House for Two: Empowering Women with Property Rights

NBER SI 2023 Gender in the Economy

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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%)

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

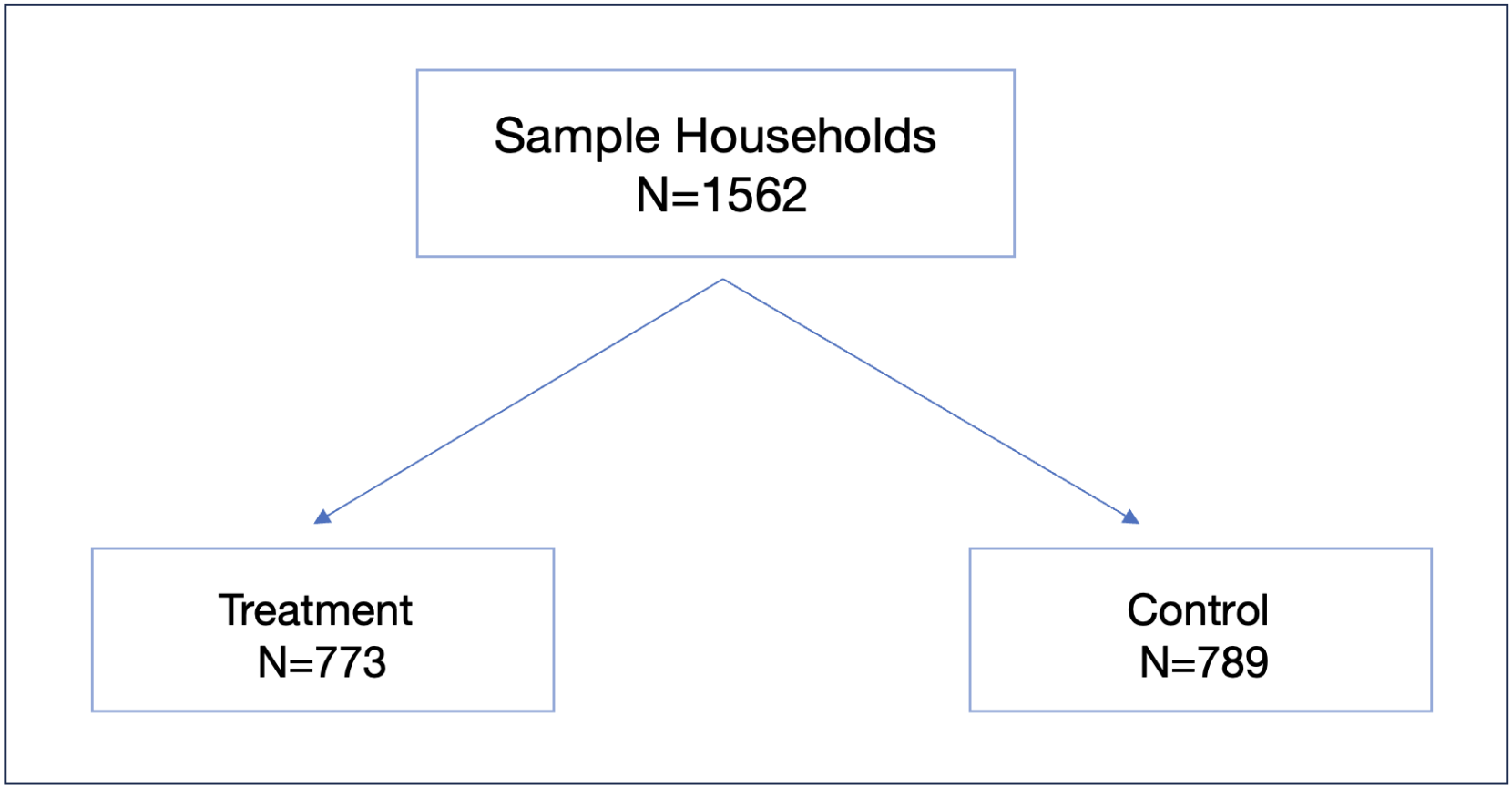
Setting

- 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.
  - $\rightarrow$ Document is needed when selling/taking loan against the house.
- Program implemented over a short span $\rightarrow$ low awareness.

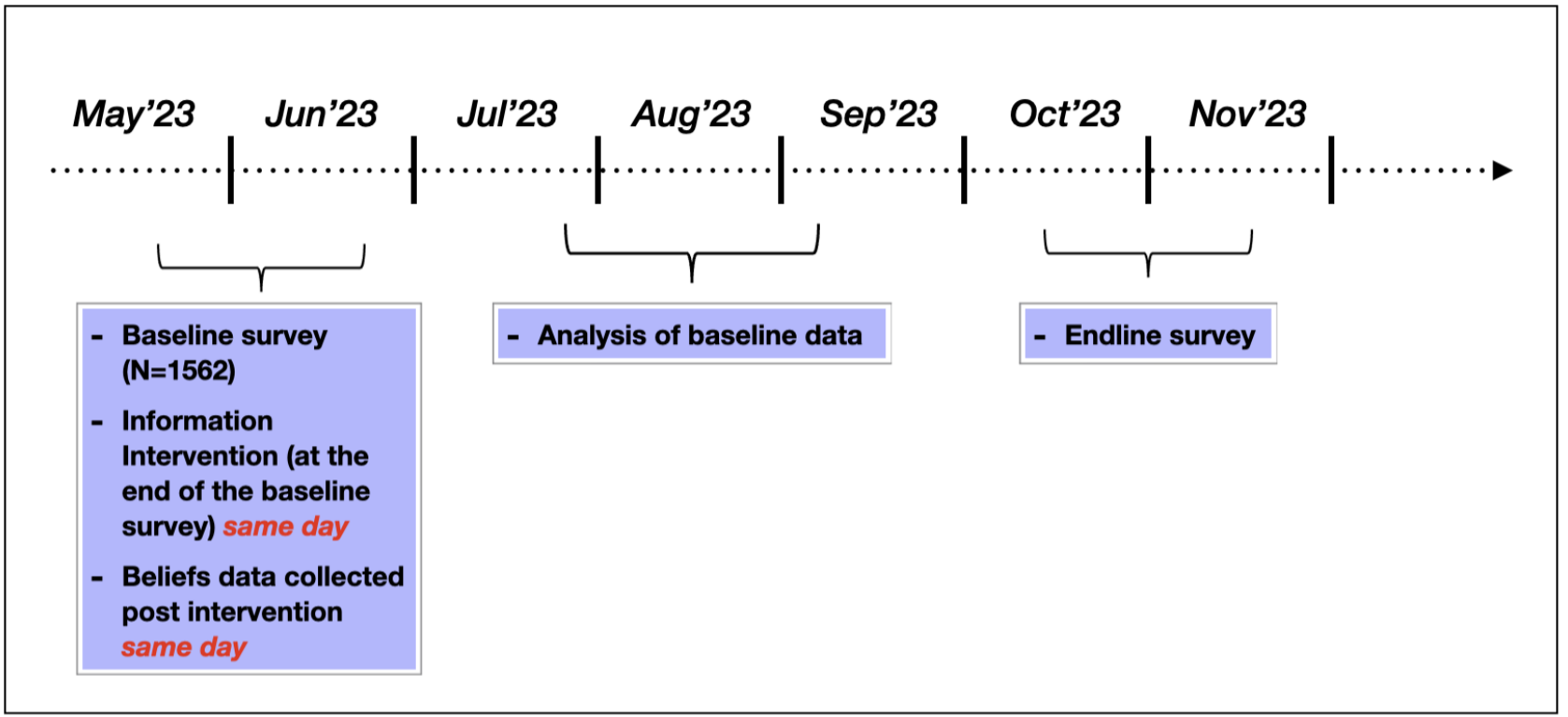
Treatment: Information Intervention

- 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


May'23
Jun'23
Jul'23
Aug'23
Sep'23
Oct'23
Nov'23
- 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

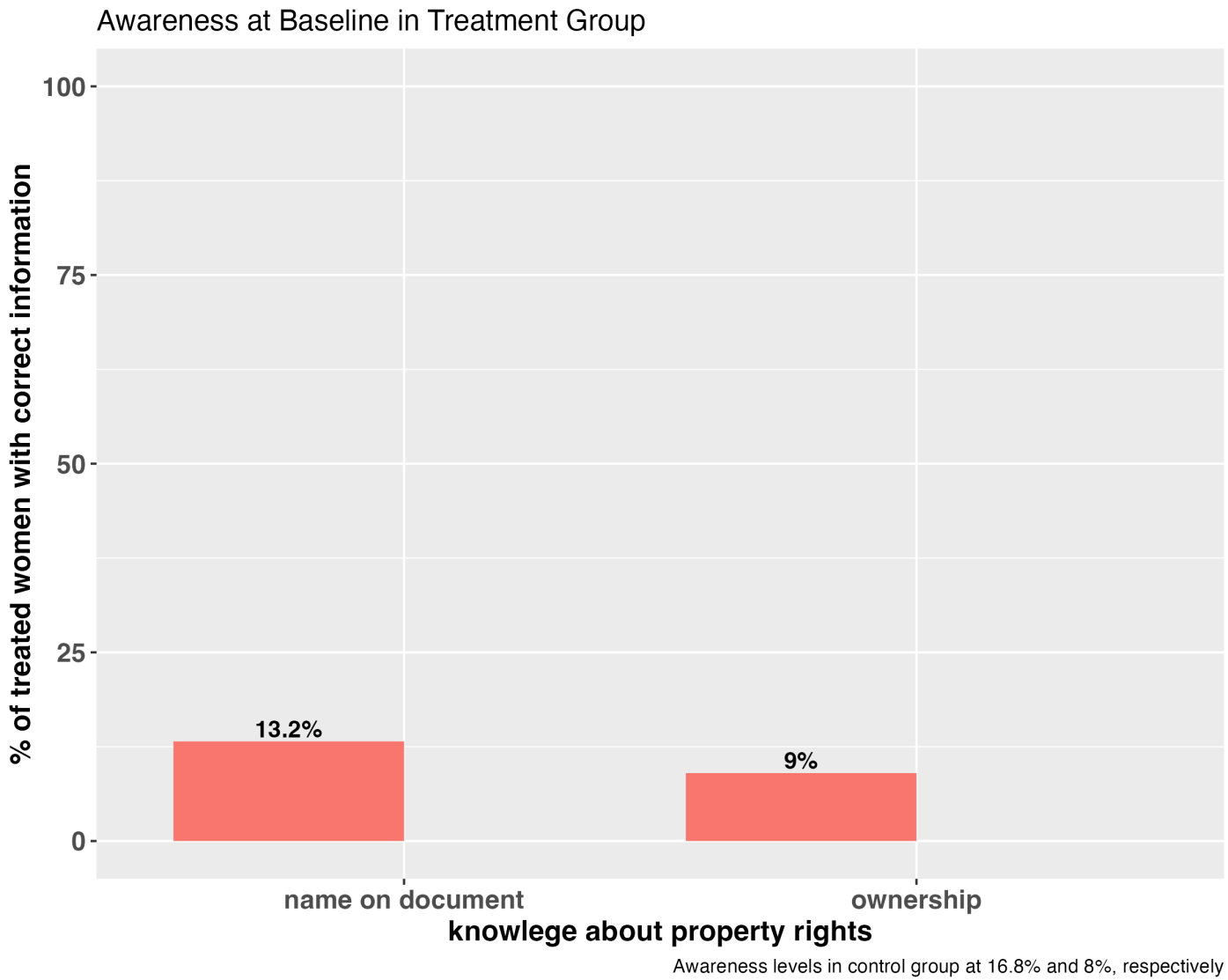
First Stage: What is meant by "awareness" ?

- 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?

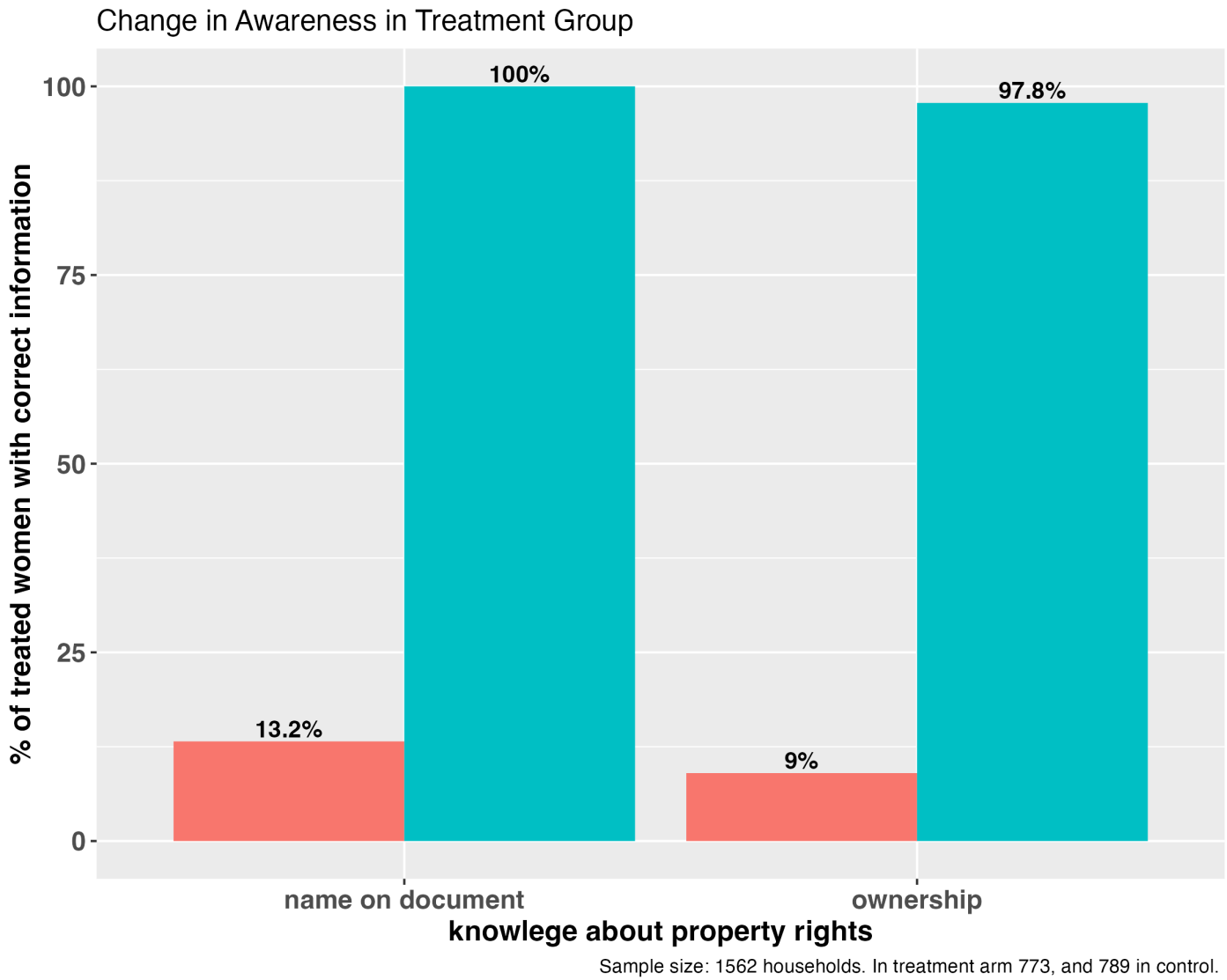
First Stage: Impact on Property Rights Awareness

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

First Stage: Impact on Property Rights Awareness



First Stage: Impact on Property Rights Awareness



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**

Impact on Land Security

- 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 thery 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

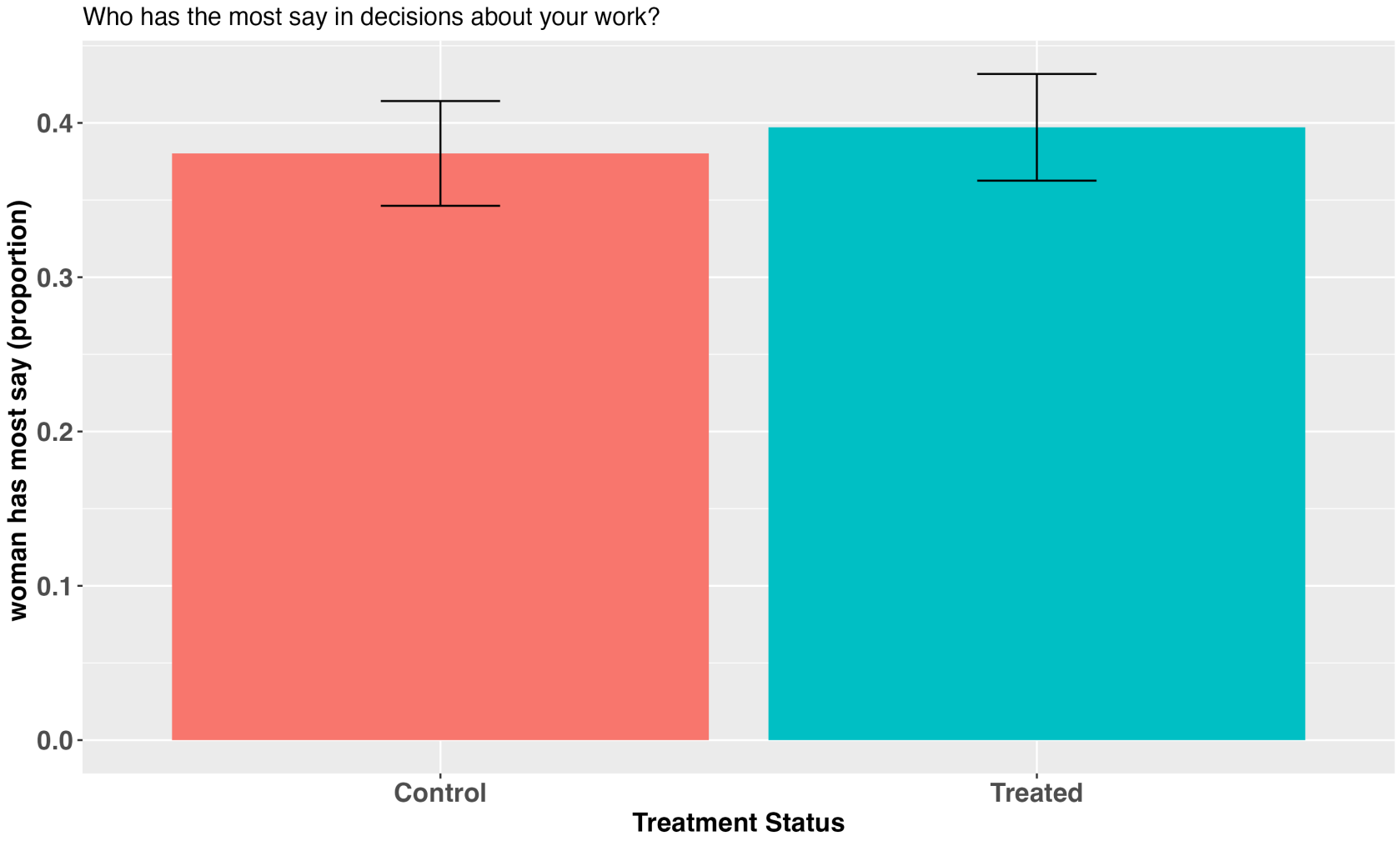
Next Steps...

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

Thank you !

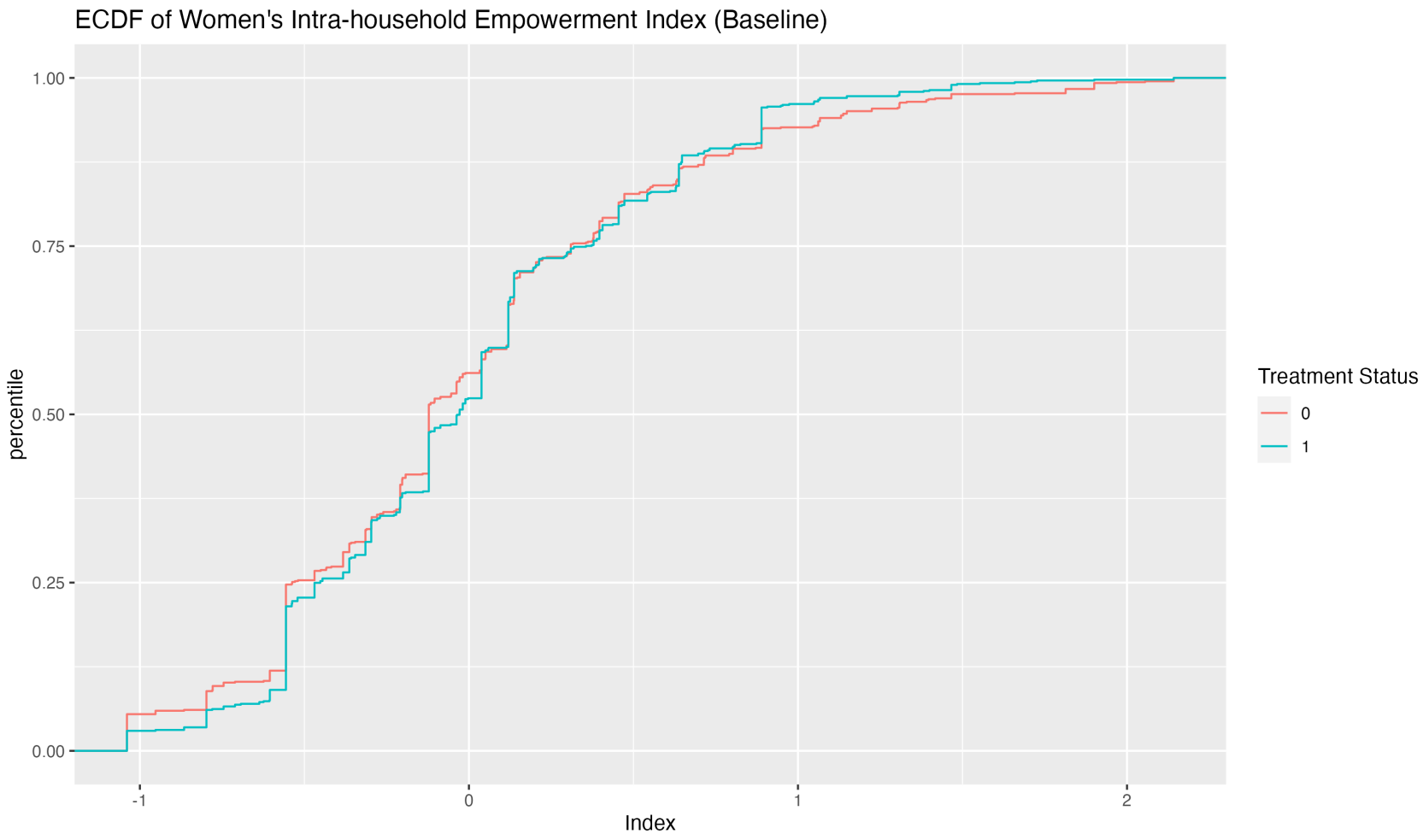
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Some Baseline Descriptives



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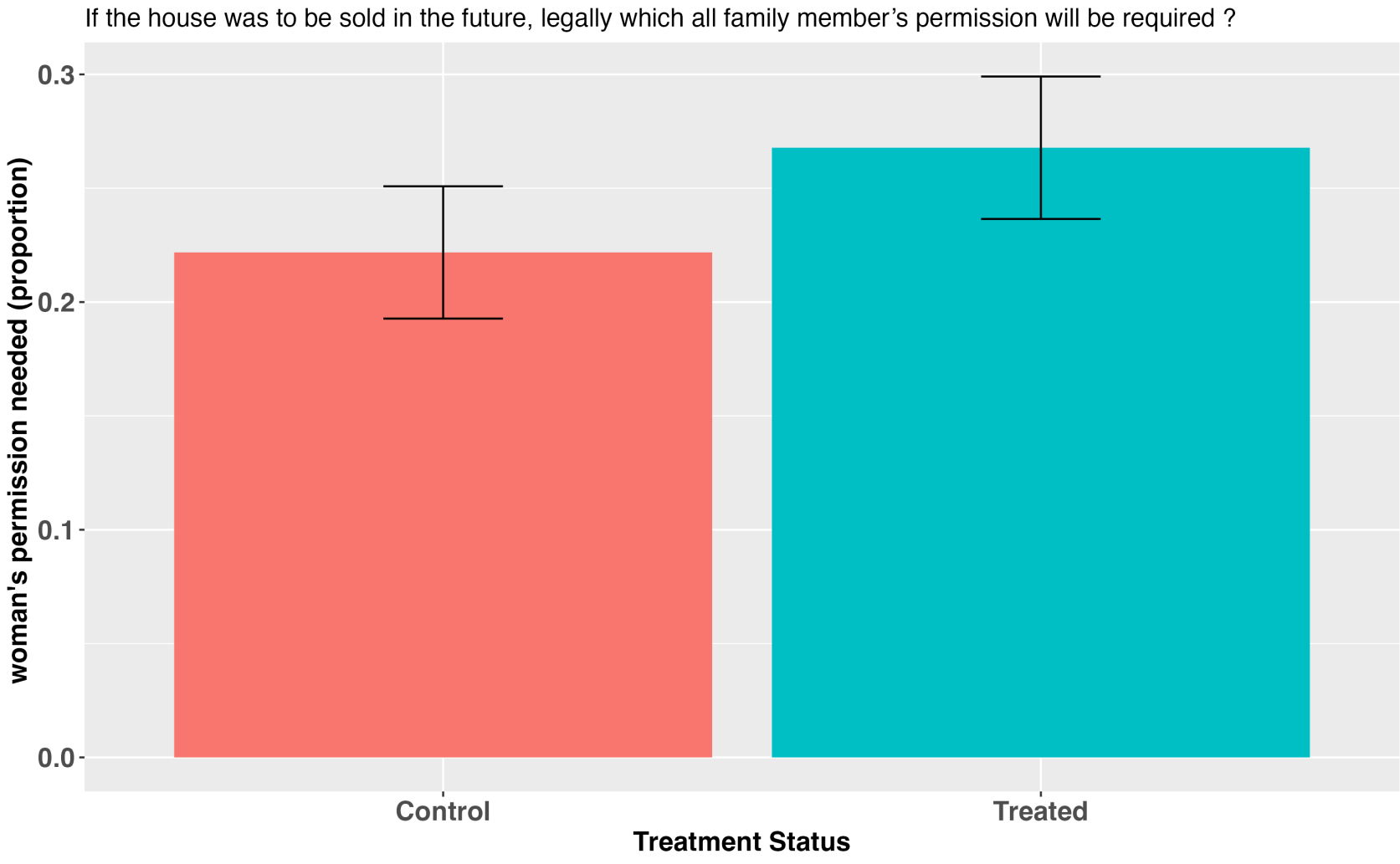
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Note: Index is the average of 5 questions after normalisation (Jayachandran et al. 2021)

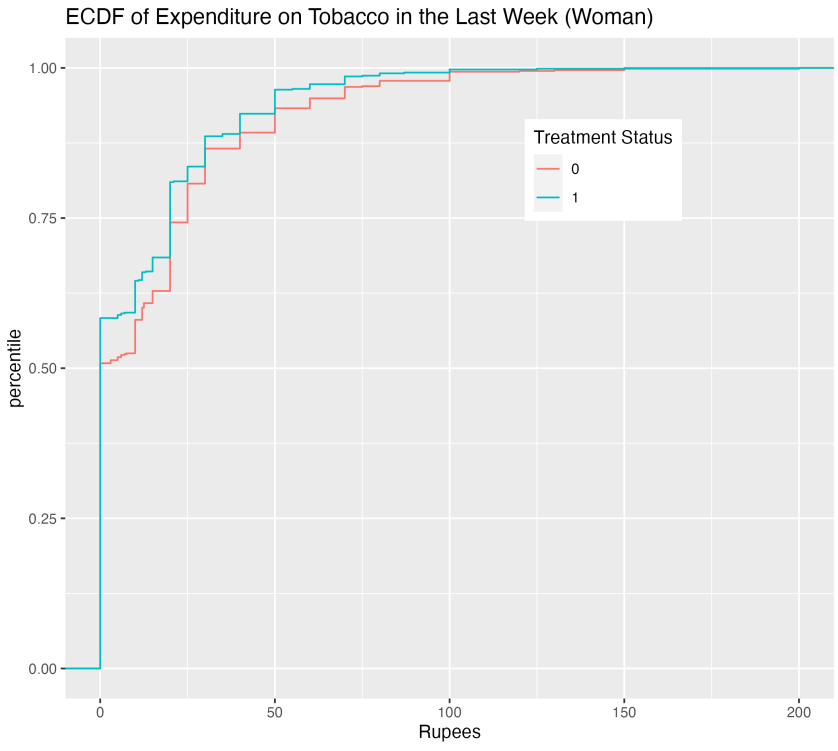
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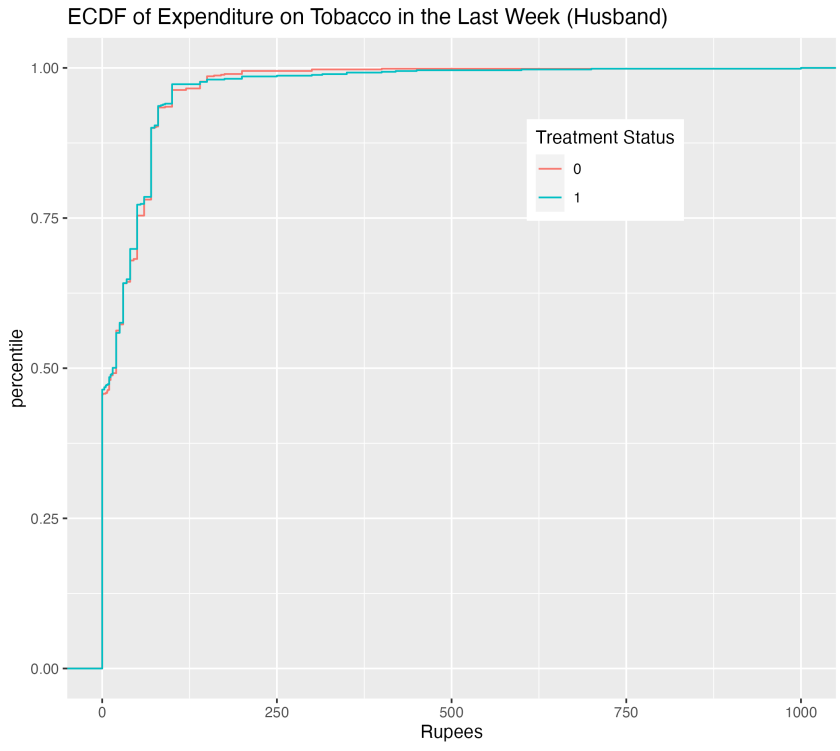
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