Women's Inheritance Rights and Time Use in India

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Abstract

This paper investigates the time-use effects of amendments to the Hindu Succession Act, which granted equal inheritance rights to women in India. The findings reveal that women exposed to the reform experience an increase of 40 minutes daily in employment-related activities. Simultaneously, these women allocate 38 minutes less per day to home production without any change in leisure time. Further investigation into home production activities indicates that this reduction is primarily attributed to a decline in time spent on domestic chores, while no significant changes are observed in childcare responsibilities. These results align with the hypothesis that the inheritance reform has enhanced women's autonomy, leading them to substitute time from home production to market work. Additionally, evidence indicates intra-household substitution as other male household members share the burden of home production. This suggests that inheritance reforms play a role in reversing the devaluation of women's domestic and reproductive labor, contributing to a more equitable distribution of responsibilities within the household.

Keywords: Time use, Labor, Home production, Equal inheritance reform, Women, India

JEL Classification: **J22, D13, O17**

1 Introduction

Gender inequality remains a persistent challenge in developing countries. One reason for sustained gender inequality is the discriminatory nature of historical legal inheritance rights, which have favored men more than women. In South Asia, 50% of countries continue to have unequal inheritance rights that do not favor women (World Bank, 2012).[1] In such a scenario, women's legal inability to inherit property can adversely affect their access to economic opportunities and economic independence (World Bank, 2012). Participation in the labor market is one of the key indicators of economic independence. In many developing countries, female labor force participation has remained low over several years. India is a stark example (Field et al., 2016). Women spend at least three to seven times more hours on unpaid domestic and care work than men (World Bank, 2012; United Nations, 2015), which restricts women's ability to participate in the labor market (Duflo, 2012). As a result, gender disparity in time use remains a vital concern.

This paper empirically examines how granting equal inheritance rights to women can change married women's time use allocation in India. In India, inheritance rights are governed by the Hindu Succession Act 1956 (HSA), which was initially gender-biased and favored men. The Indian government amended HSA in a phased manner in different states between 1976 and 2005 to give women the legal right to inherit ancestral 'joint' property.[2] Conceptually, equal inheritance rights can have two opposing effects

[1] Unequal land inheritance is prevalent in many other developing economies, along with South Asian countries. In all Middle East and North African countries, 34% of sub-Saharan countries and 25% of East Asian and Pacific countries have gender unequal inheritance reform.

[2] For example, Kerala introduced amendments in 1976, Andhra Pradesh in 1986, Tamil Nadu in 1989, and Maharashtra and Karnataka in 1994. Later on, it was ratified in other remaining states by the central government in 2005, by giving equal property rights to women.

on women's time use – the income effect and the autonomy effect. On one hand, an increase in women's ability to inherit property can be interpreted as an increase in their potential unearned/non-labor income, invoking the pure 'Income' effect on the labor-leisure trade-off. Theoretically, this could lead to reduced labor supply and increased leisure time (Becker, 1965; McElroy and Horney, 1981). In contrast, an increase in legal ability to inherit property increases women's bargaining power, potentially prompting them to allocate more time to the labor market (Field et al., 2016; Heath and Tan, 2020). This phenomenon is called the 'Autonomy' effect, which would cause women to work more rather than less. Additionally, due to the prevalence of traditional gender roles and norms, how time allocation to home production will unfold is unpredictable.

To test how granting equal rights for inheritance changes women's time use allocation, the paper uses the nationally representative 2019 Time Use Survey data from India. The advantage of using time use survey data is that it provides more comprehensive information on women's work by measuring the time spent in all the activities without asking respondents directly whether they are 'employed' or 'unemployed' (Hirway, 2012).[3] I exploit two features of the HSA reform that create an exogenous variation in women's exposure to the reform. These two features were: first, the HSA only applies to four religious communities: Hindus, Sikhs, Jains, and Buddhists, and second, the amendments to the HSA were for only those women who were unmarried at the time of reform. The paper uses a difference-in-difference strategy for estimating the effect of HSA on women's time use. Specifically, I identify the effect of the reform by comparing the time use of women who were younger than the 10th percentile of

[3]Women in India, especially married, are generally engaged in irregular, informal work that can be easily done with domestic chores and childcare simultaneously at home. Women's engagement in these informal home-based activities is not considered work and is often misinterpreted as unpaid domestic work. The standard labor force surveys consider these women as 'non-workers'.

the age-at-marriage distribution at the time when the reform was passed in their state to those women who were older than the 90th percentile of the age-at-marriage distribution at the time of reform, across treated and non-treated religions. The primary outcome variables considered include time spent in employment, home production, and leisure.[4]

The findings reveal that exposure to the HSA amendments led to a significant increase in women's employment time, supporting the autonomy effect. Women exposed to reform spent 40 minutes more per day in employment, which amounts to a 69% increase in average time spent on employment. Additionally, women reduced the time they spent on home production, specifically domestic chores, without a corresponding change in leisure time. This shift in time allocation suggests that women, empowered by equal inheritance rights, are reallocating their time from household responsibilities to market work. In terms of mechanisms, I find that the decline in time spent on home production is compensated by other members of the household, especially the male members, indicating a potential reversal of traditional gender roles. Additionally, women are reallocating their time from activities associated with status production, such as religious practices, to engaging in socializing and self-care as a result of their exposure to the inheritance reform. I also observe that there is no statistically significant difference in the utilization of household appliances for domestic work between households where women are exposed to the reform and those where they are not.

This paper relates to several strands of literature. A vast body of literature

[4]Home production includes time spent on domestic chores, child care, and caregiving to other household members.

shows that property rights and control over assets enhance investment decisions (Goldstein and Udry, 2008), individual autonomy (Wang, 2014), and labor supply (Field, 2007). Specifically, giving access to and ownership of assets to women increases women's bargaining power in the household (Agarwal, 1994; Wang, 2014) and generates opportunities for their well-being (Field et al., 2016) as well as increases the welfare of future generations (Duflo, 2003). Another body of related literature examines the effect of gender-equal inheritance on different aspects of women's status or outcomes in the context of India (Jain, 2014; Anderson and Genicot, 2015; Bahrami-Rad, 2021) as well as other developing countries (Carranza, 2012; Harari, 2019).[5] While the women's inheritance reform has improved women's status or outcomes in other countries, the results are somewhat mixed for India. For instance, while Deininger et al. (2013), Roy (2015), and Bose and Das (2017) find that HSA reform increases the education among women who were of school-going age or unmarried at the time of reform, Rosenblum (2015) argues that the reform has increased the cost of having daughters, which reduces parents' incentive to invest in their daughter's health, thereby leading to an increase in female mortality. In addition, evidence suggests that this reform has increased female foeticide and intensified son preference (Bhalotra et al., 2020).

While the literature on inheritance reform has focused on a wide variety of women's outcomes, no paper has examined its influence on women's time use. Women not only change their labor supply at an extensive margin, that is, choose to altogether drop out of the labor market. They may also alter their labor supply decisions at the 'intensive margin', that is, by choosing the time allocated to market work, in response to

[5] Carranza (2012) finds that gender-equal inheritance reform in Indonesia decreased son preference and fertility. Similarly, Harari (2019) finds that inheritance reform in Kenya improved women's outcomes on several dimensions, including education, health, age at marriage, fertility, and bargaining power.

traditional gender norms (Bertrand et al., 2015). Both of these labor supply dynamics can only be seen in their time-use allocation. This paper contributes to this literature by examining how inheritance reform affects women's time use allocation, which is one of the key economic outcomes. This paper also examines the impact on a broader range of women's work, including home production.

This paper also aligns with the broader literature on the factors influencing women's time use, labor force participation, and gender division of labor (Becker, 1981; Fafchamps and Quisumbing, 2003). The findings also shed light on how pro-women policies, like inheritance reform, can influence women's work activities and challenge societal norms (Gray, 1998; Maity, 2020).

The rest of the paper is organized as follows. The next section lays down the institutional context of the Hindu Succession Act and the conceptual framework. Section 3 describes the data and descriptive statistics. The empirical strategy is described in Section 4. Section 5 explains the results, and robustness checks are presented in Section 6. The last section concludes.

2 Background

2.1 The Hindu Succession Act 1956

Although the Indian constitution treats every citizen equally, the inheritance rights in India had remained gender biased. Prior to the colonial era, inheritance rights were mainly governed by various traditional inheritance schemes that prevailed under *Mi-*

takshara system in the country. Under *Mitakshara*, there was a clear distinction between a male's joint ancestral property and private property. Joint ancestral property primarily refers to property that has been inherited from the ancestors or grandfathers or great-grandfathers, along with any property that has been acquired jointly or any private property that has been included in the joint property. Private property refers to property purchased by an individual on his own. Under the *Mitakshara* system, sons were endowed with coparcenary rights by birth and thus allowed to inherit joint ancestral property. These inheritance rights were not extended in the case of private property, which could be bequeathed only as per the owner's wish or at will. However, daughters were not given any coparcenary rights by birth for inheriting joint ancestral property. Daughters or widows were allowed to inherit ancestral property only in the absence of male heirs (Agarwal, 1994).[6]

The traditional inheritance schemes were amalgamated into the HSA of 1956, which clarified women's right to inherit private property. In the case of intestate, daughters and widows were given equal rights in a male's private property and his notional share of joint ancestral property. In other words, if a male died intestate, then his wife and daughters, along with his sons, had to be given an equal legal right to inherit his private property and his 'notional' share of joint ancestral property. However, the inequalities continued, and daughters were still *not* given the coparcenary rights in 'joint' ancestral property. Only sons or male heirs continued to have coparcenary rights over joint ancestral property by birth. Even after the HSA of 1956, inheritance rights were gender-biased and discriminated against women in India.

[6]Women were allowed to inherit their father's or husband's property only in the absence of four generations of agnatic male heirs.

Inheritance is a concurrent subject in the Indian constitution where both central and state governments have legislative authority, and therefore, in subsequent years, various states introduced amendments to the HSA to make daughters coparceners in the joint family property. For example, Kerala introduced amendments in 1976, Andhra Pradesh in 1986, Tamil Nadu in 1989, and Maharashtra and Karnataka in 1994, and subsequently, in 2005, the Indian central government ratified it in the remaining states in a similar manner by removing the gender inequality in inheritance rights. The HSA amendments apply to only women who are Hindu, Sikh, Jain, or Buddhist and only to those women who were unmarried at the time of reform (Roy, 2008; Ajefu et al., 2022). Given that joint ancestral property constitutes over 90 percent of total assets (Roy, 2015), these inheritance reforms play a pivotal role in shaping patterns of asset ownership.

2.2 Conceptual Framework

Theoretically, increasing the legal ability to inherit property can have two opposing effects – The pure Income Effect and the Autonomy Effect. From the perspective of the Pure 'Income' effect, an increase in the ability to inherit can be interpreted as a potential increase in unearned or non-labor income. Following the standard labor supply theory, this increase in unearned or non-labor income will discourage labor due to the pure income effect, creating a trade-off between labor and leisure (Becker, 1965; McElroy and Horney, 1981). With potential unearned income, an individual may opt for more leisure (or home production) and less labor, inducing women to devote less time to labor market activities outside the home.

In contrast, when considering intra-household bargaining models, an increased legal ability to inherit property can be interpreted as a potential increase in women's bargaining power or autonomy. An increase in women's bargaining power raises women's control over household resources as well as their own earnings. This may increase women's incentive to work in the labor market, and they could work more (Field et al., 2016; Heath and Tan, 2020). Individuals allocate their non-market work hours between home production and leisure. When considering both paid market work and unpaid home production work together, women bear a higher burden of work, leaving minimal time for leisure. The disproportionate burden on women in home production can be partly attributed to traditional gender roles. An increase in women's autonomy has the potential to challenge these traditional gender roles and possibly cause a reduction in time devoted to home production activities. The effect on leisure time remains ambiguous.

The impact of inheritance rights on time use, therefore, remains uncertain and requires empirical investigation to determine the direction of the influence.

3 Data and Descriptive Statistics

3.1 Data

I use the nationally representative Time Use Survey (TUS) conducted by the National Statistical Office (NSO) during January–December 2019. It is the first nationwide survey that covers 138,799 households spread across 9,945 first-stage units (FSUs) in both

rural and urban sectors of India.[7] The sample is drawn using a stratified two-stage design. In the first stage, the villages and urban towns of given states are divided into various FSUs that have been selected, and in the second stage, a certain number of households have been surveyed within each FSU.

The TUS primarily records information on time disposition in different paid and unpaid activities carried out by an individual (at least six years old) during some specified reference period. The reference period starts at 4 am on a preceding day before the survey to 4 am on the survey day, equivalent to 24 hours. These 24 hours have been split into 48 time slots of 30 minutes each. Each individual is asked about the activities they carry out in these assigned time slots. If an individual performs multiple activities in a given period, then all the activities performed for more than 10 minutes are recorded.[8] These activities reported by individuals have been classified following the International Classification of Activities for Time Use Statistics, 2016. The TUS provides information not only on time spent in paid and unpaid activities (e.g., domestic work, volunteer services) but also on time spent by an individual in, for example, socializing, recreation, religious practices, and self-care.

In this paper, the main focus is on time spent in a day in different activities by women between the ages of 15 and 60 years. I classify all the activities broadly into three categories.[9] The employment activity mainly includes the paid activities that generate income by working outside or in the home enterprise.[10] Home production includes

[7]Except a few villages of Andaman and Nicobar Islands were not surveyed as they were difficult to access.

[8]The survey also asks whether the survey day was a normal or abnormal day for the respondent. I do not classify between these days for the analysis. However, the main results hold true if we drop observations with abnormal days. The abnormal day constitutes only 5% of the estimated sample.

[9]Learning and volunteering activities have been excluded from the analysis. The time spent on these activities by women in the estimation sample is only 2.3 minutes per day.

[10]Time spent on the production of goods used for self-consumption is not included in employment

time devoted to domestic chores, childcare, and caregiving to others. Leisure consists of time spent on socializing, religious practices, recreation, and self-care activities. A detailed description of these activities is given in Appendix Table B1.

The time spent by an individual in each of these activities is measured by calculating the number of minutes spent by an individual in a day in any particular activity. However, if an individual is not participating in any specific activity during the day, then the time spent in that is coded as 0. If an individual reports a single activity in a time slot, then the entire time of that slot is assigned to that activity. However, if an individual reports multiple activities in a time slot, then the entire time of that slot is assigned equally to all those activities. In addition, the data provide information on individual demographic characteristics, including age, education, and employment status, and household characteristics, including religion, social group, household composition, and monthly per-capita expenditure.

3.2 Descriptive Statistics

Table 1 shows descriptive statistics for the women in the estimation samples across Hindu (I classify it as the treated religion) and non-Hindu religions (the non-treated religion). The distribution of the women in treated religion is as follows: 96.5% are Hindus, followed by Sikhs (2.2%), Buddhists (1.0%)., and Jains (0.3%). Among non-treated religions, 69.1% are Muslims, 26.2% are Christians, and 4.7% belong to other religions.

Looking at the time use figures, it is observed that women spend a smaller

and is excluded from the analysis.

amount of their daily time in employment activity: Hindu women devote 71 minutes, and non-Hindu women devote only 46 minutes per day in employment. Women are primarily devoting more time to home production (381 minutes by Hindu women and 402 minutes by non-Hindu women), especially in domestic chores (325 minutes by Hindu women and 329 minutes by non-Hindu women), followed by child care (54 minutes by Hindu and 70 minutes by non-Hindu). Interestingly, they spend two-thirds of their daily time, which amounts to around 955 minutes, to leisure which includes activities like socializing, religious practices, recreation, and self-care. Most of the time spent in leisure comes from time spent in self-care activities like sleeping, eating, and personal hygiene. The table shows that Hindu and non-Hindu women are spending 700 minutes and 693 minutes per day on self-care, respectively. Interestingly, Hindu women spend significantly less time in religious practices (15 minutes/day) compared to non-Hindu women (31 minutes/day).

Table 1 shows that there are systematic differences in time allocations between Hindu and non-Hindu women. Hindu women are spending more time on employment and less time on home production.

4 Empirical Strategy

This paper explores the cross-sectional variation of the TUS to capture the effect of HSA reform on women's time use allocation. I exploit two features of the reform to devise the identification strategy. One, the reform applied only to those women who were not married at the time of the reform, and two, it is applicable only to households

belonging to Hindu, Buddhist, Sikh, or Jain religions. Therefore, the obvious choice of treatment group would be women who were not married at the time of reform in their respective states and compare their outcomes with those who were married at the time of reform, across treated and non-treated religions. Identifying the actual marital status at the time of reform is not possible, as the year of marriage is not recorded in time use survey. However, it is still possible to estimate treatment effects by comparing cohorts of women likely to be married before versus after the HSA amendments (Heath and Tan, 2020).

I use NFHS-3 (National Family Health Survey-3) to define treated and control groups.[11] First, I construct the age-at-marriage distribution from NFHS-3 for each reform year in which the amendments were introduced in various Indian states, resulting in five such distributions (see Figure 1). Subsequently, I calculate two thresholds, *viz.*, 10th and 90th percentile of the distribution, for each reform year. For instance, in Figure 1, the red dash line and brown solid line represent the 10th and 90th percentiles of age-at-marriage distribution for each reform year. At the end, I calculate the age-at-reform for each sampled woman in the TUS and compare it with these thresholds to construct a treated and control cohort. The treated cohort comprises of those women whose age was less than the 10th percentile of the age-at-marriage during the year when the reform was passed in their state, indicating a higher likelihood of being unmarried at the time of reform. Similarly, women whose age was more than the 90th percentile of age-at-marriage during the year when the reform was passed in their state are classified into the control cohort.[12] Following this, the treated and control cohorts

[11]The reason for using NFHS-3 is that it is a nationally representative survey that also records information on the year of marriage. NFHS-3 encompasses a substantial sample size, particularly capturing information on women married during the reform years from 1978 to 2005.

[12]The reason for selecting the 10th percentile is that women to the left of this are highly likely to be

are constructed for each state based on the age-at-marriage distribution of their respective reform year. Further details on NFHS-3 and the construction of age-at-marriage distribution and treated cohort are provided in Appendix A.

I compare the outcomes of women of younger cohorts who were not of marriageable age at the time of reform (call treated cohort) with those of older cohorts who would have been married at the time of reform (call control cohort) across Hindu and non-Hindu religions.[13] The estimation equation used is as follows:

$$Y_{irft} = \beta_1 Treatedcohort_{it} \times Hindu_r + \beta_2 Treatedcohort_{it} + \boldsymbol{X}'_{\boldsymbol{irft}}\boldsymbol{\Gamma} + \delta_f + \gamma_t + \lambda_r + \mu_{rt} + \epsilon_{irft} \tag{1}$$

where Y_{irft} is the time spent in minutes per day in any particular activity spent by a given woman i of religion r born in year t residing in region (village or urban town) f of a given state. $Treatedcohort_{it}$ is a dummy variable that takes value one if the woman i belongs to the treated cohort, *i.e.* if she is younger than the 10th percentile of the age-at-marriage during the year the reform was introduced in her state, and 0 if she belongs to the control cohort, *i.e.* if she is older than the 90th percentile of the age-at-marriage during the year the reform was equalized in their state. $Hindu_r$ is a binary variable that takes value 1 if the woman belongs to Hindu, Buddhist, Sikh, or Jain religion and 0 if the woman is Muslim, Christian, Parsi, Jewish, or other. $\boldsymbol{X}'_{\boldsymbol{irft}}$ includes women's age, education, social group, household size, household income and landholding size[14],

unmarried. Similarly, women are highly likely to be married to the right of 90th percentile.

[13] This strategy is similar to what has been used by Heath and Tan (2020) and Duflo (2001).

[14] The TUS records the landholding information at the household level. This information is not disaggregated by gender.

head education, and presence of children as additional controls.[15]

An important concern with this estimation strategy is that state-level unobserved factors could be correlated with inheritance reform that could also affect the time use allocations. Some states in India might have introduced certain policies at the state level that directly or indirectly affect women's employment and thereby have an impact on women's time use. To account for this, one needs to include state-fixed effects. However, it is also plausible to assume that there could be some unobserved factors at the sub-region level within a state that can differentially affect the time use allocations across different villages/urban towns within a state independently of the reform. For instance, norms prevalent at the village level could lead to differences in women's time use allocation. To account for this, I replace the state-fixed effects with sub-region or FSU-fixed effects (δ_f). As a part of the sampling strategy, a state has been divided into various sub-regions called FSUs, which are either villages in rural regions or urban towns. FSU fixed effects encompass state-level fixed effects and therefore comprehensively control for state-specific time-invariant characteristics as well as time-invariant unobservable that affect women's time use allocations across different states. Moreover, it also allows to control for time-invariant unobserved heterogeneity at a lower level, such as at the village or town level.

Next, I include year of birth (γ_t) and religion (λ_r) fixed effects to control for differences in women's time use allocations that may vary across different age groups or religions. Moreover, there could be certain religion-specific policies or unobserved factors that affect the time use allocations differentially among women of different age

[15]Children who are below the age of 14 years. The data does not capture the information on parents' ID, and it is difficult to tell whether the children belong to sampled women or not.

cohorts within the same religion. To address this, I include religion-specific birth-cohort fixed effects (μ_{rt}). In addition, if these religions may have evolved in general over time, then it would be captured by religion-specific time fixed effects. Standard errors are clustered at the district level.

The coefficient of interest, β_1, captures the difference in time use allocations for the treated cohort relative to the control cohort because of exposure to HSA, after controlling for demographic characteristics as well as region, time, religion, and religion-specific time fixed effects. The main identifying assumption is that, in the absence of the reform, any difference in time-use allocations between treated and control cohorts would have been the same across Hindu and non-Hindu women. This empirical strategy will fail if there are differential pre-trends in time-use allocation among Hindu and non-Hindu women. I carry out the falsification tests to check for this assumption and establish the validity of the identification strategy (refer to Section 6.1). In addition, a number of robustness checks have also been carried out, the details for which are given in Section 6.2.

5 Results

5.1 Main Results

Table 2 presents estimates for the impact of HSA reform on women's time-use allocation across activities: employment, home production, and leisure. Time spent in any activity is measured as minutes per day. The first row reports the estimates for β_1 coefficient from Equation (1). Columns (1)–(3) present the estimates from the specification

controlling for region, religion, year, and religion-specific time fixed effects. These estimates for β_1 show that women exposed to inheritance reform experience a significant increase in the time allocated to employment and a significant decline in time spent on home production. However, there is no significant change in time allocated to leisure due to exposure to the reform.

In the subsequent specification in columns (4)-(6), I additionally control for demographic characteristics along with all fixed effects, serving as the preferred specification for analysis. The direction of results remains consistent, with only a slight decrease in magnitude. These estimates show that women who have been exposed to inheritance reform increase time spent on employment by 40 minutes per day, which is equivalent to an increase of 60% of the mean time spent on employment by married women.[16] In column (5), the coefficient for home production is negative and statistically significant at the 1% level, showing that women exposed to reform are spending 38 minutes less per day in home production, which is equivalent to around 10% of average time spent to home production. The next column further shows that HSA reform has no impact on leisure time, as the coefficient is statistically insignificant.

These results support the autonomy effect: HSA increased women's autonomy, thereby increasing women's time allocated to the labor market. An improvement in the legal ability to inherit property increases women's autonomy by raising their control over resources. This increase in autonomy increases her control over earnings as well; as a result, she finds it gainful to work outside. Therefore, she spends more time in employment. These results further highlight that an increase in women's bar-

[16]Employment does not include the time spent on the production of goods for own use. However, HSA reform does not have any significant effect on time spent on the production of own-consumption goods. The results are not reported here and are available with the author.

gaining power induces her to free up her time from home production and reallocate it to the labor market without any compensatory change in her leisure time. Given the significant disparity in unpaid domestic and care work between men and women, this shift suggests a positive impact on women's well-being, allowing them to participate more actively in the labor market without an increase in their overall workload.

Table 3 shows the impact of the Hindu Succession Act on different employment categories based on location, type of enterprise, and industry. The estimates in columns (1)—(4) show that the increase in the time allocated to employment mainly comes from women who are working outside their home and as salaried or wage employees. Additionally, the time allocated to employment increases for women engaged in agriculture and the non-technical services sector (refer to columns (5)—(9)).

Table 4 presents the heterogeneous effects of the inheritance reform on women's time allocation by location of residence, family structure, household wealth status, and women's education level. The results indicate a greater increase in time spent on employment for rural and poor households compared to their counterparts. Conversely, the decline in time spent on home production is more pronounced for urban and rich households. The impact of inheritance reform is more pronounced for women in joint families, possibly due to the shared housework burden freeing up women's time for market work. The impact of inheritance reform exists for all women; however, it has a larger impact on women with higher education, ruling out increased education as a potential driving mechanism for the main results.

5.2 Possible Mechanisms

5.2.1 Women's autonomy

This section presents suggestive evidence for potential mechanisms through which an improvement in women's inheritance rights may influence their time use allocation. I examine the role of women's autonomy as a potential mechanism for driving these results. Traditionally, women's engagement in domestic chores has been perceived as household public service, often being undervalued and contributing to their subordinate status within the family (Anderson and Eswaran, 2009). Moreover, societal norms in patriarchal structures restrict women's mobility and their ability to make social networks outside the home (Anukriti et al., 2020). The prevailing norms in such societies reinforce the seclusion of women within the home, excluding them from public spaces. Consequently, married women in India tend to be more involved in home and status production activities due to diminished autonomy.[17]

To explore the autonomy channel, I re-estimate Equation (1) on the individual components of home production and leisure, with results being presented in Table 5. Columns (1)–(3) show estimates for home production components, revealing a significant decline in time spent on domestic chores due to exposure to HSA—namely, a decline of 39 minutes per day, which amounts to 11.9% of the average time spent by married women on domestic chores. However, no significant change is observed in the time spent on caregiving activities (childcare and others). This suggests that the decline in home production is attributed to lesser time spent in domestic work, while

[17]Status production activities include performing rituals and attending religious ceremonies (Papanek, 1979; Bardhan, 1985; Eswaran et al., 2013).

the preference for time devoted to childcare remains unchanged.[18]

The subsequent columns in Table 5 present results for the components of leisure. While the impact on the total time spent on leisure remains unchanged, there is an indication of the reallocation of women's time across different leisure activities. For instance, women exposed to the reform are spending significantly less time on religious practices – a decline of 21 minutes per day. This reduction in religious practices is compensated by an increase in time spent on socializing and self-care. Although the estimates for socializing and self-care activities are weakly significant, the overall effect of reform on these activities is positive.

These results suggest an increase in women's autonomy due to the reform. In patriarchal societies, where cultural and social norms constrain women's autonomy, women are mainly engaged in home-based activities (Anderson and Eswaran, 2009). The observed reduction in time spent on domestic chores and religious practices, coupled with an increase in time spent on socializing activities among women exposed to the reform, signals an enhancement in women's autonomy. This aligns with previous findings that found an increase in women's autonomy as a result of improvement in inheritance rights through HSA reform (Roy, 2008; Heath and Tan, 2020).[19] The link between women's autonomy and gender-equal inheritance rights is well-established in the context of India and other developing countries (Carranza, 2012).

[18] I also estimate these results in the sample of households where there are no children. The main results hold true even in the absence of children.

[19] These studies have used the direct measure of bargaining power and decision-making to examine the effect on women's autonomy. However, no such direct measures are available in Time Use Survey.

5.2.2 Intra-household Dynamics

In this section, I investigate another potential mechanism to understand how the reduction in women's time spent on home production might be compensated within the household. The decline in home production by women could be offset through two channels: firstly, other household members may be increasing their contribution to home production, or second, the home production work may be substituted by market services, such as by hiring domestic help or utilizing household appliances. To explore this, I re-estimate Equation (1) with *Treatedcohort* replaced with *Treatedwomen*, which is now defined at the household level, indicating if the given woman in the household belongs to the treated cohort or not.

Table 6 presents the estimates. All the dependent variables are defined at the household level. The dependent variable in columns (1)–(4) is the time spent in home production by different household members– boys and girls (6–14 years), men, and other women in the household who have not been exposed to the reform. The estimates show that in a household where women have been exposed to HSA reform, other household members are spending more time on home production, with increases ranging from 3–18 minutes per day. The substantial increase in home production is primarily coming from male members of the household, who increase their time spent on home production by 18 minutes per day. The decline in home production by newly empowered women is largely compensated by male members of the household. Interestingly, the total increase in time in home production by all household members is approximately equal to the decline in women's time in home production.

Furthermore, Column (5) does not show any significant difference in the use

of machines or any other help for cleaning between those who have been exposed to reform and those who have not.[20] These findings suggest that women are able to receive support from other members of the household in sharing the responsibility of home production as a result of an increase in their autonomy. The inheritance reform has possibly been able to counteract the traditional gender roles.

6 Robustness Checks

6.1 Falsification Tests

To validate the robustness of the main findings, a series of falsification tests are conducted. In the first falsification test, I compare the time use allocations of older and younger women across the Hindu and non-Hindu who were not exposed to the reform as they were too old at the time of the reform. I construct an arbitrary treatment and control cohort, with the treatment cohort consisting of women who were older by 13 years or fewer than the 90th percentile of the age-at-marriage distribution at the time of reform time and the new control cohort consisting of women who were older by 14 years or more than the 90th percentile of the age-at-marriage at the time of reform in her state.[21] I re-estimate the Equation (1) with the new arbitrary treatment and control cohort. If there are no differential trends in time allocation between Hindu and non-Hindu women, then the coefficient β_1 re-estimated with this new treatment co-

[20] The survey has two questions in which household is asked on how they clean their floor and clothes (separate question for each), whether mechanically, manually, or through outsourcing. I use this information to construct the dependent variable in Column (5). If a household uses a machine or outsources, then this variable takes a value of 1 and 0 otherwise.

[21] For instance, if the 90th percentile of the age at marriage is 18 years, then women who were between 18 and 35 years old at the time of reform are in the treatment cohort, and women older than 35 in the control cohort. These cutoffs have been selected to ensure a stable sample size in both groups.

hort should be statistically insignificant. These estimates are statistically insignificant, suggesting the absence of pre-trends among the women who were not exposed to the reform (see Appendix Table B2, Panel A).

In the second falsification test, I compare the time use allocation of married men using Equation (1) by focusing on the sample of married men between the ages of 15 and 60 years, and the results are shown in Panel B of Appendix Table B2. If there is a general change in time use allocation, which could be common to the young Hindu cohorts, then a similar effect would be observed in time use allocation among young Hindu men. The results suggest no significant effect of exposure to the reform on young Hindu men's time use patterns, ruling out the possibility of change in the time use patterns of the young Hindu cohort.

The next falsification test arbitrarily selects the false reform states by assigning each state in the sample a different random number and then assigns the first five states the treatment year of the true reform states. Then, random state 1 assigns a false reform year since 1977, random state 2 assigns a false reform year since 1987, and random states 3, 4, and 5 assign a false reform year since 1989, 1994, and 1994, respectively. I then estimate Equation (1) using these pseudo-reform states. The results show significant differences from the estimates in Table 2 (see Appendix Table B2, Panel C).

These falsification tests collectively suggest that there were no pre-trends in time use patterns of women prior to reform, and the estimated effects in Table 2 are attributed to the actual legal amendments.

6.2 Other Robustness Checks

Transforming dependent variable: I transform the dependent variable using Inverse Hyperbolic Sine (IHS) transformation. This transformation is defined at zero.[22] Panel A in Appendix Table B3 shows that women exposed to reform experience a 66 percent increase in time spent in employment per day. Meanwhile, the time spent per day on home production declined by 11 percent. The magnitudes align with the findings of Table 2. The impact on leisure activity remains insignificant even after the transformation.

Excluding Meghalaya: Meghalaya is predominantly the homeland of three tribes: *Khasis*, *Jaintis*, and *Garos*. These tribes follow matrilineal societies, with a particular emphasis on property transfer to the family's youngest daughter, particularly in the *Khasi* and *Garo* communities. To ensure the robustness of the main results, Panel B of Appendix Table B3 presents the estimates excluding the state of Meghalaya, and the main results persist.[23]

10 year-long cohort: One confounding factor that may bias estimates is that the results could be driven by women who were very far from the age of marriage at the time of the reform. To rule out this possibility, I re-estimate Equation (1) with 10-year-long cohorts in both the treatment and control cohorts. The estimates are similar to the main findings and suggest that results are not driven by this concern (Appendix Table B3, Panel C).

[22]The IHS transformation of a given variable x is given by $log\ x = (x + (x^2 + 1)^{(1/2)})$. This transformation is used to transform variables that include zero or negative values.

[23]Kerala has a fading culture of a matrilineal society. The state has banned the matrilineal/matrilocal family structure through the Joint Family System (Abolition) Act, 1975; which was enacted by the Kerala State Legislature. Kerala has witnessed the decline of matrilineal families due to this legislative intervention.

Inclusion of state-specific time trends: I extend the empirical specification in Equation (1) by including state-year linear trends to account for state-specific time-varying factors that may differentially affect the women's time allocation across different states. Panel D of Appendix Table B3 shows the robustness of the main results with the inclusion of state-specific time trends.

Clustering at the state-Hindu level: Panel E in Appendix Table B3 presents the estimates for clustering standard errors at the state-Hindu level. This takes into account any possible correlation that may affect women's time use and the introduction of HSA reform within a state within a treated religion. The results remain robust.

7 Conclusion

This paper examines the impact of the gender-equal inheritance reform on married women's time use. I exploit the variations in the HSA amendments across religions and cohorts to estimate the impact. Exposure to the HSA, which raised women's ability to inherit property, increased the time spent by women in outside employment while decreasing their engagement in home production. The notable reduction in home production is primarily driven by a decrease in domestic chores. Interestingly, leisure time remained unaffected.

These estimates suggest that the reform has empowered women, leading to a reallocation of their time from domestic responsibilities to market-oriented work. Granting equal inheritance rights to women has the potential to increase a woman's bargaining power, enhancing her control over earnings and influencing her labor allo-

cation decisions. The shifts in time spent on socializing, domestic chores, and religious activities further imply an increase in women's autonomy. Additionally, the paper underscores that the responsibility of home production of newly empowered women is being shared by the other household members, especially by male members.

This paper sheds light on how policies that aim to promote gender equality and empower women can potentially impact women's time-use allocations in India, where deeply ingrained patriarchal norms prevail. In societies that traditionally emphasize women's roles as homemakers, the gender-equal inheritance reform has the potential to elevate the perceived value of women's domestic and reproductive labor. It holds the potential to overcome the cultural barriers that come in the way of seeking paid employment. It could help in breaking down gender stereotypes that subordinate women and increase the stake that women have in their households and families.

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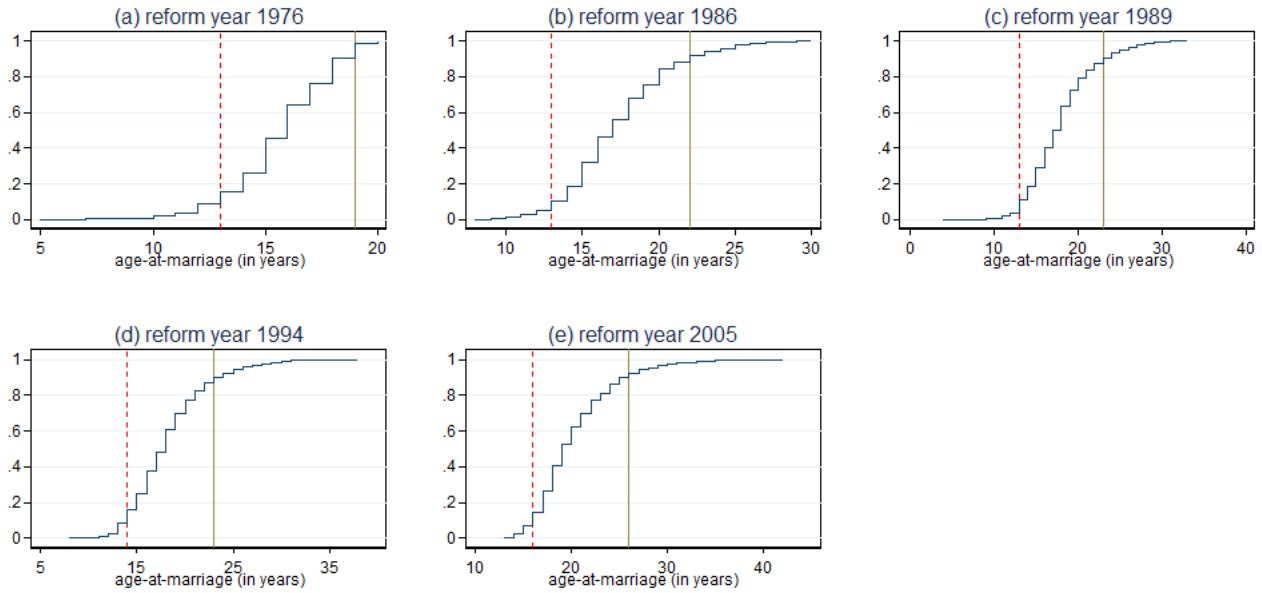
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Figures

Figure 1: Age-at-marriage distributions for different reform years



Note: The above figure shows the age-at-marriage distribution in different reform years. The red and brown lines in each graph represent the 10th and 90th percentiles of the age-at-marriage distribution. For example, the 10th percentile of age-at-marriage in the reform years 1976, 1986, 1989, 1994, and 2005 was 13, 13, 13, 14, and 16 respectively. Similarly, the 90th percentile was 19, 22, 23, 23, and 26 respectively. Data used for these statistics is NFHS-3 conducted in 2005–06.

Tables

Table 1: Descriptive Statistics

	Hindu		Non-Hindu	
	Mean	SD	Mean	SD
Time spent per day (in minutes)				
Employment	71.391	156.816	46.191	127.897
Home production	381.98	159.82	402.518	162.917
Domestic Chores	325.94	139.884	329.494	138.406
Child care	54.271	86.83	70.943	97.327
Others' care	1.769	16.235	2.081	16.917
Leisure	953.327	160.65	957.331	156.816
Socializing	108.544	91.605	110.618	92.879
Religious Practices	14.714	29.704	31.252	56.382
Recreation	129.602	105.139	121.95	99.027
Self-care	700.468	108.885	693.51	107.943
Religion				
Hindu	0.965	0.183	-	-
Muslim	-	-	0.691	0.462
Christian	-	-	0.262	0.439
Sikh	0.022	0.144	-	-
Jain	0.003	0.058	-	-
Buddhist	0.010	0.099	-	-
Other	-	-	0.047	0.212
Other characteristics				
Rural	0.637	0.481	0.577	0.494
Monthly per capita expenditure	2698.731	2313.696	2538.974	1791.94
Percent of hhs with young kid	0.202	0.401	0.185	0.389
Household size	1.393	0.414	1.434	0.412

Note: S.D. stands for standard deviations. The table reports the sample mean and standard deviation across the Hindu and non-Hindu religions for the sample women. The sample includes women aged 15-60 who either belong to the treated or control cohort in the sample estimation.

Table 2: Hindu Succession Act reform and married women's time use

	(1) Employment	(2) Home production	(3) Leisure	(4) Employment	(5) Home production	(6) Leisure
Treatedcohort × Hindu	45.717***	-41.850***	-9.375	40.056***	-37.635***	-6.503
	(10.807)	(8.353)	(7.869)	(10.553)	(8.070)	(7.735)
Treatedcohort	-4.865	34.005***	-12.118*	1.879	27.433***	-14.221**
	(10.319)	(10.798)	(7.204)	(9.492)	(9.913)	(7.044)
Observations	97,489	97,489	97,489	97,487	97,487	97,487
R-squared	0.331	0.433	0.413	0.342	0.440	0.418
FSU	Yes	Yes	Yes	Yes	Yes	Yes
Year of birth	Yes	Yes	Yes	Yes	Yes	Yes
Religion	Yes	Yes	Yes	Yes	Yes	Yes
Religion X Year of birth	Yes	Yes	Yes	Yes	Yes	Yes
Demographic Controls	No	No	No	Yes	Yes	Yes
Mean Dep Var	66.71	385.8	954.1	66.72	385.8	954.1

Note: The dependent variable in each column is the time spent in minutes per day in employment, home production, and leisure. The variable Treatedcohort is a dummy variable that takes values one if the given woman is younger than the 10th percentile and zero if she is older than the 90th percentile age-at-marriage distribution at the time of reform. The variable Hindu takes value one if the given woman's religion is Hindu, Sikh, Buddhist, and Jain. Standard errors are reported in parentheses and clustered at the district level. ***, **, and * represent significance at 1%, 5% and 10% level.

Table 3: Nature of employment activity

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Location		Nature of Employment		Type of Sector				
	Inside home	Outside home	Self	Wage/ Salaried	Agri-culture	Manu-facturing	Mining/ Construction	Technical Services	Non-technical services
Treatedcohort × Hindu	1.331	41.535***	5.834	31.622***	12.840***	6.701*	3.007	1.274	13.424*
	(3.211)	(9.546)	(5.537)	(7.857)	(4.711)	(3.491)	(2.667)	(3.131)	(6.973)
Observations	97,487	97,487	97,487	97,487	97,487	97,487	97,487	97,487	97,487
R-squared	0.291	0.331	0.349	0.269	0.438	0.270	0.203	0.188	0.184
Mean of Dependent Variable	9.966	60.54	28.55	36.05	25.42	7.926	4.004	5.626	14.57

Note: The dependent variable in each column is the time spent in minutes per day in employment by different categories. All regressions include demographic controls and FSU, religion, year of birth, and the religion-specific year of birth fixed effects. Standard errors are reported in parentheses and clustered at the district level. ***, **, and * represent significance at 1%, 5% and 10% level.

Table 4: Heterogeneity in treatment effect

	(1)	(2)	(3)	(4)	(5)	(6)
	Employment	Home production	Leisure	Employment	Home production	Leisure
a. Place of residence		Rural			Urban	
Treatedcohort × Hindu	47.057***	-33.317**	-16.320	35.828***	-46.593***	3.829
	(13.235)	(13.839)	(10.914)	(13.297)	(10.118)	(13.174)
Observations	61,037	61,037	61,037	36,417	36,417	36,417
R-squared	0.403	0.478	0.422	0.246	0.384	0.394
b. Type of Family Structure		Nuclear			Joint	
Treatedcohort × Hindu	41.310***	-27.680***	-16.094	58.289***	-58.622***	-3.907
	(10.799)	(6.697)	(10.091)	(16.601)	(16.869)	(12.695)
Observations	59,817	59,817	59,817	36,224	36,224	36,224
R-squared	0.411	0.541	0.481	0.410	0.486	0.500
c. By wealth index		Poor			Rich	
Treatedcohort × Hindu	47.305**	-34.098**	-9.218	40.244***	-39.381***	-10.103
	(18.514)	(15.567)	(14.889)	(11.640)	(9.246)	(9.827)
Observations	53,350	53,350	53,350	42,155	42,155	42,155
R-squared	0.430	0.515	0.476	0.338	0.425	0.429
d. By women's education level	Less than secondary education			Secondary education and above		
Treatedcohort × Hindu	26.181*	-22.039**	-4.321	64.748***	-55.009***	-20.025
	(13.854)	(10.855)	(11.154)	(18.414)	(12.827)	(13.736)
Observations	62,506	62,506	62,506	32,842	32,842	32,842
R-squared	0.443	0.509	0.477	0.309	0.450	0.456

Note: The dependent variable in each column is the time spent in minutes per day in employment, home production, and leisure. All regressions include demographic controls and FSU, religion, year of birth, and the religion-specific year of birth fixed effects. Standard errors are reported in parentheses and clustered at the district level. ***, **, and * represent significance at 1%, 5% and 10% level.

Table 5: Mechanism: Individual components of home production and leisure

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Home production			Leisure			
	Domestic chores	Child care	Others' care	Socializing	Religious practices	Recreation	Self care
Treatedcohort × Hindu	-38.657***	0.958	0.063	6.418*	-20.699***	0.969	7.377*
	(7.075)	(3.376)	(1.232)	(3.923)	(3.902)	(5.440)	(4.050)
observations	97,487	97,487	97,487	97,487	97,487	97,487	97,487
R-squared	0.407	0.446	0.164	0.431	0.400	0.496	0.510
Mean Dep Var	326.6	57.36	1.827	108.9	17.78	128.2	699.2

Note: The dependent variable in each column is the time spent in minutes per day in domestic chores, child care, others' care, socializing, religious practices, recreation, and self-care. All regressions include demographic controls and FSU, religion, year of birth, and the religion-specific year of birth fixed effects. Standard errors are reported in parentheses and clustered at the district level. ***, **, and * represent significance at 1%, 5% and 10% level.

Table 6: Mechanism: Intra-household Dynamics

	(1)	(2)	(3)	(4)	(5)
	Time spent in home production (in minutes per day)				Use Appliance
	Boys (6-14)	Girls (6-14)	Men	Other women	(=1 if yes)
Treatedwomen × Hindu	2.423***	4.562***	17.752***	12.647**	-0.005
	(0.686)	(1.541)	(4.646)	(5.647)	(0.003)
Observations	97,487	97,487	97,487	97,487	97,487
R-squared	0.177	0.148	0.282	0.553	0.502

Note: The dependent variable in columns (1)–(4) is the time spent in minutes per day in home production. Column (5) is an indicator variable if a household utilizes appliances for cleaning clothes or floors. All regressions include demographic controls and FSU, religion, and year of birth fixed effects. Standard errors are reported in parentheses and clustered at the district level. ***, **, and * represent significance at 1%, 5% and 10% level.

Appendices

Appendix A

A Construction of age-at-marriage distribution

To find the age-at-marriage distribution for different reform years, I use the nationally representative National Family Health Survey-3 (NFHS-3) conducted in 2005-06. NFHS-3 collects detailed information covering the sample of 109,041 households, with 74,369 men aged 15–54 years and 124,385 women aged 15–49 years. It covers 99 percent of India's population. The NFHS data contains information on women's age at marriage and year of marriage, along with individual, household, and other demographic characteristics. Since the Time Use Survey 2019 does not contain any information on women's age at marriage, I use NFHS-3.

I use two variables from NFHS-3 to construct the age-at-marriage distribution: (a) age at first marriage (*v511*) and (b) year of marriage (*v508*). Next, I take the sample of all the women who get married in a particular year across India and then use their age at first marriage to create the age-at-marriage distribution for that particular year. This has been done separately for all five years when the amendments were made. The age-at-marriage distribution for each reform year is given in Figure 1. This shows that the 10th percentile of age-at-marriage distribution for the years 1976, 1986, 1989, 1994, and 2005 is 13, 13, 13, 14, and 16, respectively. Similarly, the 90th percentile of age-at-marriage distribution for the years 1976, 1986, 1989, 1994, and 2005 is 19, 22, 23, 23, and 26, respectively.

B Construction of treated and control cohort

For this, I calculate the age-at-reform for each sampled woman in the Time Use Survey 2019 and use the threshold from NFHS to define the treated and control cohorts. This is done in three steps. The following example will explain these three steps.

Step 1: Calculate thresholds using NFHS-3. For example, reform came to Andhra Pradesh in the year 1986. The thresholds for the year 1986 are $\underline{c} = 13$ and $\bar{c} = 22$.

Step 2: In TUS, I calculate the age-at-reform for each woman as follows:

age-at-reform = current age - (survey year - reform year)

Step 3: Lastly, I compare the age-at-reform with thresholds and classify the treated

cohort based on the following rule:

$$Treatedcohort = \begin{cases} 1 & \text{if age-at-reform} < \underline{c} \\ 0 & \text{if age-at-reform} > \bar{c} \end{cases}$$

For example, for women residing in Andhra Pradesh, if the given woman's age-at-reform is less than 13 years, she is classified into the treated cohort, and if her age-at-reform is more than 22 years, she is classified into the control cohort. In a similar manner, all sampled women have been classified using respective thresholds for each state.

Appendix B

Table B1: List of the activities and their classification

Category	Activities
Employment	Employment in corporations, government and non-profit institutions; Employment in household enterprise to produce goods and to provides services; Ancillary activities, training and studies related to employment; Setting up business
Domestic Chores	Food and meals preparation; Cleaning and maintaining own house, clothes and footwear; Household management like paying bills, budgeting; Pet care; Shopping for other household members
Child care	Feeding, cleaning, providing medical care, teaching, training, playing and minding children
Others' Care	Care and help provided to dependent and non-dependent adult members of household
Learning	Attending school or university; Self-study for distance education; Engaged in non-formal education and other courses
Socializing	Chatting with others; attending get-together; participating in community cultural and social events (non-religious) like weddings, funerals, births etc.
Religious practices	Private prayers and meditation; Participating in collective religious activities
Recreation	Visiting cultural events, parks and sports events; Reading and watching television; Playing games and exercising; Arts, literary and Music
Self-care	Sleep, Eating and drinking, personal hygiene and care including medical care

Source: Time Use Survey Report, 2019

Table B2: Falsification Tests

	(1) Employment	(2) Home production	(3) Leisure
A. Arbitrary assigning treatment to women not exposed to reform			
TreatedcohortNew X Hindu	13.135	-8.067	-4.545
	(12.865)	(9.612)	(15.847)
Observations	39,841	39,841	39,841
R-squared	0.452	0.484	0.501
B. Sample of married men			
TreatedcohortMen X Hindu	15.357	-4.346	-9.800
	(12.647)	(4.088)	(11.742)
Observations	80,504	80,504	80,504
R-squared	0.407	0.301	0.350
C. Arbitrarily assigning reform states			
Treatedcohort X Hindu	-24.495*	14.462	8.263
	(14.263)	(10.895)	(13.686)
Observations	95,674	95,674	95,674
R-squared	0.349	0.449	0.418

Note: The dependent variable in each column is the time spent in minutes per day in employment, home production, and leisure. The variable Treatedcohortnew is a dummy variable that takes value 1 if women who were older by 13 years or fewer than 90th percentile of the age at marriage distribution at the time of reform in her state and 0 if women who were older by 14 years or more than 90th percentile of the age at marriage. The variable Treatedcohortmen is a dummy variable that takes values one and zero if the given man is younger than the 10th percentile and older than the 90th percentile age of marriage distribution at the time of reform when it was passed in his respective state. All regressions include demographic controls and FSU, religion, year of birth, and the religion-specific year of birth fixed effects. Standard errors are reported in parentheses and clustered at the district level. ***, **, and * represent significance at 1%, 5% and 10% level.

Table B3: Robustness Checks

	(1) Employment	(2) Home production	(3) Leisure
(A) IHS Transformation			
Treatedcohort X Hindu	0.662***	-0.111**	-0.010
	(0.147)	(0.050)	(0.009)
Observations	97,487	97,487	97,487
R-squared	0.359	0.252	0.419
Mean of Dependent Variable	1.266	6.453	7.540
(B) Excluding Meghalaya			
Treatedcohort X Hindu	41.064***	-36.196***	-7.734
	(10.539)	(7.985)	(7.721)
Observations	96,583	96,583	96,583
R-squared	0.342	0.439	0.418
(C) 10-year long cohort			
Treatedcohort × Hindu	34.075**	-31.642***	-9.527
	(13.419)	(8.876)	(11.973)
Observations	70,623	70,623	70,623
R-squared	0.398	0.481	0.446
(D) Inclusion of state-time linear trends			
Treatedcohort X Hindu	30.616***	-20.143***	-8.793
	(10.138)	(7.240)	(7.883)
Observations	97,487	97,487	97,487
R-squared	0.344	0.444	0.420
(E) Alternative clustering			
Treatedcohort X Hindu	40.056***	-37.635***	-6.503
	(14.250)	(13.813)	(7.631)
Observations	97,487	97,487	97,487
R-squared	0.342	0.440	0.418

Note: The dependent variable in each column is the time spent in minutes per day in employment, home production, and leisure. All regressions include demographic controls and FSU, religion, year of birth, and the religion-specific year of birth fixed effects. Standard errors are reported in parentheses. These are clustered at the district level in Panel A-E, and the state-Hindu level in Panel F. ***, **, and * represent significance at 1%, 5%, and 10% level.