House for Two: Empowering Women with Property Rights
NBER SI 2023 Gender in the Economy

Akanksha Vardani

Columbia University

July 25, 2023
Motivation

- Land is the most valuable asset held by both rural and urban poor.

- Gender disparity in land ownership widespread. O’Sullivan (2017)
  - India: 14% of women report owning housing or land. Agarwal and Panda (2005)

- Equal access to land an important human rights issue.
  - UN’s SDG 5: "Undertake reforms to give women equal access to ownership and control over land ..."
  - Women’s land ownership can have positive effects on domestic violence and intra-household bargaining. Wang (2014), Klugman et al. (2014), Calvi (2020)

- Impact of policies to improve women’s ownership unclear.
  - Gaps between de jure and de facto female land ownership.
  - Women less aware about their property rights. Klugman et al. (2014), Fertig et al. (2023)
This project

► **Research Question**: What is the effect of improving women’s property rights on women empowerment?

► **Context**: RCT in villages in Pune district in Maharashtra, India.

► **Shock to women’s property rights**

  → **Ghar Dogaanche Program (co-ownership program)**: Adding women as co-owners of their houses in rural Pune.
  
  → Co-ownership increased from 15% to 85% on paper.
  
  → Awareness about program imperfect. (Baseline awareness around 15%)
Run a household-level awareness campaign.

Randomness of the information allows to create exogenous variation in the strength of realised women’s property rights.

Study the impact of the campaign on their empowerment outcomes.

1. Perceptions of land security
2. Intra-household bargaining power
3. Incidence of domestic violence
Pune Zilla Parishad (PZP) conducted the co-ownership program in Oct 2021-May 2022.

Program only targeted ownership of houses in rural areas.

Woman’s name was added on the property tax document if document already in husband’s name.

In the absence of a legal title, property tax document is used to assert ownership.

→ Document is needed when selling/taking loan against the house.

Program implemented over a short span → low awareness.
Treatment: Information Intervention

▶ Information campaign run in collaboration with Chaitanya foundation, a local NGO working on women’s empowerment.

▶ Household-level randomization.
  → 53 villages in Khed block of Pune.
  → Sample from the population of houses co-owned by couples.

▶ Information given together to both husband and wife.
  → Oral information about their property rights and co-ownership program.
  → Paper copy of the property tax document.
Sample Households
N=1562

Treatment
N=773

Control
N=789
Timeline

- Baseline survey (N=1562)
- Information intervention (at the end of the baseline survey) same day
- Beliefs data collected post intervention same day

- Analysis of baseline data
- Endline survey
First Stage: What is meant by "awareness"?

Knowledge about how to assert ownership:

1. According to you who is the owner of this house?
2. What government document is used as ownership papers for this home?

Knowledge about having name on the ownership document:

1. Is your name on the tax document?
Accurate knowledge about type of ownership document increased from 40.2% to 99.7%.
First Stage: Impact on Property Rights Awareness

Outcomes

<table>
<thead>
<tr>
<th>Knowledge about property rights</th>
<th>Name on document</th>
<th>Ownership</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>13.2%</td>
<td>9%</td>
</tr>
</tbody>
</table>

Awareness levels in control group at 16.8% and 8%, respectively.
First Stage: Impact on Property Rights Awareness

Change in Awareness in Treatment Group

<table>
<thead>
<tr>
<th>Knowledge about Property Rights</th>
<th>% of treated women with correct information</th>
</tr>
</thead>
<tbody>
<tr>
<td>name on document</td>
<td>13.2%</td>
</tr>
<tr>
<td>ownership</td>
<td>9%</td>
</tr>
</tbody>
</table>

100% 97.8%

Sample size: 1562 households. In treatment arm 773, and 789 in control.
Outcomes

1. Perceptions of land security
2. Women’s bargaining power
3. Incidence of intimate partner violence
De Jure vs De Facto Ownership

→ Measuring women’s self-perceived tenure security is an important way of monitoring progress towards gender equality.

UN SDG, Feyertag et al. (2021)
Impact on Land Security

Questions *(World Bank, Property Rights Index)*:

→ It is common for women in the village to lose access to house...
  1. ...because their husbands die ?
  2. ...because their husbands abandon/divorce/separated them ?

→ Suppose you and your spouse were to get separated. Where would you expect to live if you were to be separated from your husband ?

→ If the house was to be sold in the future, legally which all family member’s permission will be required ?
Impact on Women’s Intra-household Bargaining Power

Creating a women’s bargaining power index \text{Jayachandran et al. (2021)}

\begin{itemize}
  \item Is your opinion heard when \textit{expensive item} like a bicycle or cow is purchased?
  \item Do you need permission from other household members to buy clothing/footwear/nailpaint/fake jewellery for self?
  \item Who has the most say in decisions about your work?
  \item Who in your family decides whether to buy land or property?
\end{itemize}
Creating a women’s bargaining power index  

Change in expenditure on goods exclusively consumed by wife/husband  

- Women: tobacco, tea, clothes  
- Men: tobacco, outside food/drinks, tea
Impact on Women’s Intra-household Bargaining Power

- Creating a women’s bargaining power index Jayachandran et al. (2021)

- Change in expenditure on goods exclusively consumed by wife/husband Calvi (2020), Wang (2014)

- Incentivised task game McKelway (2021)
  - As part of the survey women invited to enter a lottery for 500 rupees and asked to make some decisions regarding the prize if they were to win.
  - Allocation of the prize money across four goods: women’s bangles, men’s sunglasses, women’s saris/salwar suits, and men’s pants/kurtas.
Impact on Intimate Partner Violence

► Community-level incidence of IPV

→ In your village, is it common for husbands to threaten their wives that he will banish her from the house?

→ In your village, how common is it for husbands to beat or insult their wives if .... ?

► Direct measure of IPV

→ Have you or anyone else in your family been threatened to be banished from the house?

► How many times have you suffered this kind of harassment in the last 3 months?

► Some Baseline Descriptives
Next Steps...

- Analysis of baseline data.
- Survey questionnaire for the endline survey.
- Implementing the endline survey.
Thank you!

For any comments/suggestions please write to av2906@columbia.edu.
Some Baseline Descriptives

Who has the most say in decisions about your work?

- Control
- Treated

woman has most say (proportion)
Some Baseline Descriptives

ECDF of Women's Intra-household Empowerment Index (Baseline)

Note: Index is the average of 5 questions after normalisation (Jayachandran et al. 2021)
If the house was to be sold in the future, legally which all family member’s permission will be required?
Some Baseline Descriptives

ECDF of Expenditure on Tobacco in the Last Week (Woman)

ECDF of Expenditure on Tobacco in the Last Week (Husband)

Treatment Status
- 0
- 1

Rupees