasons.

Special care is needed in interpreting these results. The IHDS did not ask about women's own experiences but rather those of other women in their communities. Interestingly,

education and economic status seem to play an important role in these expectations. Educated women and women from upper income groups indicate a lower prevalence of violence in their communities than women from the more disadvantaged communities. It is not clear whether this is because there is actually less violence in communities where women have a higher education or because educated women are less likely to report pervasive violence. But in any case, even among the most educated group 30 per cent of women indicate that women in their communities are likely to be beaten for one of the four reasons listed above.

Given low levels of contact with natal families, it seems highly likely that many women, subject to violence or in other difficult circumstances, may find it difficult to get help from their families. Moreover, low levels of wage employment and lack of control over housing titles increase the obstacles to their building an independent life. Regional differences in expectation of domestic violence are large (Table A.10.6b) with about 70 per cent of the respondents in Assam and the North-East considering it unlikely that women are beaten for any reason, while the corresponding percentage is only about 20 per cent in Bihar and Jharkhand.

DISCUSSION

In this chapter, we attempted to provide a context for the gender differences in health, labour force participation, and (to a lesser extent) education, documented in this report. Several insights from these results are noteworthy, particularly as we consider public policy implications.

First, while many gendered outcomes are documented at the household level, such as a parental preference for investing in boys' education, it is important to look beyond the household for the sources of such behaviour. Most parents love their daughters as well as sons, but as documented in Chapter 9, the dependence of the elderly on their children for social and financial support makes a preference for investing in sons rather than daughters seem rational. This preference is strengthened by a cultural context in which daughters are married outside the village with limited contact with their natal families after marriage, and where they have few financial resources and independent decision-making powers to help their parents.

Second, while education and economic growth have changed many facets of human development in India, gender inequality in many areas seems impervious to this change. Higher income households are more gender unequal in some cases, such as with regard to dowries. Not even high levels of education empower women in all spheres. Thus, we need to think of alternative strategies for women's empowerment.

Third, regional differences in gender roles and norms are enormous, and seem to swamp other social and economic differences. These pose interesting challenges for public policy. At the most basic level, public policies must be mindful of these traditions while shaping service delivery. Health services may need to be delivered into the home in areas where women's physical mobility is curtailed. Girls' schools may increase secondary school enrolment in the cultural context emphasizing male–female separation, but may not be necessary in other areas. Policies regarding home registration and preferential banking schemes could be expanded to increase women's control over family home and bank accounts. However, at a larger level, regional differences offer a vision of alternative social realities that can be used to spur public discourse. While the Kerala story has often been told, it is interesting to note that the northeastern states fare very well on many markers of gender roles described in this chapter. These are also the states where the gender gap in literacy is very low and the sex ratio is more balanced. A focus on different cultural traditions, with some more favourable to overall social development than others, makes it possible to think of indigenous models of women's empowerment that do not rely on global norms but that are consistent with the best of Indian traditions.

HIGHLIGHTS

- The mean age at marriage for women is 17.4 years, with about 60 per cent marrying before the legal age of 18.
- Women in north India tend to marry outside of their natal village and consequently have less access to social support networks than their sisters in the south.
- Arranged marriage remains the norm, with less than 5 per cent women selecting their husbands without input from other family members.
- About 85 per cent women expect to live with their sons in old age; about 9 per cent, with daughters. A similar small proportion expects financial help from daughters.
- Many women practice *ghunghat* or *purdah*, particularly in central India, and 73 per cent need permission to go to a health centre.
- Wife beating and domestic violence remain pervasive, with about 50 per cent respondents claiming that women in their community are often beaten for minor transgressions like going out without permission.

Table A.10.1a Marriage and Family Patterns

	Per cent Married Before Age 18*	Mean Age at Marriage*	Per cent Not Cohabiting Immediately*	Mean Age at Cohabiting*	Per cent Marrying Before Puberty*	Per cent With Any Say in Marriage*	Per cent Knew Husband Before Marriage*	Children Ever Borne Women 40–9	Age at First Birth*
All India	60	17.4	51	18.0	16	62	23	3.85	20.6
Woman's Age									
25–9	57	17.6	48	18.1	13	64	24		20.0
30–9	61	17.4	50	18.0	15	62	22		20.5
40–9	60	17.3	53	18.0	18	59	23	3.85	21.3
Woman's Education									
Illiterate	75	16.1	64	17.0	20	50	20	4.38	20.1
1–4 Std	65	17.1	45	17.5	14	65	24	3.58	20.0
5–9 Std	53	17.9	40	18.3	11	68	26	3.35	20.6
10–11 Std	32	19.5	33	19.8	6	81	27	2.66	21.8
12 Std Some college	21	20.7	31	20.9	7	84	26	2.43	22.8
College graduate	7	22.6	24	22.8	5	89	29	2.13	24.6
Place of Residence									
Metro cities	38	19.3	31	19.5	5	82	26	2.73	21.5
Other urban area	47	18.5	44	19.0	11	71	27	3.46	21.2
More developed village	63	17.2	54	17.8	15	64	25	3.80	20.4
Less developed village	70	16.5	56	17.3	22	49	17	4.42	20.3
Income									
Lowest Quintile	70	16.5	56	17.3	19	55	20	4.16	20.4
2nd Quintile	68	16.7	55	17.4	18	58	23	4.07	20.3
3rd Quintile	66	17.0	54	17.7	16	58	22	4.13	20.4
4th Quintile	57	17.6	48	18.2	14	65	24	3.85	20.5
Highest Quintile	42	19.0	40	19.4	10	73	25	3.26	21.5
Social Groups									
High Caste Hindu	49	18.4	41	18.9	10	68	20	3.18	21.2
OBC	63	17.2	55	18.0	18	58	23	3.76	20.7
Dalit	71	16.5	55	17.2	17	59	19	4.20	20.0
Adivasi	64	17.1	54	17.7	18	63	29	4.01	20.8
Muslim	61	17.2	50	17.7	16	60	30	5.07	20.1
Other religion	18	20.8	30	21.1	5	84	25	2.77	22.8

Note: *Only calculated for women aged 25 years and above to reduce selectivity due to inclusion of women marrying at very young ages.

Source: IHDS 2004–5 data.

Table A.10.1b Marriage and Family Patterns by State

	Per cent Married Before Age 18*	Mean Age at Marriage*	Per cent not Cohabiting Immediately*	Mean Age at Cohabiting*	Per cent Marrying Before Puberty*	Per cent With Any Say in Marriage*	Per cent knew Husband Before Marriage*	Children Ever Borne Women 40–9	Age at First Birth*
All India	60	17.4	51	18.0	16	62	23	3.85	20.6
Jammu and Kashmir	41	18.9	57	19.3	7	43	32	4.63	21.5
Himachal Pradesh	43	18.6	28	18.9	12	64	32	3.61	21.0
Uttarakhand	55	17.6	27	17.8	16	42	13	4.49	21.1
Punjab	28	19.7	37	19.9	2	63	9	3.56	21.7
Haryana	56	17.4	74	18.3	13	65	4	3.59	20.9
Delhi	32	19.2	45	19.6	5	64	28	2.96	21.4
Uttar Pradesh	76	16.1	72	17.5	22	31	9	5.23	20.8
Bihar	86	15.2	75	16.6	26	20	6	4.92	20.7
Jharkhand	64	17.4	54	17.9	13	36	14	4.47	20.2
Rajasthan	79	15.8	88	17.4	25	21	7	4.91	20.2
Chhattisgarh	75	16.0	87	17.1	29	60	17	3.87	20.9
Madhya Pradesh	76	16.0	59	17.0	20	49	6	4.02	20.2
North-East	31	20.6	37	20.8	5	80	59	3.64	22.3
Assam	35	19.5	31	19.6	37	94	26	3.25	21.2
West Bengal	61	17.5	16	17.6	9	76	13	3.36	20.0
Orissa	53	17.9	13	18.0	3	40	19	4.15	20.4
Gujarat	48	18.2	69	18.9	29	93	17	3.31	20.9
Maharashtra, Goa	53	18.1	20	18.2	8	70	17	3.55	20.8
Andhra Pradesh	77	15.9	71	16.5	13	80	49	3.36	19.3
Karnataka	54	17.7	66	18.2	6	90	61	3.42	20.4
Kerala	19	20.9	21	21.0	1	99	40	2.45	22.7
Tamil Nadu	47	18.8	36	19.0	16	87	46	2.90	20.9

Note: *Only calculated for women aged 25 years and above to reduce selectivity due to inclusion of women marrying at very young ages.

Source: IHDS 2004–5 data.

Table A.10.2a Women's Social Support Networks

	(per cent)				
	<i>Per cent Marrying in Same Village/Town</i>	<i>Per cent Marrying Cousins/ Relatives</i>	<i>Natal Family Lives Near by</i>	<i>Visit Natal Family 2+ times a Year</i>	<i>Last Delivery at Natal Home</i>
All India	14	12	57	68	21
Woman's Age					
15–19	NA	NA	60	81	39
20–4	NA	NA	58	77	27
25–9	14	12	56	73	22
30–9	13	11	56	66	14
40–9	15	12	56	61	9
Woman's Education					
Illiterate	13	13	52	63	16
1–4 Std	16	15	61	68	24
5–9 Std	15	12	61	72	24
10–11 Std	15	9	60	76	27
12 Std Some college	14	7	61	75	34
College graduate	15	6	61	75	30
Place of Residence					
Metro cities	17	11	53	62	31
Other urban area	17	13	60	71	24
More developed village	14	15	60	72	21
Less developed village	11	8	52	64	18
Income					
Lowest Quintile	12	12	56	66	19
2nd Quintile	14	13	57	68	18
3rd Quintile	16	12	57	69	20
4th Quintile	14	12	56	68	21
Highest Quintile	13	9	57	69	27
Social Groups					
High Caste Hindu	10	8	50	66	23
OBC	12	11	57	68	21
Dalit	14	12	56	66	20
Adivasi	17	8	56	67	15
Muslim	24	24	64	70	23
Other religion	15	4	72	83	24

Note: Ever-married women age 15–49; NA—not calculated for women under 25 to avoid selectivity bias due to early marriage; and + refers to 2 or more.

Source: IHDS 2004–5 data.

Table A.10.2b Women's Social Support Networks by State

	(per cent)				
	<i>Per cent Marrying in Same Village/Town</i>	<i>Per cent Marrying Cousins/ Relatives</i>	<i>Natal Family Lives Near by</i>	<i>Visit Natal Family 2+ times a Year</i>	<i>Last Delivery at Natal Home</i>
All India	14	12	57	68	21
Jammu and Kashmir	23	21	55	88	31
Himachal Pradesh	11	0	61	77	7
Uttarakhand	8	1	57	51	1
Punjab	5	1	58	83	24
Haryana	3	2	39	84	13
Delhi	19	2	39	42	21
Uttar Pradesh	5	5	55	50	9
Bihar	6	6	24	50	16
Jharkhand	8	6	43	38	24
Rajasthan	11	2	53	71	18
Chhattisgarh	7	1	41	65	10
Madhya Pradesh	10	4	42	78	14
North-East	42	3	71	70	8
Assam	27	1	81	75	2
West Bengal	20	4	56	66	26
Orissa	17	9	65	52	11
Gujarat	8	3	75	85	33
Maharashtra, Goa	12	26	61	66	35
Andhra Pradesh	17	29	38	79	20
Karnataka	12	23	71	85	47
Kerala	28	3	84	90	23
Tamil Nadu	27	30	86	80	44

Note: Ever-married women aged 15–49 years; and + refers to 2 or more.
Source: IHDS 2004–5 data.

Table A.10.3a Average Expected Marriage Expenses and Dowry**				
	Average Wedding Expenses		Per cent Usually Giving Large Items in Dowry*	Average Cash Dowry
	Males	Females		
All India	59,879	92,853	24	22,421
Woman's Age				
15-19	41,941	63,143	15	15,534
20-4	52,065	80,698	21	19,181
25-9	58,818	90,936	25	22,823
30-9	59,903	93,620	24	22,880
40-9	67,344	1,03,741	25	24,138
Woman's Education				
Illiterate	46,045	66,766	19	15,298
1-4 Std	48,618	77,610	16	20,468
5-9 Std	64,054	1,02,405	26	24,896
10-11 Std	81,922	1,36,240	32	37,875
12 Std Some college	94,609	1,56,358	39	38,996
College graduate	1,27,966	2,05,526	43	44,488
Place of Residence				
Metro cities	86,743	1,27,151	27	34,205
Other urban area	79,931	1,22,822	32	26,999
More developed village	56,680	93,492	23	24,055
Less developed village	45,734	67,942	19	15,902
Income				
Lowest Quintile	43,426	64,553	16	17,175
2nd Quintile	41,680	63,782	16	14,959
3rd Quintile	51,105	78,422	20	19,240
4th Quintile	62,406	99,688	26	23,596
Highest Quintile	99,011	1,54,066	39	36,500
Social Groups				
High Caste Hindu	89,394	1,35,470	36	34,345
OBC	58,466	90,468	23	22,989
Dalit	43,275	66,107	20	14,373
Adivasi	30,685	37,974	6	6,352
Muslim	55,913	91,744	22	21,634
Other religion	91,231	1,83,352	34	39,972
Notes: *Large items include TV, refrigerator, car, and motorcycles. **Refers to practise in community and not women's own experiences.				
Source: IHDS 2004-5 data.				

Table A.10.3b Average Expected Marriage Expenses and Dowry Across States**

	Average Wedding Expenses		Per cent Usually Giving Large Items in Dowry*	Average Cash Dowry
	Males	Females		
All India	59,879	92,853	24	22,421
Jammu and Kashmir	1,53,027	2,10,342	38	18,233
Himachal Pradesh	94,237	1,14,839	72	6,555
Uttarakhand	61,216	80,619	52	9,441
Punjab	1,05,421	1,57,250	61	6,603
Haryana	1,12,527	1,58,056	65	3,709
Delhi	1,24,476	1,90,929	86	24,648
Uttar Pradesh	71,876	98,748	46	21,134
Bihar	50,801	77,798	19	28,971
Jharkhand	50,304	85,400	26	33,606
Rajasthan	88,607	1,14,649	35	8,328
Chhattisgarh	38,996	47,289	10	272
Madhya Pradesh	43,937	57,950	33	4,523
North-East	54,312	67,648	37	9,535
Assam	24,916	34,947	6	1,828
West Bengal	40,121	71,543	7	24,549
Orissa	53,619	88,745	29	25,496
Gujarat	77,586	92,331	7	2,743
Maharashtra, Goa	58,704	76,861	9	20,980
Andhra Pradesh	38,178	71,350	21	50,048
Karnataka	59,731	1,04,430	5	37,731
Kerala	49,709	1,93,112	10	72,954
Tamil Nadu	55,657	1,02,953	13	9,572

Notes: *Large items include TV, refrigerator, car, and motorcycles.
**Refers to practise in the community and not women's own experiences.

Source: IHDS 2004–5 data.

Table A.10.4a Expectation of Old Age Support from Sons and Daughters

	Per cent Expecting to Live With...			Per cent Expecting Financial Help From...		
	Sons	Daughters	Daughters If Son Unable	Sons	Daughters	Daughters If Son Unable
All India	85	9	24	86	11	30
Woman's Age						
15-19	70	9	21	70	10	27
20-4	78	9	23	79	11	30
25-9	85	11	26	85	12	32
30-9	87	10	24	87	11	30
40-9	89	8	23	89	11	29
Woman's Education						
Illiterate	89	7	22	90	9	27
1-4 Std	86	10	24	85	13	35
5-9 Std	83	10	24	84	12	32
10-11 Std	82	13	26	82	16	33
12 Std Some college	76	17	30	76	20	36
College graduate	71	18	31	70	19	33
Place of Residence						
Metro cities	77	12	22	76	12	28
Other urban area	82	11	26	82	13	29
More developed village	87	10	25	87	13	33
Less developed village	88	7	22	88	9	29
Income						
Lowest Quintile	86	10	25	85	12	32
2nd Quintile	86	9	24	87	10	30
3rd Quintile	86	8	21	87	11	29
4th Quintile	86	10	24	86	12	30
Highest Quintile	84	11	24	84	13	29
Social Groups						
High Caste Hindu	84	9	22	84	12	28
OBC	87	9	24	87	11	30
Dalit	85	10	25	86	10	31
Adivasi	82	11	27	82	13	34
Muslim	87	8	22	87	10	30
Other religion	79	20	29	79	23	34

Source: IHDS 2004-5 data.

Table A.10.4b Statewise Expectation of Old Age Support from Sons and Daughters

	Per cent Expecting to Live With...			Per cent Expecting Financial Help From...		
	Sons	Daughters	Daughters after Probing	Sons	Daughters	Daughters after Probing
All India	85	9	24	86	11	30
Jammu and Kashmir	96	6	26	93	10	34
Himachal Pradesh	78	10	31	80	9	25
Uttarakhand	77	6	29	78	6	31
Punjab	93	0	3	93	1	6
Haryana	95	3	8	95	3	12
Delhi	84	3	12	80	2	19
Uttar Pradesh	93	9	27	93	9	25
Bihar	98	3	15	98	4	16
Jharkhand	90	7	30	90	7	30
Rajasthan	95	1	17	95	1	19
Chhattisgarh	83	5	10	83	6	9
Madhya Pradesh	93	4	7	93	4	7
North-East	73	31	40	79	40	51
Assam	80	9	17	82	15	54
West Bengal	71	13	23	73	14	34
Orissa	88	7	26	88	12	35
Gujarat	83	9	31	83	14	28
Maharashtra, Goa	86	5	13	85	8	30
Andhra Pradesh	86	16	42	85	20	60
Karnataka	83	14	30	82	19	36
Kerala	75	36	45	75	43	56
Tamil Nadu	71	13	29	73	11	30

Source: IHDS 2004–5 data.

Table A.10.5a Women's Control Over Resources and Physical Mobility

(in percentage)

	<i>Has Any</i>	<i>Purchasing Large Items...</i>		<i>Name on...*</i>		<i>Per cent of Women Who...</i>		
	<i>Cash on Hand</i>	<i>Any Say</i>	<i>Primary Decision</i>	<i>Bank Account</i>	<i>Home Papers</i>	<i>Practice Purdah or Ghunghat</i>	<i>Need Permission to Go to A Health Center</i>	<i>Cannot Go to Health Center Alone</i>
All India	83	71	11	18	15	55	73	34
Woman's Age								
15-19	62	52	4	5	4	70	86	66
20-4	77	62	5	10	7	61	85	50
25-9	83	66	8	16	11	56	78	39
30-9	85	74	12	19	16	53	71	27
40-9	86	76	17	22	22	52	65	27
Woman's Education								
Illiterate	82	70	12	10	14	63	77	40
1-4 Std	80	70	11	13	15	53	72	31
5-9 Std	83	70	10	18	14	52	72	30
10-11 Std	84	72	9	32	16	42	68	26
12 Std Some college	89	76	9	39	18	36	66	23
College graduate	91	79	13	58	25	28	58	17
Place of Residence								
Metro cities	92	84	12	33	18	36	56	16
Other urban area	88	73	13	25	17	44	67	23
More developed village	81	69	11	15	15	52	74	32
Less developed village	80	68	10	12	13	68	79	45
Income								
Lowest Quintile	82	72	15	10	14	61	73	38
2nd Quintile	80	69	12	9	12	59	76	38
3rd Quintile	81	69	10	12	14	56	76	35
4th Quintile	83	72	11	19	14	52	73	31
Highest Quintile	88	71	9	37	20	48	68	27
Social Groups								
High Caste Hindu	87	72	9	29	18	51	70	30
OBC	85	72	11	16	15	52	74	33
Dalit	82	72	14	13	14	55	74	33
Adivasi	78	62	10	10	13	47	76	38
Muslim	76	64	11	13	11	84	77	44
Other religion	77	80	11	33	16	15	63	15

Note: *Only for households with bank account or home ownership/rental papers.

Source: IHDS 2004-5 data.

Table A.10.5b Statewise Women's Control Over Resources and Physical Mobility

(in percentage)

	Has Any Cash on Hand	Purchasing Large Items...		Name on...*		Per cent of Women Who...		
		Any Say	Primary Decision	Bank Account	Home Papers	Practice Purdah or Ghunghat	Need Permission to Go to A Health Center	Cannot Go to Health Center Alone
All India	83	71	11	18	15	55	73	34
Jammu and Kashmir	72	50	13	25	11	76	89	25
Himachal Pradesh	91	54	12	32	19	45	81	19
Uttarakhand	91	83	12	31	34	45	68	24
Punjab	89	84	8	24	6	32	82	21
Haryana	92	86	7	12	8	81	66	19
Delhi	96	94	9	40	25	43	58	11
Uttar Pradesh	86	78	9	18	14	87	77	50
Bihar	89	71	5	27	14	88	93	73
Jharkhand	88	52	15	26	9	59	68	52
Rajasthan	81	55	6	12	8	94	79	44
Chhattisgarh	79	50	6	7	3	58	90	62
Madhya Pradesh	74	68	7	7	16	93	91	47
North-East	76	75	38	26	20	28	67	13
Assam	69	47	18	6	6	68	64	48
West Bengal	60	74	15	16	8	70	72	31
Orissa	77	57	8	6	4	64	80	36
Gujarat	93	86	5	20	49	76	78	23
Maharashtra, Goa	88	66	8	23	11	38	56	14
Andhra Pradesh	96	66	10	14	13	12	83	26
Karnataka	83	80	12	15	29	12	89	23
Kerala	43	62	7	23	20	15	52	13
Tamil Nadu	94	86	31	11	13	10	42	12

Note: *Only for households with bank account or ownership/rental papers.

Source: IHDS 2004–5 data.

Table A.10.6a Common Perception of Domestic Violence in the Community

(in percentage)

	In Respondent's Community It is Common to Beat a Women if She....				No Wife Beating Under Any of These Conditions
	Goes Out Without Permission	Family Does Not Give Expected Money	Neglects House	Does Not Cook Properly	
All India	39	29	35	29	50
Woman's Age					
15-19	48	33	40	35	43
20-4	42	31	35	29	46
25-9	41	30	35	29	48
30-9	38	29	35	30	50
40-9	35	26	32	28	53
Woman's Education					
Illiterate	45	33	38	33	43
1-4 Std	40	32	39	31	47
5-9 Std	36	27	32	27	53
10-11 Std	30	24	31	23	57
12 Std Some college	24	19	25	20	62
College graduate	18	15	20	15	70
Place of Residence					
Metro cities	29	21	22	18	63
Other urban area	29	24	31	24	57
More developed village	41	31	39	32	46
Less developed village	44	31	36	32	46
Income					
Lowest Quintile	47	35	41	36	41
2nd Quintile	42	32	38	32	46
3rd Quintile	40	30	35	30	48
4th Quintile	35	27	34	28	52
Highest Quintile	30	22	26	21	60
Social Groups					
High Caste Hindu	33	25	29	23	57
OBC	40	31	37	31	48
Dalit	43	32	37	31	46
Adivasi	40	23	35	30	49
Muslim	42	30	36	31	47
Other religion	16	20	26	21	65

Source: IHDS 2004-5 data.

Table A.10.6b Statewise Common Perception of Domestic Violence in the Community

(in percentage)

	In Respondent's Community It is Common to Beat a Women if She....				No Wife Beating Under Any of These Conditions
	Goes Out Without Permission	Family Does Not Give Expected Money	Neglects House	Does Not Cook Properly	
All India	39	29	35	29	50
Jammu and Kashmir	58	26	60	41	25
Himachal Pradesh	25	7	16	11	71
Uttarakhand	42	16	14	12	56
Punjab	12	9	7	7	86
Haryana	22	8	18	21	67
Delhi	16	21	12	7	70
Uttar Pradesh	40	25	23	19	50
Bihar	66	57	69	69	21
Jharkhand	58	55	54	46	22
Rajasthan	39	20	27	30	49
Chhattisgarh	22	9	13	15	73
Madhya Pradesh	48	23	37	29	48
North-East	10	10	23	8	73
Assam	8	10	11	8	84
West Bengal	30	28	28	24	65
Orissa	39	27	24	20	55
Gujarat	54	25	44	34	39
Maharashtra, Goa	61	41	56	44	25
Andhra Pradesh	20	29	23	17	63
Karnataka	56	50	52	46	39
Kerala	15	24	29	21	58
Tamil Nadu	20	16	37	28	56

Source: IHDS 2004–5 data.