

## **PROPERTY OWNERSHIP OF WOMEN IN CONTEMPORARY INDIA:AN ASSESSMENT OF NFHS-V REPORT**

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### **Introduction**

The fight for recognition and equality continues for women in all spheres of life, including the ownership of property rights. Women often give their efforts and time tirelessly for the creation and accumulation of incredible assets, both natural and physical, only to end up mostly disregarded, with rights of such assets bestowed on their counterparts through clandestine ways. Many women work on their families or husbands agricultural land for years but lose their rights to the land once the male dies or disappears, as many cultures forbid women from owning assets(Daley et al., 2013). Cultures are apparently gender-blind with regard to women's rights in society, especially, women's property rights. The poor governmental support for women to claim their rights worsens the situation. Progress is evident in society in the form of women's education and their awareness regarding the land rights. Governments and organizations around the world are taking steps towards raising the voice of women over these rights but in vain.

Land security and ownership are fundamental for social and economic empowerment. Land and property accounts for up to 75% of a country's wealth, yet three-quarters of the world's population cannot show ownership of the land on which they live or work. Also, it is important to acknowledge that women own less than 20% of the world's land (World Economic Forum 2020). Women constitute half the population and yet only own less than 20% of the land on the planet. According to a United Nations Food and Agriculture Organization assessment of 34 poor countries, that ratio might be as low as 10%.Over 400 million of them farm, producing the vast bulk of the world's food supply. Nonetheless, in more than 90 nations, female farmers do not have equal rights to land ownership (World Economic Forum 2020). As per the World Bank Group's Women, Business, and the Law (2020), two-fifths of nations globally restrict women's property rights. Women do not enjoy equal ownership rights to immovable property in 19 nations. Male and female surviving spouses do not have equal rights to inherit assets in 44 nations. The United Nations' Sustainable Development Goals recognize the significance of women's rights to land and property, with a stated

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objective of equal rights to ownership and control over land by 2030. The World Bank has begun a campaign in 2019 "Stand for Her land" to break down barriers and achieve real change by channeling resources and tools to support national and local efforts for women's land rights. The movement towards property ownership is a global phenomenon, acknowledging inclusion and gender balance.

The objective of this paper is to examine the gender gap in house and land ownership in India using secondary data from NFHS 5. The paper compares the ownership of assets by men and women of all states and union territories. In addition, age wise comparison is also conducted to further comprehend the saving and investment trend among men and women. An urban -rural comparison also outlined the regional disparity regarding the ownership of house and land.

### **Review of Literature**

Owning of assets guarantees a certain level of security and financial stability for people. According to a number of South Asian surveys, women who owned land had a higher voice in household decision-making than women who did not own property. Friedman-Sanchez (2006) discovered that in Colombia, women utilize property and social assets to negotiate the right to work, manage their own income, travel freely, and live free of domestic violence. It is noted that women's asset ownership may improve children's anthropometric status, the prevalence of prenatal care, and their educational attainment (Duflo, 2003). While other work options are vital for women's income, land is a permanent asset that serves as a lasting safeguard against poverty and specifically in the event of divorce, desertion, separation, or widowhood (Agarwal, 1989). Financial security and property ownership reduce the likelihood of domestic violence for some women, because economic independence allows them to exit an abusive relationship (Friedemann-Sánchez 2006). Agarwal (1994) discovered that widows in Rajasthan cultivate plots provided to them by joint family members as part of inheritance claims to their late husband's property which is unusual. Typically, the deceased person's land rights are passed down to his sons or male family members. According to Agarwal (1994), widows who owned land and lived with their grown sons were treated with far more respect and consideration than widows who lacked land and were financially dependent. Women can also get financial assistance using land as collateral from banking institutions if they have a land title. Land titles also provide more access to technology and knowledge on productivity thereby boosting agricultural methods and inputs, which are not commonly accessible to women due to gender bias at the base (Agarwal 1994).

Property rights and women empowerment is closely related. Women are empowered

by secured land rights through enhanced intra-household bargaining and decision-making power (Friedemann-Sánchez 2006). Also, ownership rights positively impact the fertility decisions of women (Bose and Das 2020). Communities prosper when women have access to assets, it improves their capacity to establish and expand enterprises by providing the collateral required for loans. (Santos et al., 2014) found that women in West Bengal with land documents under their names have a say over a larger share of their households' land in terms of the decision on how to use the land, what to grow on it, and whether to sell the produce from that plot. As noted by (Samarakoon & Parinduri, 2015), education and employment provide women with economic independence and a sense of self-worth, which can empower them socially and economically. Though the government laws are working in favor of women, in rural India the decisions are mostly taken by village elders or close relatives who indulge in patriarchy. The effectiveness of laws depends on awareness about, the ability to invoke, and social acceptance of them, including to what extent cultural norms and traditions are practiced and followed instead of formal law. Caste also plays a crucial role in the decision-making power and economic status of women. Focusing on social groups, the findings generally imply that SC, ST, and OBC women participate more in decisions pertaining to farming and non-farming activities, which suggests that women from the marginalized castes have greater bargaining power when it comes to their participation in those decisions (Valera et al., 2018).

Another significant point is the wide gap between legal rights and customary rights. Legal rights or formal rights provide people with security but customary rights or informal rights are also equal essential to practice the right over the land (Roy and Tisdell, 2002). In public platform, when property rights of women are discussed, it usually refers to the legal rights over the property. However, in the actual world, women do not benefit from customary property rights mainly due to the patriarchy. Women receive financial assistance when they have both these rights over the land. (Roy and Tisdell, 2002). Due to the popular social norms and practices officials often disregard the ownership of women and deny them assistance in the absence of any male family member.

### **Method of Study**

Secondary data from NFHS 5 Indian Report throws light at the gender gap in asset ownership. The fifth in the NFHS series, the National Family Health Survey 2019-21 (NFHS-5), includes population, health, and nutrition data for India, from each state/union territory (UT). The percentage of women and men age 15-49 who own a house or land either alone or jointly from all states and union territories are used from the report for the study. Data that shows age-wise division of land and house ownership of men and women between the

age group of 15-49 is also used in this paper. To understand the depth of regional disparity in terms of land and house ownership by men and women, the rural-urban classification of asset ownership from NFHS 5 Report is also used. An independent t- test was conducted to gather more information.

## Results

The fifth in the NFHS series, the National Family Health Survey 2019-21 (NFHS-5), includes population, health, and nutrition data for India, from each state/union territory (UT), and 707 districts as of March 31st, 2017. In each round of the survey, a consistent sample design that is representative at the national, state/union territory, and district levels was used. Each district is divided into urban and rural zones. The survey provides information on the land and house ownership by men and women. In this paper, we focus on the land and house ownership of women as an economic asset, thus examining the data on house or land owned jointly or individually by women. According to the NFHS 5 India report forty-two percent of women and 60 percent of men own a house alone or jointly with someone, and 32 percent of women and 42 percent of men own land alone or jointly with someone.

### Ownership of assets by state/union territory

**Table 1: Percentage of women and men age 15-49 who own a house either alone or jointly**

State/Union Territory	Women	Men
Chandigarh	30.4	40.2
Delhi	21.9	37.2
Haryana	38.6	50.4
Himachal Pradesh	22.4	52.8
Jammu & Kashmir	56.6	78.5
Ladakh	71.9	74.6
Punjab	63.2	58.2
Rajasthan	26.0	55.9
Uttarakhand	23.8	52.3
Chhattisgarh	45.1	71.7
Madhya Pradesh	38.9	57.3
Uttar Pradesh	51.2	65.5
Bihar	54.4	67.8
Jharkhand	63.6	82.6
Odisha	42.5	73.1
West Bengal	22.0	51.6
Arunachal Pradesh	68.7	76.0
Assam	42.2	74.2
Manipur	57.3	76.8
Meghalaya	64.1	48.0
Mizoram	19.4	50.4
Nagaland	25.5	52.1
Sikkim	52.4	75.6
Tripura	15.8	53.4
Dadra & Nagar Haveli and Daman & Diu	55.8	44.1
Goa	22.8	21.2
Gujarat	42.2	63.7
Maharashtra	21.5	44.0
Andaman & Nicobar Islands	14.5	47.2
Andhra Pradesh	45.6	67.1
Karnataka	66.2	67.9
Kerala	24.5	53.6
Lakshadweep	29.7	29.3
Puducherry	33.6	47.9
Tamil Nadu	47.0	60.4
Telangana	63.6	74.3
INDIA	42.3	60.1

Source: National Family Health Survey (NFHS - 5), 2019-21-INDIA REPORT

Among the states and union territories, Ladakh with 71.9 has the highest percentage of women owning a house jointly or individually. Arunachal Pradesh with 68.7 tops the list of states followed by Karnataka with (66.2) and Meghalaya (64.1). The bottom of the list is occupied by Andaman and Nicobar Islands (14.5) and Tripura (15.8) and Mizoram (19.4) in the list of states. The situation in the national capital is nothing better. Delhi has only 21.9 of women who own a house. Punjab (62.3) and Jharkhand (63.6) holds a better percentage compared to its counterparts. Among the southern states, Kerala, even with a better education and health for women, performs poorly in case of ownership rights. Only 24.5% of women in Kerala own a house jointly or individually while their counterparts in nearby states have a better status (Telangana 63.6, Tamil Nadu 47.0, Karnataka 66.2 and Andhra Pradesh 45.6).

An analysis was conducted to draw better conclusions from the above data. The mean of men is 58.2 and that of women is 41.2. The S.D of men is 14.7 and S.D of women is 17.4. The minimum percentage of men and women are 21.2 and 14.5 respectively. While the maximum percentage of men and women are 82.6 and 71.9 respectively. For the purpose of conducting independent sample t-test, basic assumptions were tested. Both normality test (p value-0.156) and homogeneity of variance test (p value-0.139) were satisfied. Independent t- test rejected the null hypothesis and accepted the hypothesis that, mean of women < mean of men. The p value obtained in the analysis was 0.999.

**Table 2 : Percentage of women and men age 15-49 who own a land either alone or jointly**

State/ Union Territory	Women	Men
Chandigarh	9.0	26.5
Delhi	12.7	21.1
Haryana	30.8	36.8
Himachal Pradesh	20.3	48.2
Jammu & Kashmir	51.1	69.8
Ladakh	63.8	70.7
Punjab	27.1	31.5
Rajasthan	20.7	43.3
Uttarakhand	17.5	38.8
Chhattisgarh	38.8	66.3
Madhya Pradesh	32.3	45.4
Uttar Pradesh	42.7	55.8
Bihar	43.8	52.9
Jharkhand	54.6	73.7
Odisha	36.6	58.0
West Bengal	16.7	33.6
Arunachal Pradesh	62.8	71.5
Assam	34.8	63.5
Manipur	24.8	44.0
Meghalaya	44.6	38.3
Mizoram	13.9	40.4
Nagaland	15.8	41.4
Sikkim	39.7	70.1
Tripura	10.7	34.8
Dadra & Nagar Haveli and Daman & Diu	50.1	39.0
Goa	9.2	5.2
Gujarat	35.0	42.4
Maharashtra	14.7	27.0
Andaman & Nicobar Islands	8.9	29.0
Andhra Pradesh	24.5	34.8
Karnataka	53.7	51.1
Kerala	11.5	25.1
Lakshadweep	6.1	12.6
Puducherry	10.0	7.2
Tamil Nadu	21.9	26.3
Telangana	42.6	51.1
INDIA	31.7	42.3

Source: National Family Health Survey (NFHS - 5), 2019-21-INDIA REPORT

While considering the above table it can be noted that except some states and union territories, the land ownership of women overall is not quite appreciated. The national level percentage shows 31.7 women own land whereas 42.3 men in the country own land. Ladakh stands first in the list with 63.8 women holding land under their name. Among the states Arunachal Pradesh tops with 62.8 women owning land followed by Jharkhand (54.6) and Karnataka (53.7). The states with low percentage Chandigarh (9.0), Goa (9.2), Tripura (10.7) and Kerala (11.5).

The southern states have one of the best and worst cases of women's land ownership. Karnataka with 53.7 shows a better condition whereas, Kerala (11.5) has one of the poor conditions in the country. The enigma of Kerala women is evident here. Even with high education and other well- performing social indicators, women in Kerala are hesitant to own land or the values embedded restrict them. The other southern states hold percentage as follows: Andhra Pradesh (24.5), Tamil Nadu (21.9) and Telangana (42.6).

For the further understanding of the above data, an analysis was carried out. The mean of men is 42.4 and mean of women is 29.3. The S.D of men is 18.1 and S.D of women is 16.8. The minimum percentage of men and women are 5.20 and 6.10 respectively. While the maximum percentage of men and women are 73.7 and 63.8 respectively. For the purpose of conducting independent sample t-test, basic assumptions were tested. Both normality test (p value-0.168) and homogeneity of variance test (p value-0.931) were satisfied. Independent t- test rejected the null hypothesis and accepted the hypothesis that mean of women < mean of men. The p value obtained in the analysis was 0.999.

**Table 3 Percentage of women and men age 15-49 who own a house or land either alone or jointly**

Age	Women			Men		
	Own house	Own land	No of women	Own house	Own land	No of men
15-19	30.1	24.0	18,240	39.8	29.8	16,385
20-24	36.9	29.2	17,809	44.9	33.5	14,384
25-29	40.8	31.4	17,398	54.7	38.7	14,195
30-39	45.7	33.6	29,853	67.5	46.5	26,137
40-49	52.0	37.1	24,714	79.8	54.8	22,043

Source: National Family Health Survey (NFHS - 5), 2019-21-INDIA REPORT

The data shows age- wise division of land and house ownership. Women belonging to the age cohort of 25-49 own house or land compared to women of the age cohort 15-24, though it is less than their counterparts. The condition of men is similar to that of women. Men of the age 25-49 own house or land compared to men of age 15-24. This trend could be the result of employment and savings at the age of 25-49.

**Table 4: Percentage of women and men age 15-49 who own a house or land either alone or jointly**

Residence	Women			Men		
	Own house	Own land	No of women	Own house	Own land	No of men
Urban	37.4	23.4	34,839	53.5	29.6	32,852
Rural	44.6	35.7	73,175	63.7	49.3	60,291

Source: National Family Health Survey (NFHS - 5), 2019-21-INDIA REPORT

Table 4 presents the percentage of women and men of the age group 15-49 who own a house and land in rural and urban regions. There is evident gap between women who own a house or land in rural and urban areas. It shows that rural women hold ownership title more than urban women. Table shows 37.4% Men in both rural and urban areas have a higher percentage than their counterparts. The land in urban area is expensive compared to rural areas making it difficult for people to afford. Thus, the gap between women and men who own land in urban area is narrow with 23.4% and 29.6% respectively.

**Discussion**

Ladakh has the highest percentage of women who own a house either jointly or individually among all the states and union territories. The Andaman and Nicobar Islands, Tripura, and Mizoram are at the bottom of the list. The ownership rights in these places may also be influenced by geopolitical conditions in addition to cultural and socioeconomic norms. Kerala is the poorly performed state in the south when it comes to ownership rights, despite having higher health and education outcomes for women. In contrast to their counterparts in neighboring states, women in Kerala own a residence either jointly or individually in a lower percentage of cases. It should be mentioned that, with the exception of a few states and union territories, women's land ownership is not widely acknowledged. This is where Kerala women's mystery comes through. Kerala women are reluctant to own property or are constrained by embedded values, even in the face of high levels of education and other positive social indicators. Another significant observation is related to the age category and ownership of assets. Though less than their counterparts, women in the 25-49 age group own a house or land compared to women in the 15-24 age group. Men and women are in similar conditions. Compared to males in the 15-24 age range, men in the 25-49 age range possess a house or land. The work and savings patterns of individuals aged 25 to 49 may be the cause of this change in pattern. There is a clear disparity between rural and urban women who own homes or property. It demonstrates that more rural women than urban women own ownership titles. People find it difficult to purchase the pricey land in urban regions when compared to rural ones. As a result, there is little difference between

men and women who own land in metropolitan areas. However, it is to be noted that a general criticism against data from NFHS is regarding the lack of accuracy and misrepresentation of the situations in India. The limited sample size might be a reason for this inaccuracy. In spite of this, the NFHS data has been used widely in academic field.

### **Conclusion**

This paper examined the asset ownership of women in India with the help of data from NFHS- 5. Results from the independent t -test conducted shows the apparent gender gap. The continuance of discriminatory cultural norms and behaviors may possibly prevent women from enjoying their rights. Lack of awareness also hinders women from exercising their rights to land and property in both rural and urban contexts. Governments and international organizations are taking actions by providing more education for women and improving awareness among people regarding the legal provisions for inheritance and rights. This could lead to gender equity in land rights and eventually enhance the status and decision-making power of women.

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