

House for Two: Empowering Women with Property Rights

NBER SI 2023 Gender in the Economy

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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%**)

This project

- ▶ 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

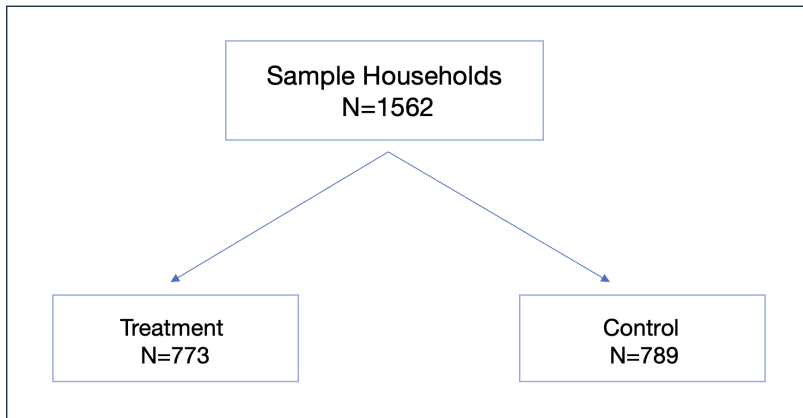
Setting

- ▶ 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.

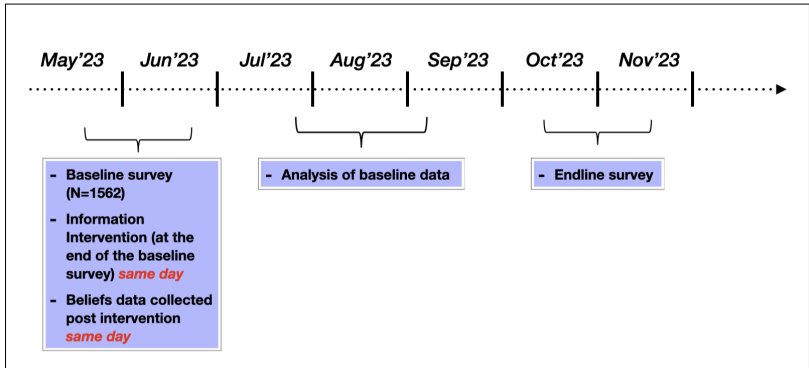
Treatment: Information Intervention

- ▶ 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.**

Experimental Design



Timeline



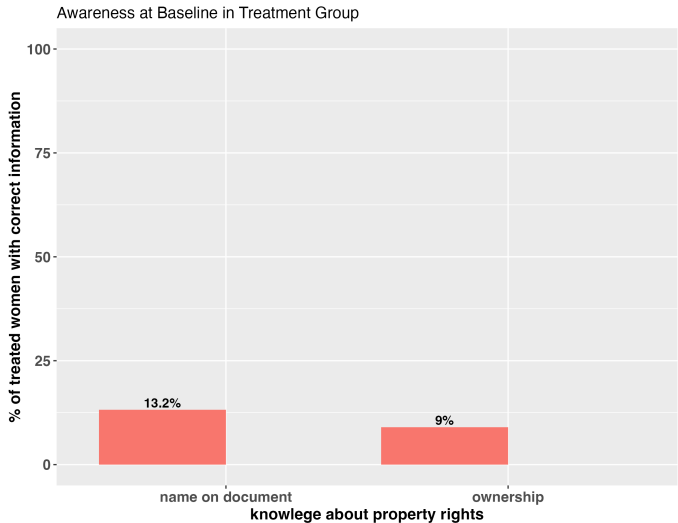
First Stage: What is meant by "awareness" ?

- ▶ 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?

First Stage: Impact on Property Rights Awareness

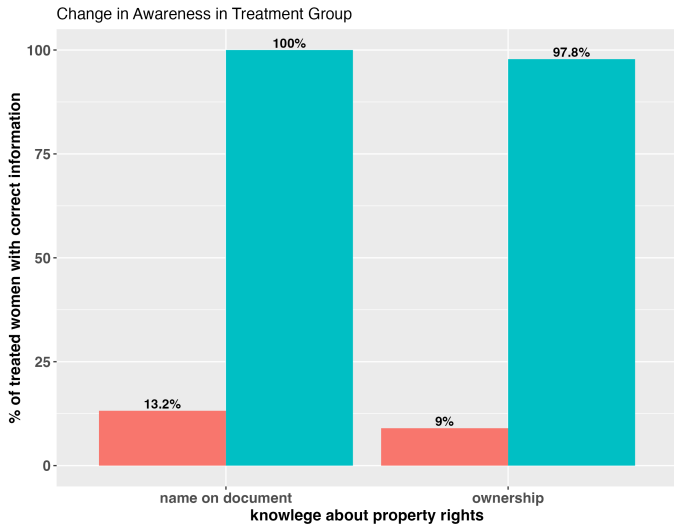
- ▶ Accurate knowledge about **type of ownership document** increased from 40.2% to 99.7%.

First Stage: Impact on Property Rights Awareness



Awareness levels in control group at 16.8% and 8%, respectively

First Stage: Impact on Property Rights Awareness



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 Jayachandran et al. (2021)
 - Is your opinion heard when **expensive item** like a bicycle or cow is purchased ?
 - Do you need permission from other household members to buy **clothing/footwear/nailpaint/fake jewellery for self** ?
 - Who has the most say in **decisions about your work**?
 - Who in your family decides whether to **buy land or property**?

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 \(2014\)](#)
 - 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

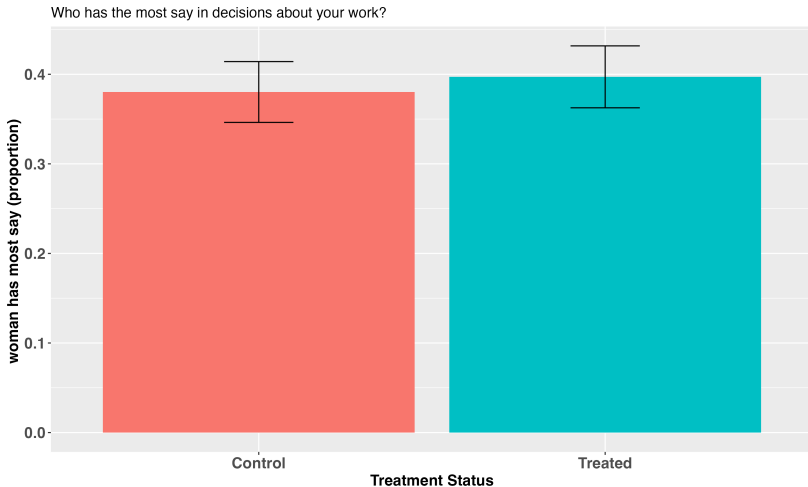
Next Steps...

- ▶ Analysis of baseline data.
- ▶ Survey questionnaire for the endline survey.
- ▶ Implementing the endline survey.

Thank you !

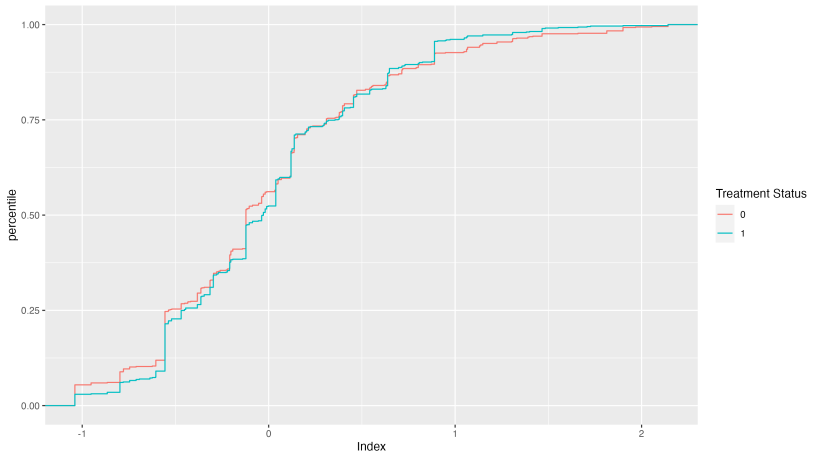
For any comments/suggestions please write to
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Some Baseline Descriptives



Some Baseline Descriptives

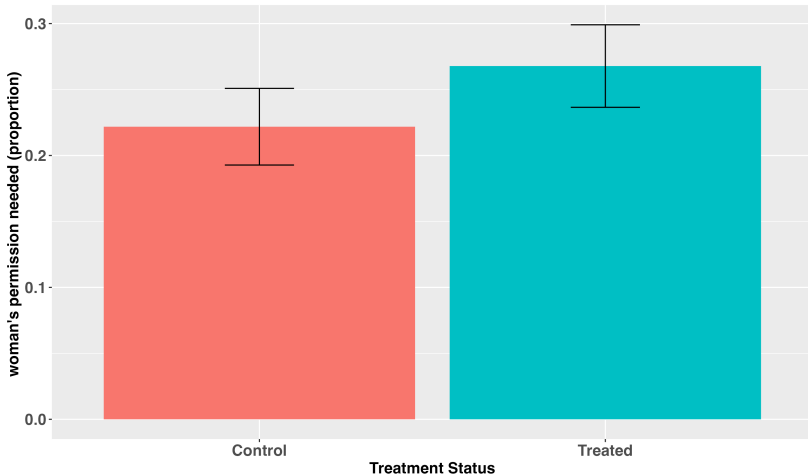
ECDF of Women's Intra-household Empowerment Index (Baseline)



Note: Index is the average of 5 questions after normalisation (Jayachandran et al. 2021)

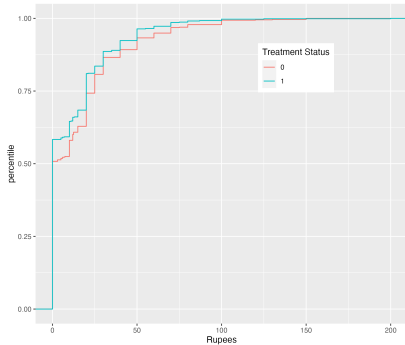
Some Baseline Descriptives

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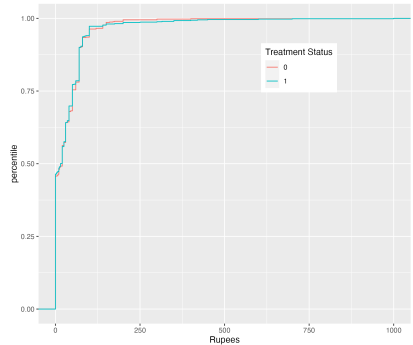


Some Baseline Descriptives

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



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



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