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HEINRICH BÖLL STIFTUNG  
INDIA

 **Landesa**<sup>TM</sup>  
Rural Development Institute

## Women's Asset Ownership and Reduction in Gender-based Violence



**Govind Kelkar**  
With  
**Shantanu Gaikwad and Somdatta Mandal**

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# Foreword

Recent Indian debates about gender-based violence – going on since years, and much intensified since the 16th December 2012 Delhi gang rape and murder case – have focused on two ends of a spectrum of strategies.

On the one end, there are calls for stricter laws and for the stricter enforcement of existing ones, including a better equipped judiciary, combined with more effective policing to improve security in the public sphere, especially in urban areas. Indeed, the Indian experience after December 2012 showed that, once a government feels it opportune under massive public pressure, it turns out to be relatively straightforward to take such steps, refine the legislation, accelerate judicial procedures and put more police on the roads. The impact of such measures is often quite visible, although the overall broader impact of such strategies remains subject to much debate.

On the other end of the spectrum, the need to change patriarchal mindsets is being recognized. Men committing sexual harassment or violence against women – be it within the household, in the neighbourhood or at the workplace, or even in public spaces – usually behave that way because they believe they have the very right to do so. Media, artists, and non-governmental organizations in India – especially from among the young population of the country – have undertaken numerous initiatives directed at changing the minds of men (and even women) about issues on gender-based violence, and about the role of women in society more generally. Of course, any progress on this must be slow, and the impact of such attempts is very difficult to measure. Young educated Indians clearly have changed their lives and outlook on gender relations, but judging from the number of cases of violence and sexual harassment that continue to be reported. Little seems to have changed in the mindset of millions in Indian society at large.

Standing between and beyond patriarchal mindsets on the one hand and protective laws on the other, specific social and economic realities of everyday life define the position of women in India. For many women, their everyday life situation is characterized by unpaid work (in a household, a farm, or a family venture) and by the dependence on male family members, be they fathers, husbands, or adult sons, in many areas of life. Most women own very little property in their own name, and few own productive assets. This situation makes them dependent and vulnerable, including their vulnerability to abuse and manifestation of violence.

The study presented in this booklet explores the connection between asset ownership and the reduction in gender-based violence. Based on studies in three States of the country, it confirms that Indian women who own assets are in fact less at risk to fall victim to gender-based violence. While the exact form of causation of this relationship remains difficult to prove, the study makes a strong argument

for thinking about socio-economic empowerment and reduction of violence in a systematic and holistic manner.

Of course, all this does not imply that a patriarchal mindset is fundamentally challenged merely by encountering a woman who owns land and thus has a greater say in family matters – though it may help to reconsider long-held assumptions of male superiority. Nor does asset ownership make superfluous efforts at increased safety and stronger protective legislation. But the study points to the need to look holistically at the interrelated dimensions in Indian women's lives – and it serves to build an argument to policy makers that in the current debates about how to best counteract violence against women, it is not enough to focus merely on the police and the courts and making exhortatory public speeches.

**Dr. Axel Harneit-Sievers**

Director, Heinrich Böll Foundation

India Office, New Delhi

# Preface

It needs no further research to establish that land is crucial to human survival. Some of the most complicated and complex socio-economic and political conflicts in India have emerged from rural indebtedness and dispossessed peasantry, especially in the context of negligible or almost non-existent access to land. Despite its fast economic growth, women in India are vulnerable. In a primarily patriarchal set up where a man means income, and therefore asset, families reject women as liabilities. Wide disparity in property rights, deep-rooted in tradition, and weak implementation of progressive laws are primarily responsible for multiple security threats to women's lives and living.

A 2010 FAO report states that rural women in most developing countries are less likely to own land and control its produce. Research confirms that putting more income in the control of women yields beneficial results for health, education and child nutrition.

In rural India, the standard cultural responses to a widow or a deserted woman skilfully camouflage a very strong economic reason - that is right to property. Most rural Indian women have been referred to as the country's 'single largest group of backward citizens' by a number of government reports, who suffer double discrimination because they are both female and poor.

However, by many accounts, the policy for women's rights has been a success, providing legal entitlements to inheritance of land and property as a way to challenge gender inequality and improve women's legal and political status. The practice of these rights is a different story, as seen from the daily reports on gender-based violence within home and in the public spaces. A question has emerged: what needs to be done to mitigate or eliminate the gender-based violence? What measures should be taken to empower women to have a life with dignity and equality?

Landesa in collaboration with Heinrich Böll Foundation launched a study to understand the relationship between women's secure rights to land and the gender-based violence; if women's land entitlement resulted in reducing the violence against women. The study was conducted in three states of India: Karnataka, Telangana and Meghalaya with the purpose of understanding the nature of gender-based violence in both patriarchal and matrilineal systems.

The research findings suggest that women's vulnerability to violence is related to their general vulnerability in socio-economic systems. Land ownership results in decreasing gender-based violence largely because of women's economic empowerment and their increased agency in decision-making over land and its produce, as well as increase in women's confidence, self-esteem, freedom of mobility and market access. These factors result in enabling women to have a stronger voice and claims-making to rights and freedom, which in-turn act as deterrents to violence against women.

**Sanjoy Patnaik**

India Country Director

Landesa



# Executive Summary

The objective of this study is to explore the relationship between women's ownership of land and a reduction in gender-based violence; specifically, it focuses on whether land ownership enables women to exercise economic agency, enhances their ability to make decisions about their own lives, empowers them to individually or collectively act to achieve a desired outcome and thereby ensures a life free of violence in the home and outside. While women's land ownership by itself does not result in decreasing gender-based violence, it is likely to work through the following processes: 1) economic empowerment of women through the ownership of land and related productive assets; 2) increase in women's knowledge and self-esteem alongside freedom of mobility and market access; and 3) enhanced social position of women with recognition of their agency and claims-making to rights and freedoms. These three factors make women stronger against patriarchal norms in the household and society and act as deterrents to violence against women. Research was conducted in six villages across three Indian states in order to reflect the diversity of gender relations and women's rights to land ownership in both patriarchal (Karnataka and Telangana) and matrilineal (Meghalaya) societies. We organised our enquiries around four conceptual considerations: gender-based violence and its redressal by landowning women in patriarchal institutions; the character of violence perpetrated against landless women in patriarchal states; forms of violence (physical, verbal and sexual) and their redressal by landowning women in Meghalaya; and the character of gender-based violence and its redressal by landless women in a matrilineal state. The findings suggest that women's vulnerability to violence is related to their general vulnerability in socio-economic systems. Gender relations are not only embedded in people's cultures but they also influence economic domains of formal and informal institutions. The study concludes that women's ownership of land results in significantly reducing gender-based violence (physical, sexual and verbal abuse) in the home and public spaces. However, further support of development partners is needed for both research and social practice to strengthen the exercise of women's right to land ownership and related assets, which results in substantially decreasing violence both in the domestic and public spheres.

**Key Words:** Women's land ownership, gender-based violence, women's resilience to violence, social norms, coping mechanisms and violence against women

# 1. Introduction

Gender-based violence against women has been at the centre of discussions in women's movements, among feminist scholars, development partners and numerous civil society organisations. Women's vulnerability to violence is increasingly seen as linked to their lack of voice in political governance and their marginal access to economic resources such as land, livestock, housing, finance and new production technologies (Panda and Agarwal, 2005; Duvvury et al., 2013; True, 2012; Heilman et al., 2014; Karpowitz and Mendelberg, 2014; Deere and Doss, 2006; Kelkar, 2013; WHO, 2013; Landesa-UN Women, 2012; Solotaroff and Pande, 2014). The objective of this study is to examine the relationship between women's ownership of land and related productive assets and a reduction in gender-based violence; specifically, it focuses on whether land ownership enables women to exercise economic agency, enhances their ability to make decisions about their own lives, empowers them to individually or collectively act to achieve a desired outcome and ensures a life free of violence in the home and outside.

One of the major issues India faces is the high prevalence of gender-based violence both within the home and in public spaces. A 2012 survey by the Thomson Reuters Foundation ranked India the lowest of the G-20 countries for women's rights (Baldwin, 2012). In the global ranking of countries conducted to assess gender equality norms by the World Economic Forum 2013, the UNDP Gender Development Index (2014 a), and the OECD's Social Institutions and Gender Index (2012), India is ranked the lowest of the three emerging economies of Asia viz., China, Indonesia and India (True, 2014). Further, the National Crime Records Bureau (NCRB), a Government of India agency for recording crimes, reported that there were 309,546 crimes committed against women in 2013 (a rate of 52 crimes per 100,000 women). These included 33,707 rapes; 8,083 dowry-related murders; and 118,866 cases of domestic abuse committed by a husband or his relatives. According to the NCRB data, the share of crimes committed against women within the total number of crimes committed has increased over the last 5 years from 9.2 percent in 2009 to 11.2 percent in 2013. Surprisingly enough, nearly three-fourths of the women who were the targets of such violence did not seek any help from an outside agency (NFHS, 2005-2006). Hence, the available data on violence against women suffers from the serious problem of underreporting, which in turn affects reliable estimates of prevalence. The major cause of such underreporting is said to be that gender-based violence within a household is viewed largely as a matrimonial

dispute or a family matter, and that the family in these cases ought to be protected, rather than the individual. Other causes include bias against women accessing the justice system and more importantly women's economic and social dependence on their husbands and families (Jaising, 2014; Trivedi and Singh, 2014).

There are two contradictory trends within the policy response to this high rate of gender-based violence in the country: first, the enactment of a progressive corpus of laws (e.g. The Hindu Succession Amendment Act, 2005; the Protection of Women from Domestic Violence Act, 2005; the Sexual Harassment of Women at Workplace Act, 2013) that promote women's property rights, enshrine equality and non-discrimination for women under the law, and are meant to ensure the protection of life and personal liberty within homes and public spaces; and second, the resilience of patriarchal social norms that create/reinforce unfavourable conditions for women to make use of legal measures to address the risk of violence; these norms are generally used as instruments to keep women dependent on and under the control of men.

The newly released Gender Scorecard (2013) by Delhi Policy Group reported that crimes against women have increased continuously in the past several years from 195,856 cases in 2008 to 309,546 cases in 2013. A recent survey in Delhi noted that 95 percent of women feel unsafe in public spaces, while 56 percent of women thought that women should avoid taking jobs that require leaving their homes at night (Basu, 2013). In fact, productivity levels in the information technology and business process outsourcing sectors dropped after the gang rape of a student on December 16, 2012 because women were leaving work early. Moreover, a number of women resigned on account of the threatening atmosphere women in Delhi face. Suggestions by senior police officers, politicians and religious/community leaders that women should not be out at night or with men other than close relatives added to women's fears. Clearly, these reactions are rooted in repressive social norms that work to the detriment of women's advancement; they also have serious implications for women's agency and have a negative impact on productivity. Nonetheless, the December 16 Delhi rape case also led to much discussion on why women faced violence, how this impacted the political economy of the country and how such violence can be prevented (Kelkar, 2014; UNDP, UNFPA, UN Women, UN Volunteers, 2013; Solotaroff, and Pande, 2014).

This study was premised on the assumption that gender-based violence is a familial and social response to women's vulnerability caused by their assetless position and arises from women's cultural and economic dependency on men. In accordance with the patriarchal social norms of India (and South Asia in general), men occupy socially assigned dominant roles and are decision-makers within their households as well as in institutions of political and economic governance. Social norms related to agricultural land have generally defined land ownership as a male

domain. Any attempt to transgress these social norms is likely to be interpreted as 'unwomanly, an 'unwelcome act', and as a potential threat to the institutions of power and hierarchy.

There are studies that suggest that the effect of women's ownership of property on gender-based violence is ambiguous; an increase in women's income and/or property may increase household resources, which may result in improving women's status and bargaining power in the household and thereby lower the risk of gender-based violence (Amaral, 2013; Bhattacharya et al., 2011; Kelkar 2014, Panda and Agarwal, 2005; Deninger et al, 2013). Also, there are studies that show that this is not necessarily the case. In numerous households, men saw women's economic independence as a threat to their own power and retaliated by assaulting women in the household and outside (Eswaran and Malhotra, 2011; Krishnan et al., 2010). This study aims to explore the link between women's ownership of land and related assets and a reduction in gender-based violence. Having found the link in our empirical study in villages in three states of India, we have tried to explain the process through which women's ownership of land has an impact on the reduction of gender-based violence.

Why does landownership by women result in substantially decreasing gender-based violence? Such reduction in gender-based violence is achieved through the following processes: 1) economic empowerment of women through the ownership of land and related productive assets; 2) increase in women's knowledge and self-esteem alongside freedom of mobility and market access; and 3) enhanced social position of women with recognition of their agency and claims-making to rights and freedoms. These three factors make women stronger against patriarchal norms in the household and society and act as deterrents to violence against women.

The paper is structured into 9 sections. Sections 1 and 2 introduce the concept of the paper and elucidate the methods of research employed. Section 3 deals with the research findings, i.e., the factors that work to reduce gender-based violence. Section 4 then discusses the effects of women's land ownership on three forms of gender-based violence: physical violence, verbal abuse, and sexual violence, both within the home and outside. Section 5 discusses the critical importance of land ownership by women. Section 6 analyses women's coping mechanisms in terms of how they approach and seek help from their households/ families, law-enforcement agencies and government and non-governmental groups such as NGOs and Self-Help-Groups. In section 7 an attempt is made to analyse fragmented voices of women and men in the field and bridging the gender divide on women's landownership. Section 8 offers an appraisal of change in gender-based violence. Finally, section 9 concludes with recommendations of policy and practice measures that can strengthen efforts to eliminate gender-based violence.

## 2. Sites and Methods of Research

The quantitative-qualitative research was conducted in select villages in Karnataka, Telengana (formerly part of Andhra Pradesh) and Meghalaya in India. These three states exhibit different kinds of social and gender relations and patterns of land ownership by women. In the first two states, it is largely men who have the right to own land, though a very high proportion of rural women, particularly from the Dalit castes, are engaged in agricultural work. In Karnataka, under the Land Purchase and Land Allocation scheme (locally called Bhoo Odethana Yojana), the state government allocated agricultural land to 36,933 women agricultural workers. Of these women, 32,696 were from the Dalit castes and 4,237 from indigenous communities. The Bhoo Odethana Yojana was introduced in the early 1990s and its features included: 1) transfer of land to women in their own names, irrespective of their civil status (married or single); 2) the government would provide 50 percent subsidy and 50 percent loan for a unit cost of Rs.500,000; 3) one could acquire



Discussions in the field in Mysore, Karnataka

two acres of dry land and one acre of wetland under the scheme; and 4) a person from the Dalit (scheduled caste) and indigenous community (scheduled tribe) was not permitted to sell his/her land, a land seller had to be from a socially better off caste. At the district level, a land purchase committee was set up to monitor the implementation of the Bhoo Odethana Yojana (based on the interview with Dr. B. R. Ambedkar Development Corporation, Bangalore, 2014).

Also during the 1990s, the state government in partnership with the World Bank launched a poverty reduction scheme in Telangana (also in Andhra Pradesh). Under this scheme, locally called Velgu (recently changed to Indira Kranti Patham), the government bought land from owners willing to sell land and transferred it to women from the landless Dalit households. Through this scheme, 5000 women received land in their own names (for a detailed discussion, see Dev et al., 2012).

In Meghalaya's matrilineal Khasi society, women have traditionally been the legal owners of land and houses in their own names. Earlier studies have shown that the Khasi people have more egalitarian gender relations in terms of women's mobility, access to market and women are generally not constrained by patriarchal relations. In recent years, the matrilineal system of Meghalaya has seen some changes, both due to greater privatisation of community land and increasing male control over land and other productive assets (Mukhim, 2009; Nongbri, 2014; Nathan et al., 2012; Kelkar et al., 2003). The traditional decision-making roles of



On the way to research sites in Meghalaya

men in local polity and economy have become much stronger to the detriment of women's strategic concerns and right to land ownership. In Meghalaya, the land-owning respondents included women who have developed a greater capacity and greater resilience to withstand the growing collapse of their land ownership entitlement. Hence our analysis in the following pages discusses the 'change' in these women's position as a result of the assertion of their right to land ownership.

Some characteristic features of a patriarchal system, such as those prevalent in Karnataka and Telangana, include 1) patrilocal marriage; 2) the system of arranged marriage that includes the payment of a dowry to the groom's family; 3) the legitimacy of the father's lineage; 4) men's control over inheritance and ownership of land and property; and 5) control of women's mobility and freedom of appearance in public places such as roads and markets and of women's ability to conduct financial transactions. Any attempt at defying these norms is seen as threatening to existing norms and traditional values. This, in turn, is used as justification for gender-based violence, both within households and in public places.

The matrilineal system in Meghalaya is characterised by 1) the primacy of maternal lineage; 2) marriages that are not arranged but contracted by couples themselves; 3) no dowry; 4) a lack of social pressure on unmarried women to get married (living together without any formal or informal marriage is acceptable and not a taboo); 5) women's enjoyment of freedom of movement, appearance in public places and the ability to conduct financial transactions; and 6) that the youngest daughter (khatduh) is the custodian of land and parental property.

However, recent years have seen some changes to this system, such as a) the shifting of primacy to paternal lineage; b) land can now be sold or distributed to all children, since the khatduh is no longer seen as the custodian of parental land and property, especially if she marries outside her community; c) increased privatisation of community land, with land transactions usually being conducted by two male members of the household (the khatduh's partner/ husband and her maternal uncle); and d) the exclusion of women from traditional institutions of local governance, with men as heads or chiefs of dorbars (village councils) who increasingly not just own land but also appropriate the right to exercise complete control over it (Mukhim, 2008:50). These factors of social and economic change have introduced a "swift reversal of women's status from owners of land to mere inheritors of ancestral property" with "the rapid erosion of women's status from that of landowners to that of powerless" (Mukhim, 2008:51).

The research sites for this study were selected to reflect the diversity of gender relations and women's right to land ownership in both patriarchal and matrilineal societies in India. In consultation with the state offices of Landesa/Rural Development Institute in Hyderabad and Bangalore and the editor of the Shillong



Times in Meghalaya, a multi-stage sampling procedure was adopted to select the districts and villages in which field work would be conducted. These included six villages from four districts in the three states: Mysore in Karnataka, Warangal in Telangana, East Khasi Hills and RiBhoi in Meghalaya. We had two major criteria for the selection of our research sites: 1) government distribution of land in the sole names of women; and 2) women who had land ownership rights as a result of traditional practices.

The study reached a total of 494 women and men (388 women and 106 men).

Our quantitative-qualitative research methods included:

- A questionnaire-based survey of 256 women, almost equally distributed in three states, i.e. Karnataka 89, Telangana 81, Meghalaya 86. Of these 122 were landowning women and 134 were landless women.
- Questionnaire-based interviews were preceded by focused group discussions (FGDs), two in each village – one with a group of women (an average of 20 to 21 in an FGD), and another with men (an average of 14 to 15 in an FGD).
- Additional information on social, economic and political processes and gender systems was obtained from individual discussions with women and men in key positions in the area, a total of 27 (8 women and 19 men were key informants).

Throughout our research activities, we were also engaged in identifying and reviewing all available published and unpublished materials on women's right to



Residence and office of the Village Head in Jongsha, Meghalaya



land ownership and the effect of land ownership on women's social positions as well as on gender-based violence.

Our research enquiry has four conceptual considerations: 1) gender-based violence and redressal by the landowning women in the states of Karnataka and Telangana, both of which have patriarchal institutions of power and hierarchy; 2) the difference in the character of gender-based violence in the case of landless women and their methods of addressing and redressing this violence in patriarchal systems; 3) the form of gender-based violence experienced and its redressal by landowning women in the matrilineal state of Meghalaya, where traditional norms and social customs ensure women's right to own and manage land; and 4) the character of gender-based violence and its redressal by women who did not have any land in their names in the matrilineal society of Meghalaya. In all four contexts, we did not go into the civil status of women (married or single).

Our respondents were from Dalit social groups in the states of Karnataka and Telangana and of Khasi ethnicity in Meghalaya. Collective and individual discussions during fieldwork were infused with three iterations of feminism: 1) the repositioning of gender, caste and ethnicity, an analysis through which women struggle alongside men in redressing social inequalities within these institutional



Discussion with Community Assistants, Village Gurthur, Warangal, Telangana

settings; 2) bringing forth local cultural knowledge to strengthen voices in political and social processes that advocate against the systematic silencing of women; and 3) use of inter-sectionality as an analytical tool in the transformation of gendered structures of power and inequality; i.e., raising awareness and enhancing the consciousness of our interviewees (both women and men) with regard to gendered positioning and the exclusion of women from the right to own and manage agricultural land and from land revenue administration. Our data collection and analysis were formulated around local institutional arrangements of power and included implicit questions on gendered land relations, women's claims-making and the effects of these on violence against women within home and outside.

### **3. Research findings: factors that Redress Gender-based Violence**

Of the 256 women interviewed through a questionnaire-based instrument, 122 owned land in their own names and 134 were landless. On an average, the landowning women in Karnataka had 2 acres of agricultural land each; in Telangana 0.9 acres each, and in Meghalaya 1.5 acres each.

Generally, male ownership of household property and alcohol abuse were seen as the key risk factors for inter-personal violence against women. During focus group discussions, landowning women identified two major causes of violence: insufficient food and insufficient household income. Other causes of gender-based violence included restrictions on the mobility of women to visit their parents or relatives and access markets. While 20 percent of these women said that male alcohol consumption triggered violence, a large number of the women recognized that this was a contributing factor in gender-based violence.

Of the landless women, the majority reported that the major causes of gender-based violence included insufficient household income, insufficient food and a husband's control over a woman's mobility. Nearly 10 percent of women said that male alcohol consumption was a cause of violence. Importantly, our empirical analysis of the 256 respondents showed that women's ownership of agricultural land in a gender-egalitarian socio-economic system can be an important safeguard in rural India against gender-based violence both within the home and outside.

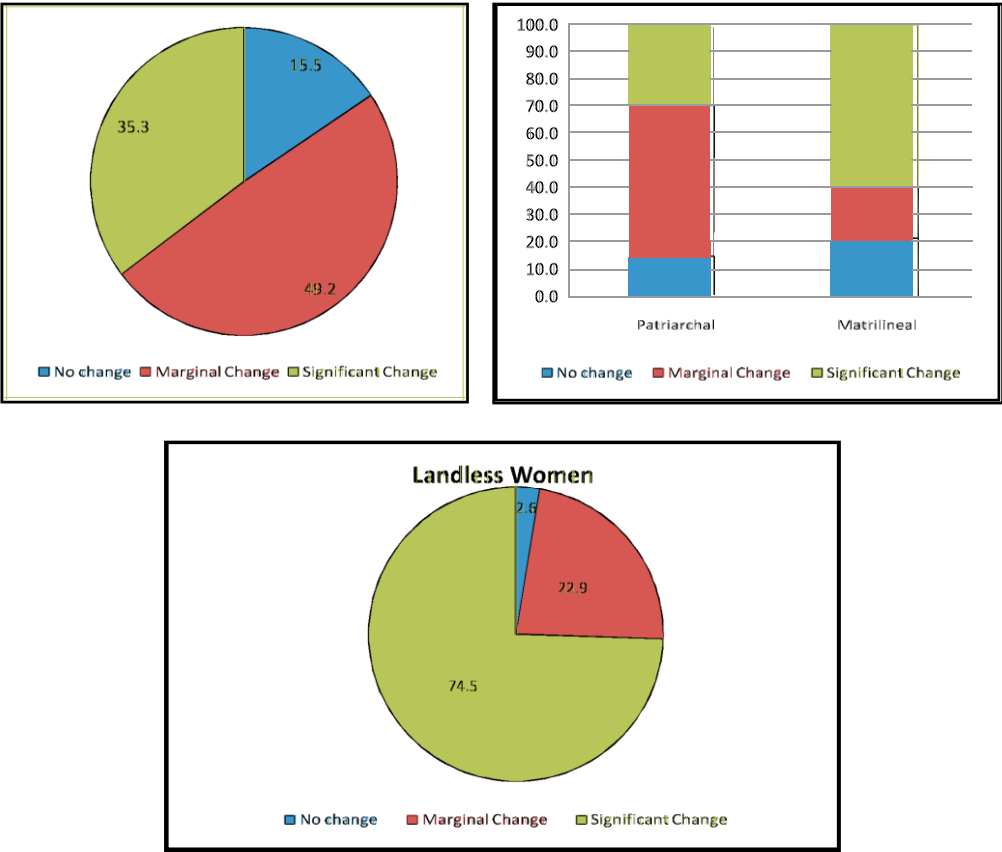
The major findings of this study are grouped under three thematic headings: 1) Women's economic agency and empowerment; 2) The reduction of gender-based violence; and 3) Coping mechanisms.

#### **3.1 Decision-making Ability in the Household and in Public Space**

Out of 122 landowning women, the majority of women (84.5 percent) said that land and asset ownership had improved their decision-making roles and responsibilities regarding buying/selling of land and produce. In the case of the patriarchal societies

of Karnataka and Telangana, 56 percent said that land and asset owner- ship had marginally improved women’s decision-making roles and responsibilities with regard to land transactions and the buying and selling of the produce.

**Figure 1: Landowning Women: Decision-making Regarding Transactions/the Management of Land and Assets**



Of the women from the matrilineal society of Meghalaya, the majority of women (59.5 percent) said that there had been significant change in their roles and responsibilities with regard to managing land and related assets. Women’s increased roles and responsibilities in terms of household decisions, however, also led to the increased ability to make these decisions. We therefore used the term decision-making ability to describe this.



Interviews in a Mysore village in Karnataka

A significant majority of women (88.3 percent) said that land and asset ownership had empowered them economically, had given them greater control over household income and expenditure and the ability to decide on the utilization of any savings. In the case of women from the patriarchal societies of Karnataka and Telangana, over 63 percent said that land and asset ownership had marginally improved their economic empowerment and given them greater control over household income and expenditure and the ability to decide on the utilization of any savings. From the matrilineal society of Meghalaya, over 63 percent said that there had been significant change in their economic empowerment in terms of the management of land and assets.

Importantly, the majority of women from all three states (75 percent) reported that land and asset ownership had improved their status in their marital homes and had improved their decision-making ability with regard to birth control, family size and when to conceive. In the patriarchal systems of Karnataka and Telangana, 46 percent said that land and asset ownership had marginally improved their status and position within their marriages. In the matrilineal system of Meghalaya, the majority of women (57 percent) said that there had been significant change in their decision-making positions within their marital relations.

Further, the majority of all women interviewees (87 percent) said that land and asset ownership had improved their decision-making ability with regard to their children's schooling and marital relations. Among landowning women, 85





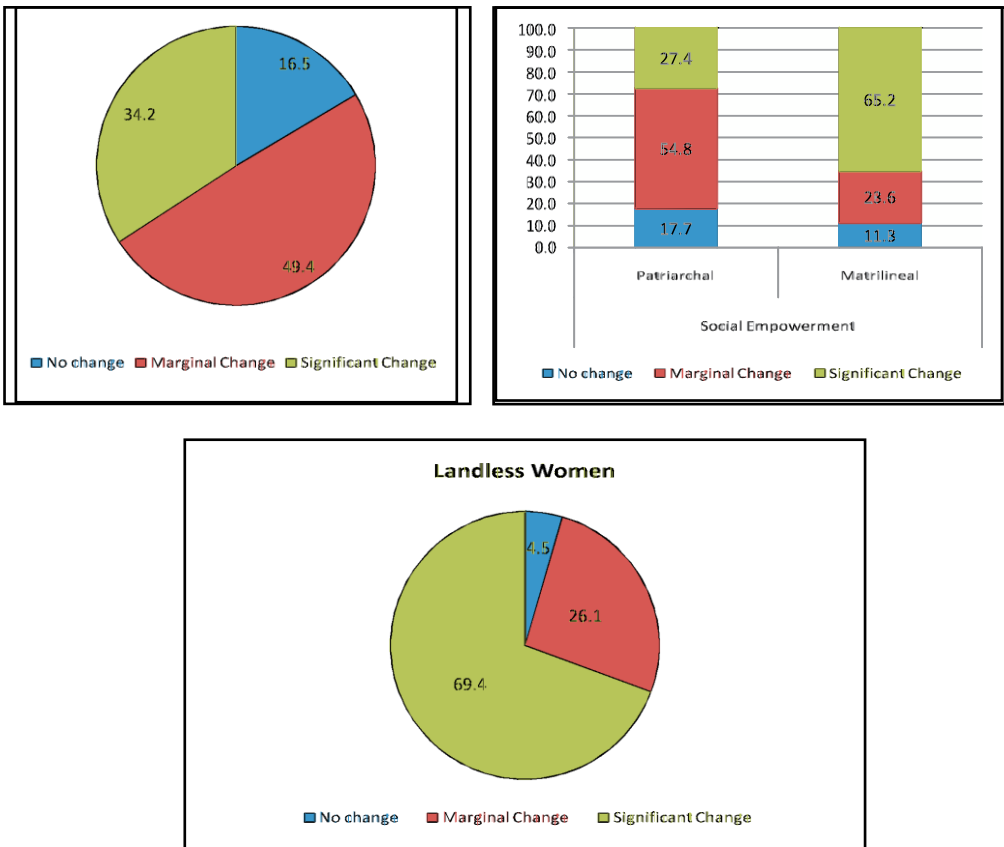
A field assistant in Village Gurthur, Warangal, Telangana

percent confirmed that land ownership had improved their decision-making ability regarding the marriage age of girls.

As compared to landowning women, 97 percent of landless women interviewed said that if they had land in their name, it would improve their decision-making ability regarding the buying/selling of produce and the management of land.

A significant number of women (over 83 percent) said that land and asset ownership had empowered them socially and economically, and had given them greater control over expenditure on self-grooming, making the decision to work outside the home and the ability to go out for recreational activities. Close to 55 percent of women in the States of Karnataka and Telangana said that land and asset ownership had empowered them in day-to-day matters, while in Meghalaya a greater number of women (65 percent) said that there had been significant change in their decision-making roles in the community.

**Figure 2: Landowning Women: Decision-making in Social/Public Spaces**



Compared to landowning women, a very large number (95.5 percent) of landless women said that if they had land in their name, it would empower them socially and economically, and would give them greater control over expenditure related to self-grooming, the decision to work outside the home, and the ability to go out for recreational activities.

In the logistic analysis of women's experience of violence, the gendered social system to which she belongs – matrilineal or patriarchal – is an important factor in whether a woman spending money on herself without consulting her husband acts as a trigger for violence. In the varying cases of verbal, physical and sexual violence, this factor proved highly significant and was positively associated with the matrilineal society of Meghalaya when compared with the patriarchal societies of Karnataka and Telangana. Land ownership was seen to cause a decrease in all types of violence (physical violence, verbal abuse and sexual attacks) but significant only in case of physical and sexual violence. The explanatory power of logistic regression is highest in the case of sexual violence and lowest for physical violence, indicating that land ownership and gender-egalitarian institutions of society are important indicators in bringing about the reduction of sexual and physical violence against women.

**Table 1: Logistic analysis of women's experience of violence:** what happens when a woman spends money on herself without consulting her husband?

Variable	VERBAL ABUSE			PHYSICAL VIOLENCE			SEXUAL VIOLENCE		
	B	OR	SE	B	OR	SE	B	OR	SE
<i>State</i>									
Pat	-2.205***	0.110	0.049	-1.383***	0.251	0.086	-3.367**	0.035	0.032
Mat(rc)									
<i>Family Structure</i>									
Nuclear	-	0.379	0.162	0.155	1.168	0.381	-0.286	0.751	0.348
Joint(rc)	0.969*								
<i>Highest Education Women</i>									
Yes	-0.282	0.754	0.285	-0.306	0.736	0.201	-0.729	0.482	0.197
No(rc)									
<i>Land Ownership</i>									
Yes	-0.837	0.433	0.200	-0.711*	0.491	0.157	-1.035*	0.355	0.159
No(rc)									
<i>Household Income</i>									
6K-20K	0.0255	1.026	0.620	-0.0241	0.976	0.408	1.103	3.013	2.127
20K-50K	-0.140	0.869	0.574	-0.384	0.681	0.320	1.338	3.813	2.985



50K+	0.617	1.853	1.278	0.0758	1.079	0.572	2.363*	10.620	10.788
Less than 6K(rc)									
<i>Land value</i>	0.0281	1.028	0.034	0.0306	1.031	0.022	0.0635**	1.066	0.026
<i>Constant</i>	33.274***			1.101*			-1.705*		
Number of obs	256			256			256		
LR chi2(8)	30.54			26.32			32.55		
Prob > chi2	0.0002			0.0009			0.001		
Pseudo R2	0.1336			0.0745			0.1565		
Log likelihood =	-98.994			-163.505			-87.687		

\*Significance at the 10% level

\*\*Significance at the 5% level.

\*\*\*Significance at the 1% level.

β: Beta coefficient

OR: Odd ratio

SE: Standard error

'rc': reference category

Pat: Patriarchal System

Mat: Matrilineal System

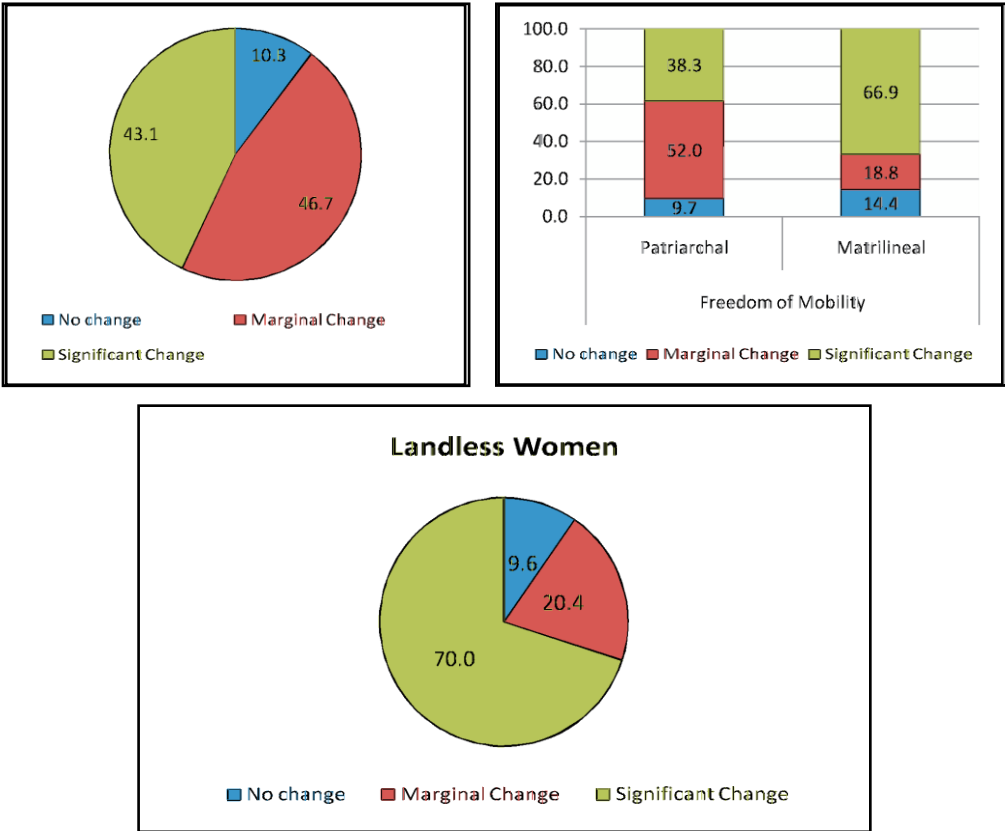
## 3.2 Freedom of Mobility

Within the institution of purdah practiced in the patriarchal system of India, women have limited freedom of movement. With the exception of the matrilineal system of Meghalaya, a woman is generally required to have prior permission from her husband or a senior male member of the household to visit her parental home, friends or relatives. During our focus group discussions at several villages, we learned that a woman's freedom of mobility is controlled in order to protect her from sexual attacks in transport centres or public places, as well as to keep her at home to take care of the household. We therefore, enquired whether a woman who owned land also acquired the freedom to visit her parental home or relatives as well as go out with her friends without requiring permission from the head of the household.

The majority of women respondents (90 percent) said that land and asset ownership had given them greater freedom of mobility, had given them greater control over decisions regarding visiting their parental homes and choosing their places of work. In the states of Karnataka and Telangana, 52 percent said that land and asset ownership had marginally improved their freedom of mobility; however, 67 percent of women in Meghalaya said that there had been significant change in their freedom of mobility, and that this was largely related to their traditional system of female land ownership.

Importantly, 90 percent of landless women said that if they had land in their names, it would give them greater control over decisions to do with visiting their parental homes and choosing their places of work.

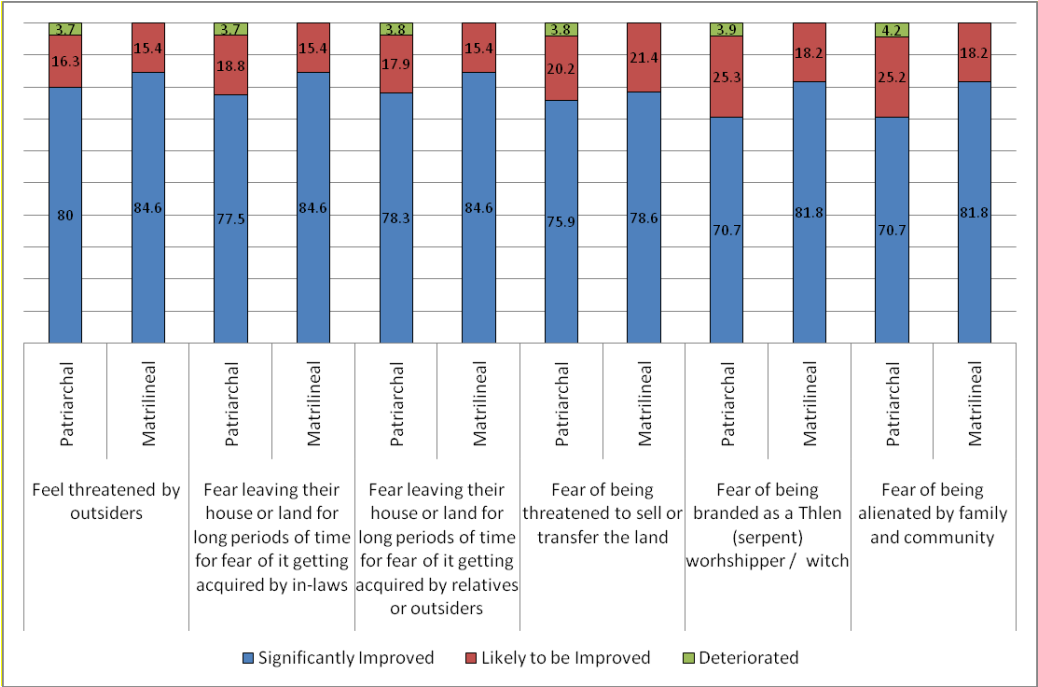
**Figure 3: Landowning Women: Freedom of Mobility**



Majority of the respondents from the landowning women also said that land ownership improved their mobility and security outside the home. According to them land ownership significantly improved the situation of perceiving threat from outsiders (85 percent in Meghalaya and 80 percent in Karnataka and Telangana). Further, land ownership helped the respondents to feel more secure about their land and property and they were no longer fearful of leaving their houses or land for long periods. Landownership reduced the risk of being targeted by land grabbers, by in-laws (85 percent in Meghalaya and over 77 percent in Karnataka and Telangana) or other relatives and outsiders (85 percent in Meghalaya and 78 percent in Karnataka and Telangana). The fear of being threatened to sell or transfer the land also reduced (79 percent in Meghalaya and 76 percent in Karnataka and Telangana). Land ownership also provided women greater security

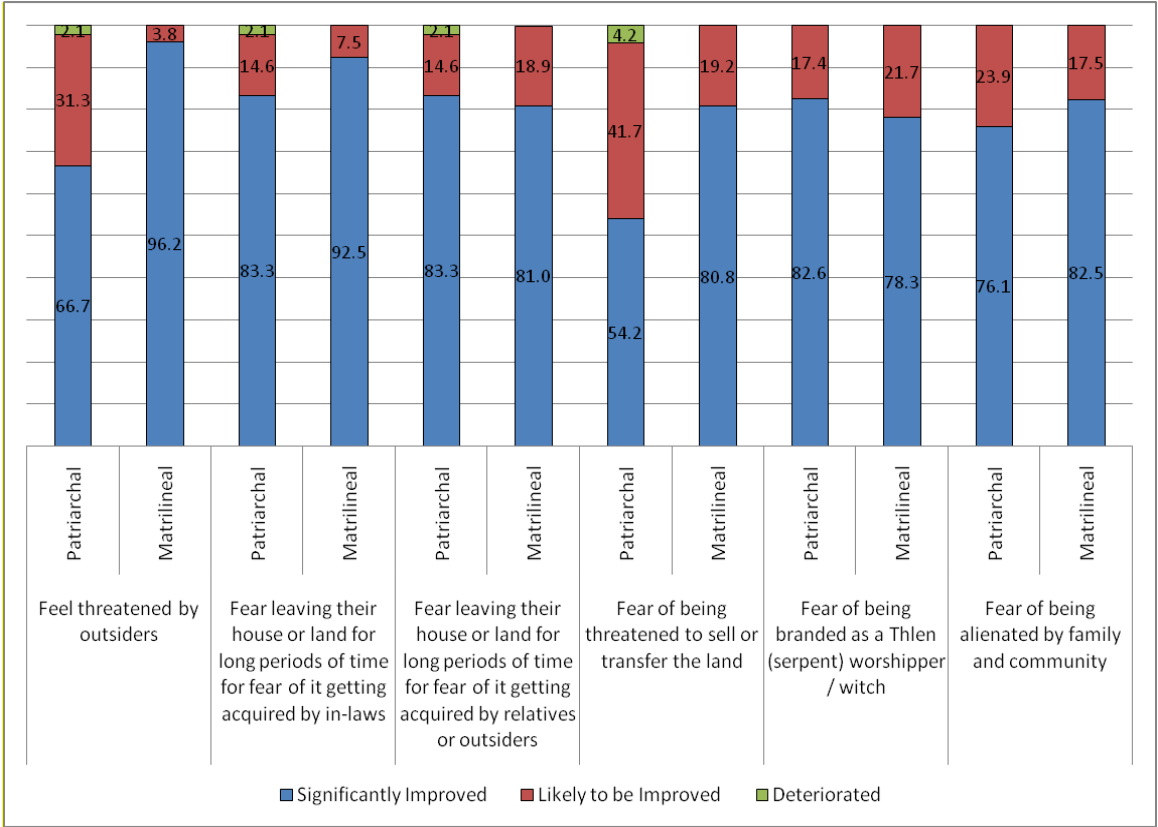
within their family and community as it reduced the threat of being branded as Thlen (serpent) worshipper / witch (82 percent in Meghalaya and 71 percent in Karnataka and Telangana) and reduced the likelihood of being alienated from their families and communities (82 percent in Meghalaya and 71 percent in Karnataka and Telangana).

**Figure 4a: Landowning Women:** Effects of Land/Asset Ownership on Mobility and Security



During our discussion on the effects of land/asset ownership on women’s mobility and security, the majority of landless women interviewed said that land ownership would improve their mobility and security outside the home in terms of: 1) being threatened by outsiders( 96.2 percent in Meghalaya and 66.7% in Karnataka and Telangana) , 2) leaving their houses or land for long periods without fear of being targets of land grabbing (92.5 percent in Meghalaya and 83.3 percent in Karnataka and Telangana), 3) being threatened to sell or transfer land (80.8 in Meghalaya and 54.2 percent in Karnataka and Telangana), 4) being branded as a Thlen (serpent) worshipper / witch (78.3 percent in Meghalaya and 82.6 percent in Karnataka and Telangana) and 5) being alienated from their families and communities (82.5 percent in Meghalaya and 76.2 percent in Karnataka and Telangana).

**Figure 4b: Landless Women: Effects of Land/Asset Ownership on Mobility and Security**



In the logistic analysis of women's experience of violence, the social system a woman was part of – patriarchal or matrilineal – was important in determining whether a woman going out of her village without approval from her husband acted as a trigger for violence. Land ownership reduces the incidences of violence significant in the case of verbal abuse and sexual violence. The explanatory power of logistic regression is higher in the case of physical violence than verbal abuse, which indicates that gendered social institutions play an important part in the reduction of physical violence. The explanatory power of logistic regression is lower for sexual violence, as the nature of society variable does not have any explanatory power; land ownership and the value of land are the only significant explanatory variables.

**Table 2: Logistic analysis of women's experience of violence:** what happens if a woman goes out of her village without consulting her husband or in-laws?

Variable	VERBAL ABUSE			PHYSICAL VIOLENCE			SEXUAL VIOLENCE		
	$\beta$	OR	SE	$\beta$	OR	SE	$\beta$	OR	SE
<i>State</i>									
Pat	-1.756***	0.173	0.072	-1.977**	0.138	0.053			
Mat(rc)									
<i>Family Structure</i>									
Nuclear	-0.755	0.470	0.189	0.314	1.369	0.463	0.196	1.217	0.584
Joint(rc)									
<i>Highest Education Women</i>				-0.0956	0.909	0.259	-0.317	0.729	0.319
Yes	-0.0466	0.955	0.337						
No(rc)									
<i>Land Ownership</i>				0.0843	1.088	0.350	-1.190*	0.304	0.151
Yes	-0.911*	0.402	0.174						
No(rc)									
<i>Household Income</i>									
6K-20K	0.779	2.180	1.169	0.190	1.209	0.514	0.703	2.020	1.408
20K-50K	0.114	1.121	0.643	-0.528	0.590	0.285	0.875	2.398	1.903
50K+	0.120	1.128	0.673	0.150	1.161	0.679	0.653	1.921	2.529
Less than 6K(rc)									
<i>Land value</i>	0.0012	1.001	0.025	0.0162	1.016	0.021	0.0604*	1.062	0.029
<i>Constant</i>	2.462***			0.386			-1.746*		
Number of obs	256			256			170		
LR chi2(8)	30.43			51.29			8.95		
Prob > chi2	0.0002			0.0000			0.2562		
Pseudo R2	0.1203			0.1448			0.0588		
Log likelihood =	-111.209			-151.418			-71.581		

\*Significance at the 10% level

\*\*Significance at the 5% level.

\*\*\*Significance at the 1% level.

$\beta$ : Beta coefficient

OR: Odd ratio

SE: Standard error

'rc': reference category

Pat: Patriarchal System

Mat: Matrilineal System

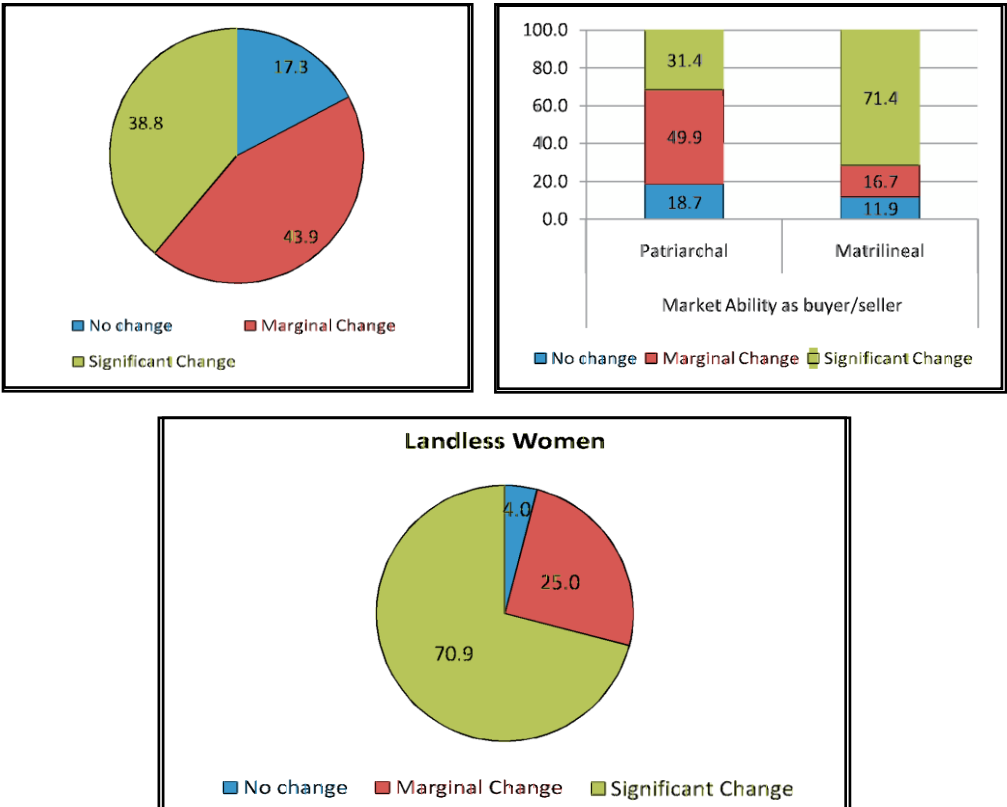
### 3.3 Access to Markets as buyers and Sellers

As observed elsewhere, the market is considered a taboo area for women in India and most of South Asia (Kelkar, 2011). It was therefore important to see if women's ownership of land made any difference to their access to markets. Significantly, the majority of women respondents (83 percent) said that land and asset ownership had given them greater market ability as buyers/sellers. In the patriarchal societies of Karnataka and Telangana, 50 percent said that land and asset ownership had marginally improved their market ability as buyers/sellers. In the matrilineal society of Meghalaya, 71 percent of women said that there had been a significant change in their ability to act as buyers and sellers in the marketplace.

Further, 48 percent of women from both Karnataka and Telangana said that land and asset ownership had improved their decision-making ability with regard to the selling of their crops, though this was said to be a marginal improvement.

In the case of Meghalaya, however, 71 percent of women said that there had been significant change in their ability to make decisions regarding the selling of their crops.

**Figure 5: Landowning Women: Access to Markets as Buyers and Sellers**



As compared to landowning women, 96 percent of landless women said that if they had land in their names, it would give them greater ability to conduct transactions in local markets as buyers/sellers. 95 percent of these women also said that if they had land in their names, it would give them greater control over land management and the selling of agricultural products.



A marketplace in Meghalaya



## 4. Reduction of Gender-based Violence

We looked at the effects of women's land ownership on three forms of gender-based violence: physical abuse, verbal abuse, and sexual attacks both within the home and outside. We approached women (and some men too) with a great sense of caution and sensitivity during the course of our enquiry. In most cases, we generally began with questions on the socio-economic systems in neighbouring villages, such as caste groups and agricultural crops. These initial questions were usually vague in character and would refer to women's experience of violence in neighbouring villages as follows: "What happens in the neighbouring village? Are there cases of domestic abuse of women? Or cases of street violence? What causes such violence?" To our surprise, about five to seven minutes into the discussion generated by these questions, the women in the group were willing to narrate their own experiences or the experiences of other women who were also part of the group.

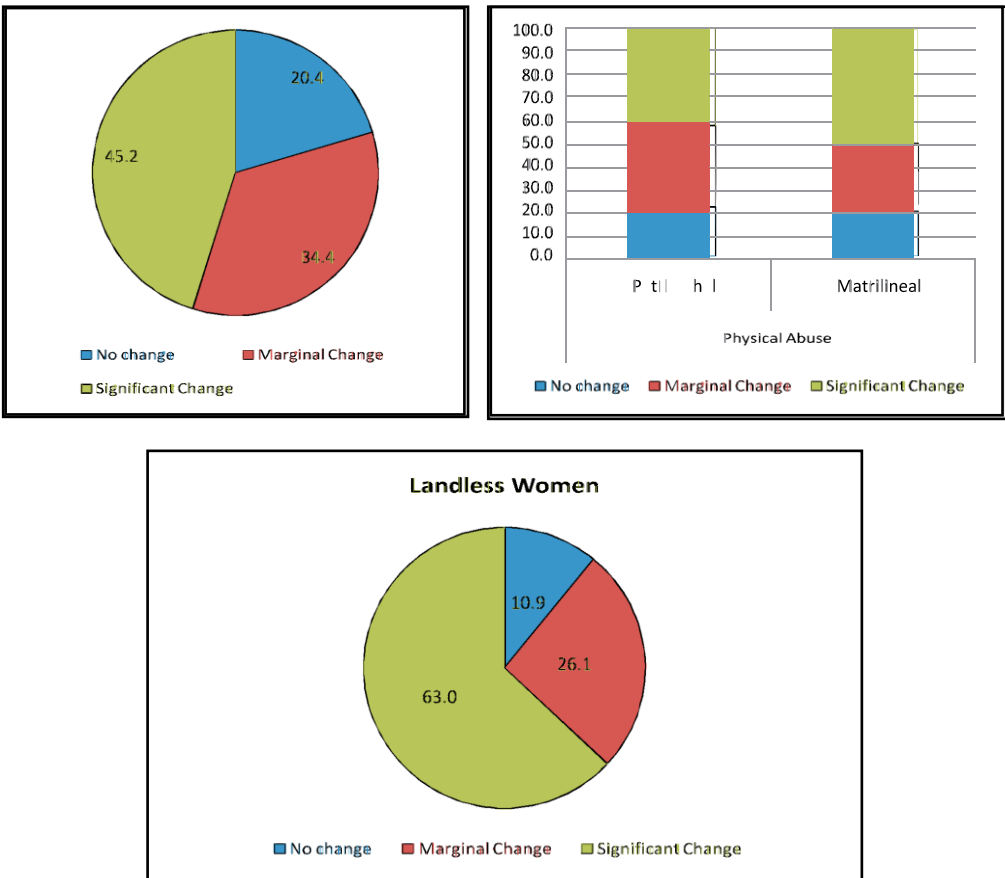
### 4.1 Physical Violence

All the landowning women surveyed in the villages of Karnataka and Telangana stated that a woman could be pushed shaken (27 percent), slapped (26 percent) or punched (19 percent) by her husband for having given birth to one or more daughter(s). Close to 5 percent of these women also experienced similar abuse at the hands of their in-laws. Interestingly, no physical violence on the part of husbands or in-laws was reported by any landowning woman under the matrilineal system of Meghalaya for giving birth to a son (a society where a daughter is preferred over a son). The majority of women interviewees from all three states (over 80 percent) said that land and asset ownership had reduced the incidence of physical abuse inflicted on them. In Karnataka and Telangana, 43 percent of women said that land and asset ownership had significantly reduced the physical abuse inflicted on them, while 50 percent of women in Meghalaya said that there had been significant reduction in the physical abuse inflicted on them.

Not surprisingly, 89 percent of landless women said that if they had land, there would be a decrease in the incidence of physical abuse inflicted on them.



**Figure 6: Landowning Women: Physical Abuse**



Landless women in Karnataka and Telangana stated that when a woman gives birth to a daughter, she could be pushed/shaken (26 percent), slapped (20 percent) and kicked/beaten (13 percent) by her husband. The women also stated that the physical violence perpetrated by their in-laws for the same reason is comparatively lower. Significantly, landless women under the matrilineal system of Meghalaya reported a total absence of any kind of physical violence perpetrated by either their husbands or in-laws for giving birth to a daughter or a son.



Discussion on gender-based violence in a Mysore village in Karnataka

In the logistic analysis of gender-based violence when a woman gives birth to daughter, the matrilineal or patriarchal character of the social system she is part of is an important factor in determining violence. In cases of verbal violence against women, this factor is highly significant and positively associated with a matrilineal system as against a patriarchal system. The higher education of women reduces all three types of violence but not significant in any one of them. Women in a higher income group face limited physical violence but this is significant only for the Rs. 20,000-50,000 household income group. The explanatory power of logistic regression is higher for verbal abuse, where the nature of society variable significantly reduces verbal abuse.

**Table 3: Logistic analysis of women's experience of violence: what happens if a woman gives birth to daughter(s)?**

Variable	VERBAL ABUSE			PHYSICAL VIOLENCE			SEXUAL VIOLENCE		
	B	OR	SE	B	OR	SE	B	OR	SE
<i>State</i>									
Pat	-6.041***	0.002	0.003						
Mat(rc)									
<i>Family Structure</i>									
Nuclear	0.138	1.148	0.460	0.130	1.138	0.463	0.553	1.739	0.808
Joint(rc)									
<i>Highest Education Women</i>									
Yes	-0.491	0.612	0.208	-0.403	0.668	0.235	-0.236	0.789	0.338
No(rc)									
<i>Land Ownership</i>									
Yes	-0.568	0.567	0.214	0.195	1.215	0.462	-0.398	0.671	0.316
No(rc)									
<i>Household Income</i>									
6K-20K	-0.0309	0.970	0.487	-0.376	0.686	0.319	-0.618	0.539	0.313
20K-50K	-1.003	0.367	0.204	-1.229*	0.293	0.170	0.0230	1.023	0.658
50K+	1.060	2.887	3.435	-1.321	0.267	0.317	-0.439	0.645	0.794
Less than 6K(rc)									
<i>Land value</i>	-0.0165	0.984	0.022	0.0104	1.010	0.022	0.0308	1.031	0.026
<i>Constant</i>	1.462**			-0.278			-1.197*		
Number of obs	256			170			170		
LR chi2(8)	134.47			8.91			5.86		
Prob > chi2	0.0000			0.2593			0.5557		
Pseudo R2	0.3838			0.0422			0.0378		
Log likelihood =	-107.944			-101.032			-74.727		

\*Significance at the 10% level

\*\*Significance at the 5% level.

\*\*\*Significance at the 1% level.

B: Beta coefficient

OR: Odd ratio

SE: Standard error

'rc': reference category

Pat: Patriarchal System

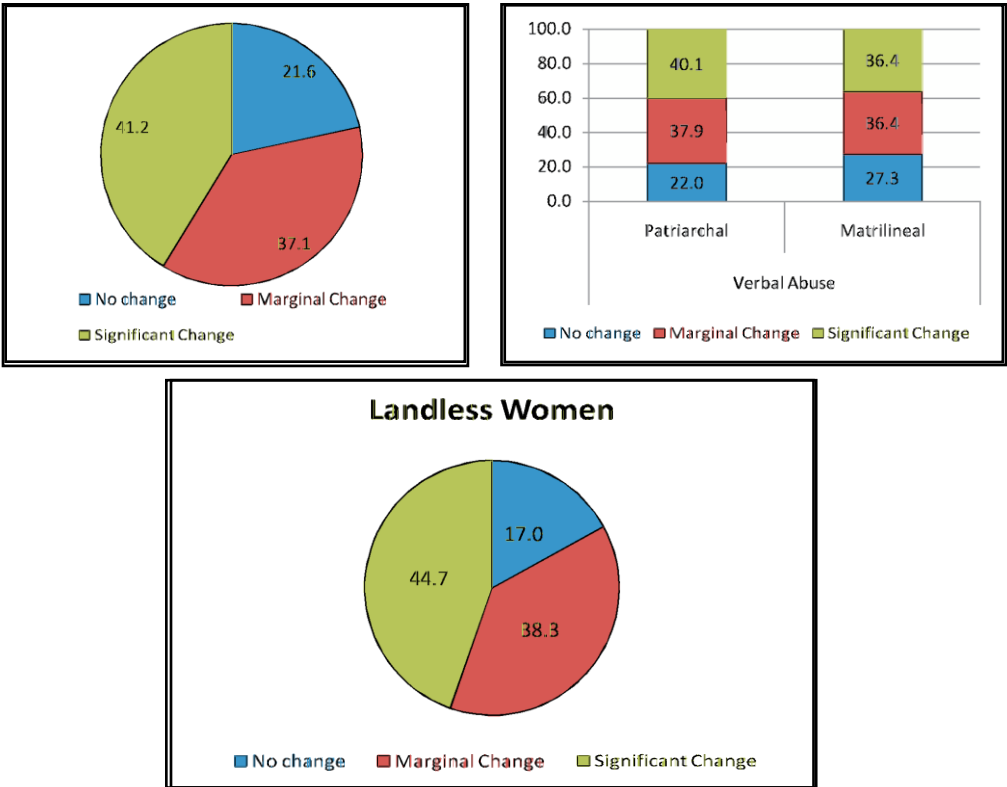
Mat: Matrilineal System

## 4.2 Verbal Abuse

In patriarchal Karnataka and Telangana, the majority of landowning women said that they were shouted at (60 percent) and/or called names (47 percent) by their husbands if they used birth control without his permission. In matrilineal Meghalaya, only 29 percent of landowning women reported being shouted at for using birth control. Close to 81 percent of landless women in Karnataka and Telangana reported being at the receiving end of shouting and insults from their husbands if they used birth control without permission. However, this was not the case for landless women in Meghalaya, where less than 17 percent of women reported being shouted at or called names when they used birth control without permission.

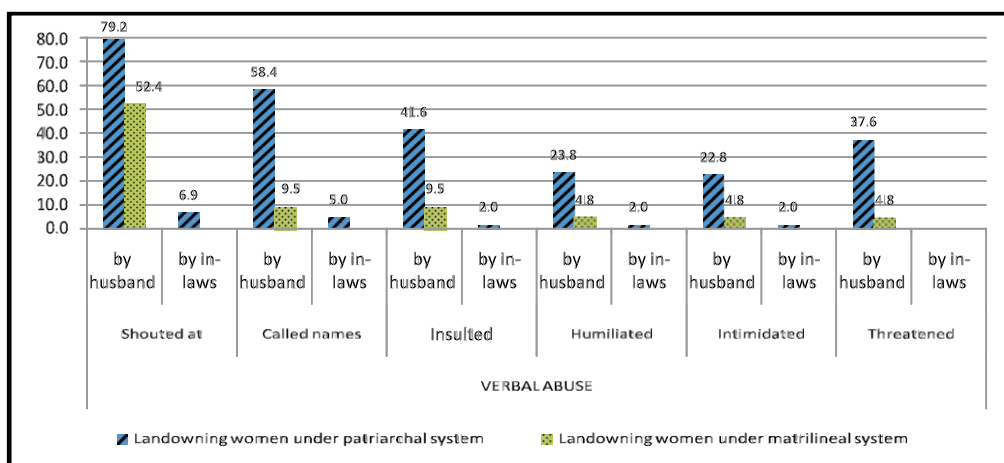
Among landowning women, 78 percent said that land and asset ownership had reduced the incidence of verbal abuse. In Karnataka and Telangana, over 40 percent of women said that land ownership had significantly reduced the incidence of verbal abuse. In Meghalaya, 36 percent of women said that there had been a significant decrease in verbal abuse. Among landless women, 83 percent said that if they had land, the abuse against them would decrease.

**Figure 7: Landowning Women: Verbal Abuse**

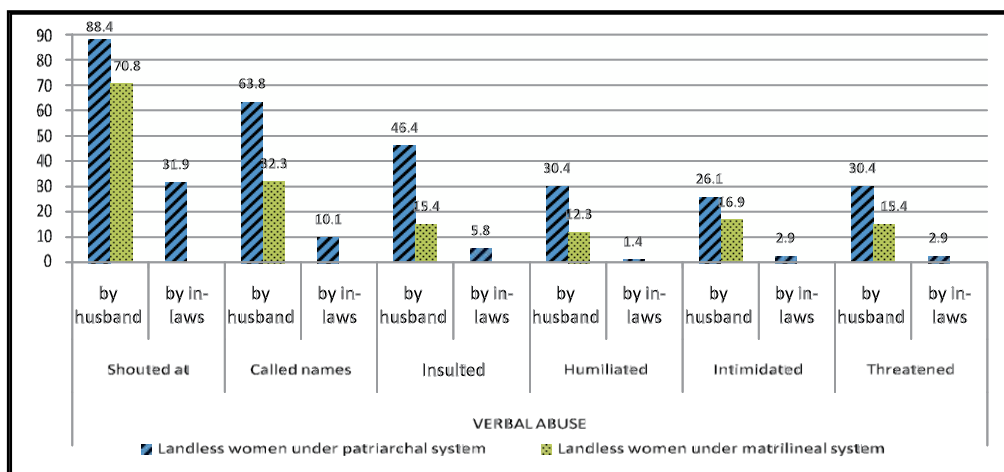


To the question: “What happens if a woman tries to stop her husband from drinking?”, we learned from landowning women in patriarchal Karnataka and Telangana that they would be shouted at (79 percent), called names (58 percent), insulted (42 percent) and even slapped (19 percent). In contrast, women in Meghalaya said the most they experienced in the same context was shouting. In the case of landless women from Karnataka and Telangana, 88 percent said that they were shouted at, called names (64 percent) and insulted (46 percent) when they tried to stop their husbands from drinking. In Meghalaya, 71 percent of landless women said that they were also shouted at for the same reason. However, the majority of both landowning and landless women resisted men’s alcohol abuse, because it was likely to result in household deprivation and the denial of food and basic comforts. In a number of cases, the husband had used the wife’s earnings to buy alcohol with- out her approval.

**Figure 8: Verbal Abuse when Landowning Women Stop their Husbands from Drinking**

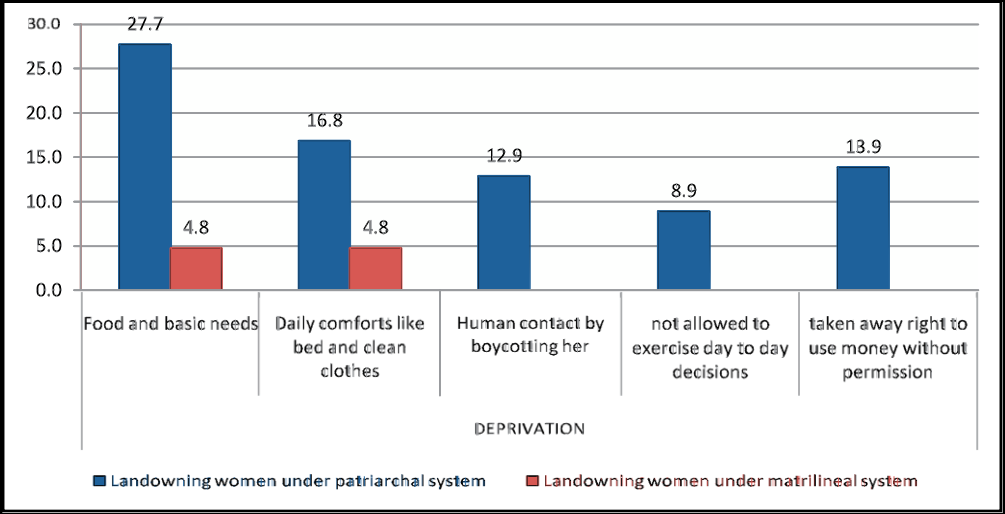


**Figure 9: Verbal Abuse when Landless Women Stop their Husbands from Drinking**



Close to half the respondents from Karnataka and Telangana said that the household is deprived of basic needs and daily comforts as a result of the husband's alcohol abuse. Further, many landless women from these states reported various kinds of household deprivation as a result of men's alcohol abuse, including food and basic needs (28 percent), daily comforts like a bed and clean clothes (17 percent) and the right to use money without permission (14 percent). In Meghalaya, less than 7 percent of women both from landowning and landless households reported similar kinds of deprivation.

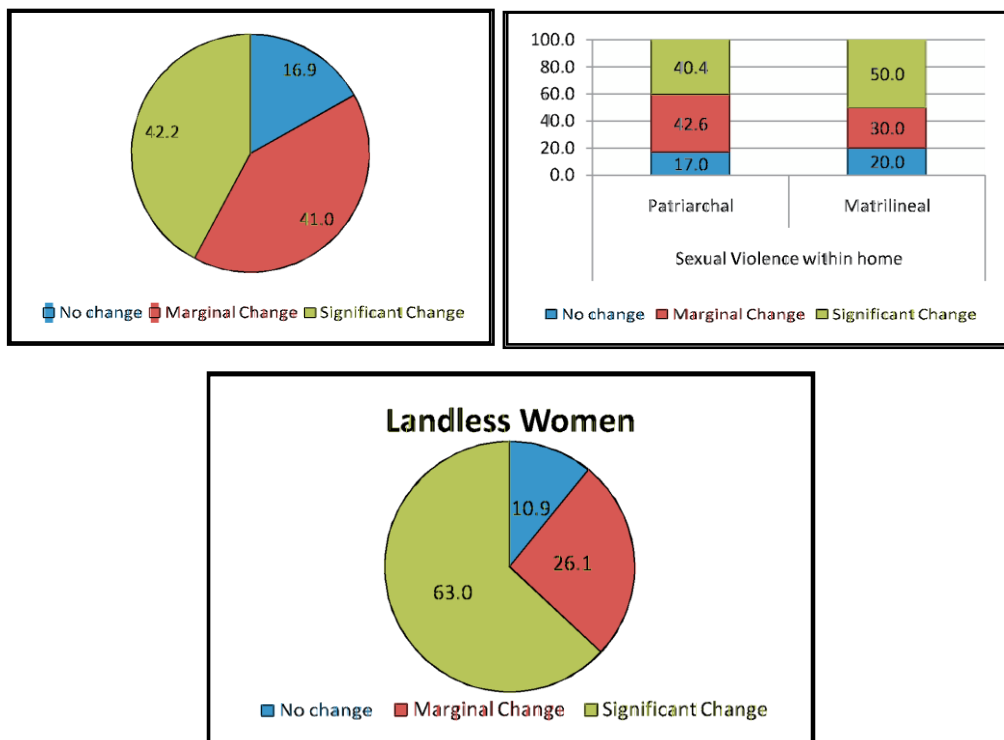
Figure 10: Landowning Women: Deprivation Caused by Drinking



### 4.3 Sexual Violence in the Home and Public Space

Landowning women in Karnataka and Telangana reported that a woman could be physically forced to have sexual intercourse against her consent (23 percent) and forced to perform sexual acts that she did not want to (13 percent) by her husband for having used birth control. Landowning women in Meghalaya did not report similar acts of sexual violence perpetrated by their husbands for having used birth control.

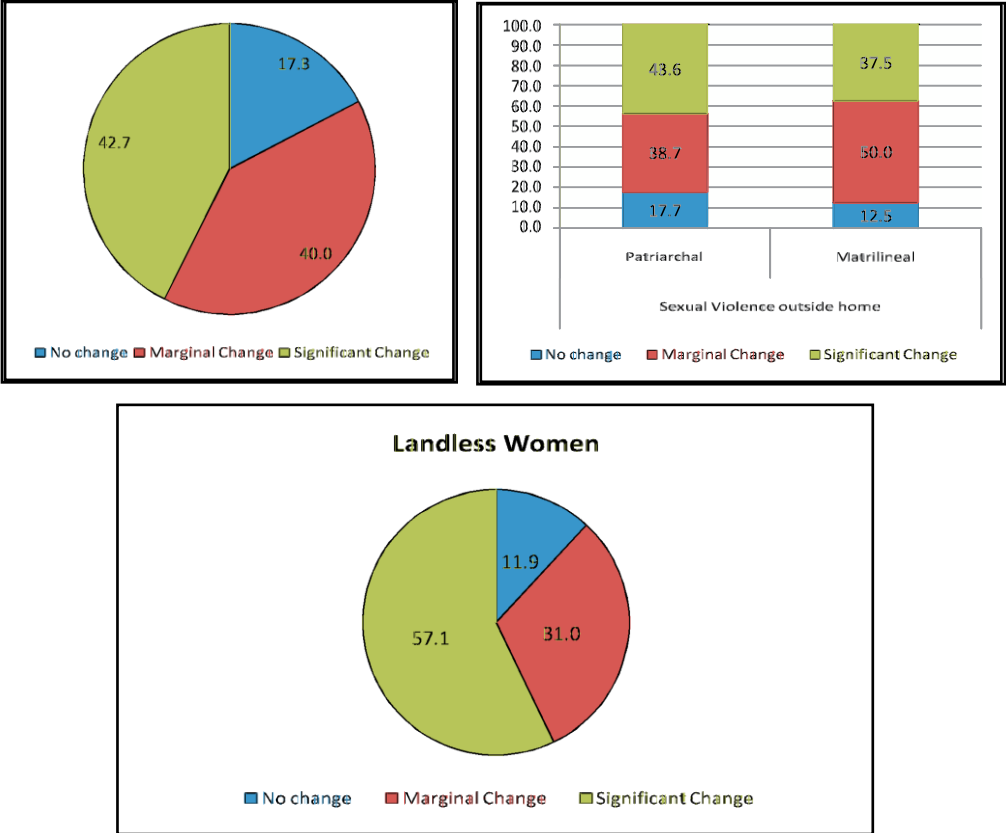
**Figure 11: Landowning Women: Sexual Violence in the Home**



The landless women of Karnataka and Telangana stated that a woman could be physically forced to have sexual intercourse against her consent (over 27 percent) and forced to perform sexual acts that she did not want to (17 percent) by her husband for having used birth control. This type of violence was totally absent in the case of landless women in Meghalaya.

More than 83 percent of landowning women said that land and asset ownership had reduced the incidence of sexual violence in their homes. In Karnataka and Telangana, 43 percent of landowning women said that the incidence of sexual violence against them had marginally decreased, as against Meghalaya, where 50 percent of landowning women said that there had been significant improvement. Nearly 89 percent of landless women said that if they had land, it would reduce the incidence of sexual violence in their homes.

Figure 12: Landowning Women: Sexual Violence Outside the Home



In the logistic analysis of the question: what happens if a woman expresses her right to choose whether to conceive or not, once again the social system she is part of plays an important role. In all cases of verbal and physical violence against women, this factor is highly significant and positively associated with the matrilineal society of Meghalaya as against the patriarchal system in Karnataka and Telangana. Land ownership results in a decrease in all three kinds of violence, but it is not significant in any of the three regressions. Women in higher income groups face limited physical violence but this is significant only for the Rs. 20,000-50,000 income group. The explanatory power of logistic regression is highest in the case of verbal abuse, indicating that the matrilineal nature of society in Meghalaya decreases the probability of verbal violence when a woman tries to exercise her right to use birth control.



**Table 4: Logistic analysis of women's experience of violence:** What happens when a woman tries to exercise her right to choose whether to conceive or not?

Variable	VERBAL ABUSE			PHYSICAL VIOLENCE			SEXUAL VIOLENCE		
	$\beta$	OR	SE	$\beta$	OR	SE	$\beta$	OR	SE
<i>State</i>									
Pat	-2.520***	0.080	0.033	-2.643***	0.071	0.044			
Mat(rc)									
<i>Family Structure</i>									
Nuclear	0.198	1.219	0.437	-0.450	0.638	0.248	0.240	1.271	0.520
Joint(rc)									
<i>Highest Education Women</i>									
Yes	-0.253	0.776	0.229	-0.199	0.820	0.262	0.352	1.422	0.518
No(rc)									
<i>Land Ownership</i>									
Yes	-0.589	0.555	0.196	-0.223	0.800	0.281	-0.395	0.674	0.272
No(rc)									
<i>Household Income</i>									
6K-20K	0.627	1.873	0.834	-0.131	0.878	0.387	-0.140	0.869	0.472
20K-50K	0.0341	1.035	0.516	-1.079*	0.340	0.187	0.681	1.976	1.178
50K+	0.993	2.699	1.605	-0.165	0.848	0.641	1.181	3.258	3.163
Less than 6K(rc)									
<i>Land value</i>	-0.0087	0.991	0.020	0.00819	1.008	0.021	0.0216	1.022	0.025
<i>Constant</i>	0.979*			0.0682			-1.288*		
Number of obs	256			256			170		
LR chi2(8)	62.44			46.40			8.00		
Prob > chi2	0.0000			0.0000			0.3328		
Pseudo R2	0.1772			0.1588			0.0411		
Log likelihood =	-144.90			-122.913			-93.210		

\*Significance at the 10% level

\*\*Significance at the 5% level.

\*\*\*Significance at the 1% level.

$\beta$ : Beta coefficient

OR: Odd ratio

SE: Standard error

'rc': reference category

Pat: Patriarchal System

Mat: Matrilineal System

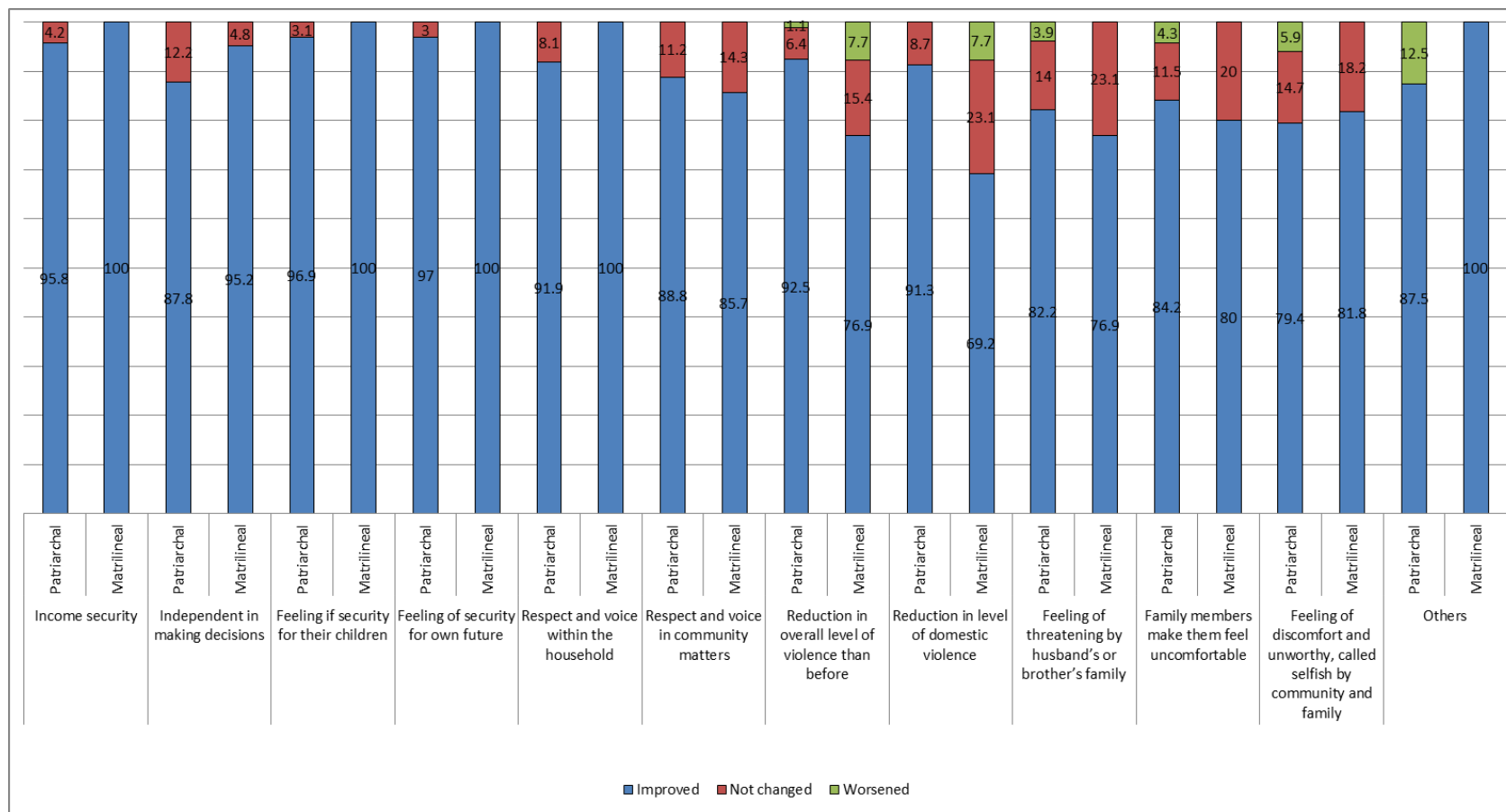
## 5. The critical Importance of Women's land Ownership

Importantly, majority of the surveyed landowning women from both the patriarchal states of Karnataka and Telangana and matrilineal state of Meghalaya reported that land ownership is an important for improvement of their quality of life. All the interviewed landowning women from Meghalaya and 96 percent of landowning women from Karnataka and Telangana said that the ownership of land improved their economic security. All the landowning women we interviewed in Meghalaya further said that land ownership had increased the economic well-being for their own future as well as of their children, this feeling was shared by 97 percent of the women in case of Karnataka and Telangana). The ownership of land has helped these women to make independent decision (95 percent in Meghalaya and 88 percent in Karnataka and Telangana) and it reduced overall level of violence (77 percent in Meghalaya and 93 percent in Karnataka and Telangana) including the level of domestic violence (69 percent in Meghalaya and 91 percent in Karnataka and Telangana). All the interviewee women from Meghalaya and 92 percent from Karnataka and Telangana reported that the ownership of land has helped gain voice and acceptance in both parental and marital families. Land ownership resulted in eliminating their dependency and feeling of 'discomfort and being unworthy' (82 percent in Meghalaya and 79 percent in Karnataka and Telangana). Their social esteem and decision-making abilities were also extended within their communities (86 percent in Meghalaya and 89 percent in Karnataka and Telangana).



Women explaining the significance of landownership

**Figure 13 a: Landowning Women: Effects of Land/Asset Ownership on Social Recognition of their Capability and Independence**

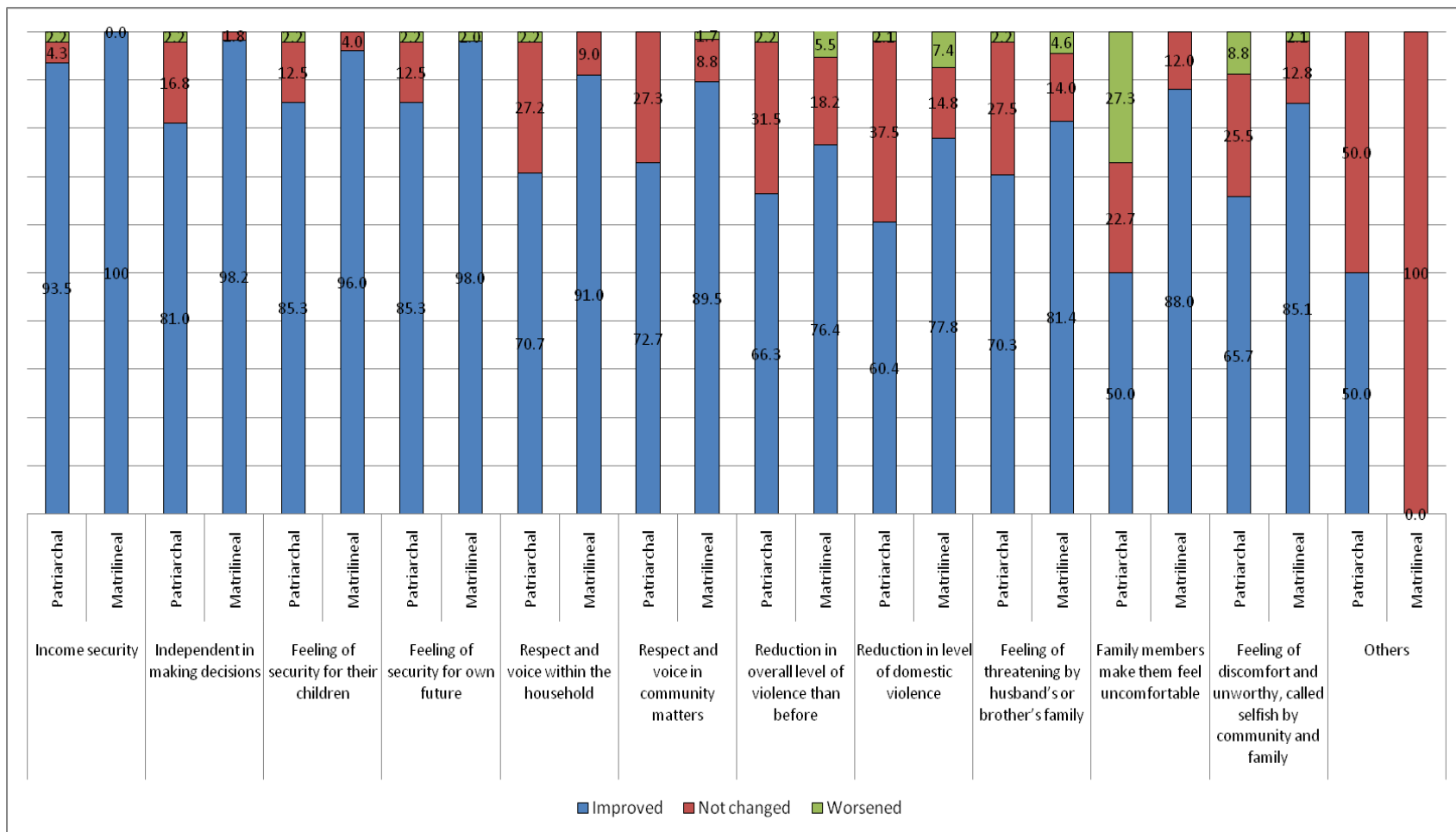




Discussion on Land Ownership

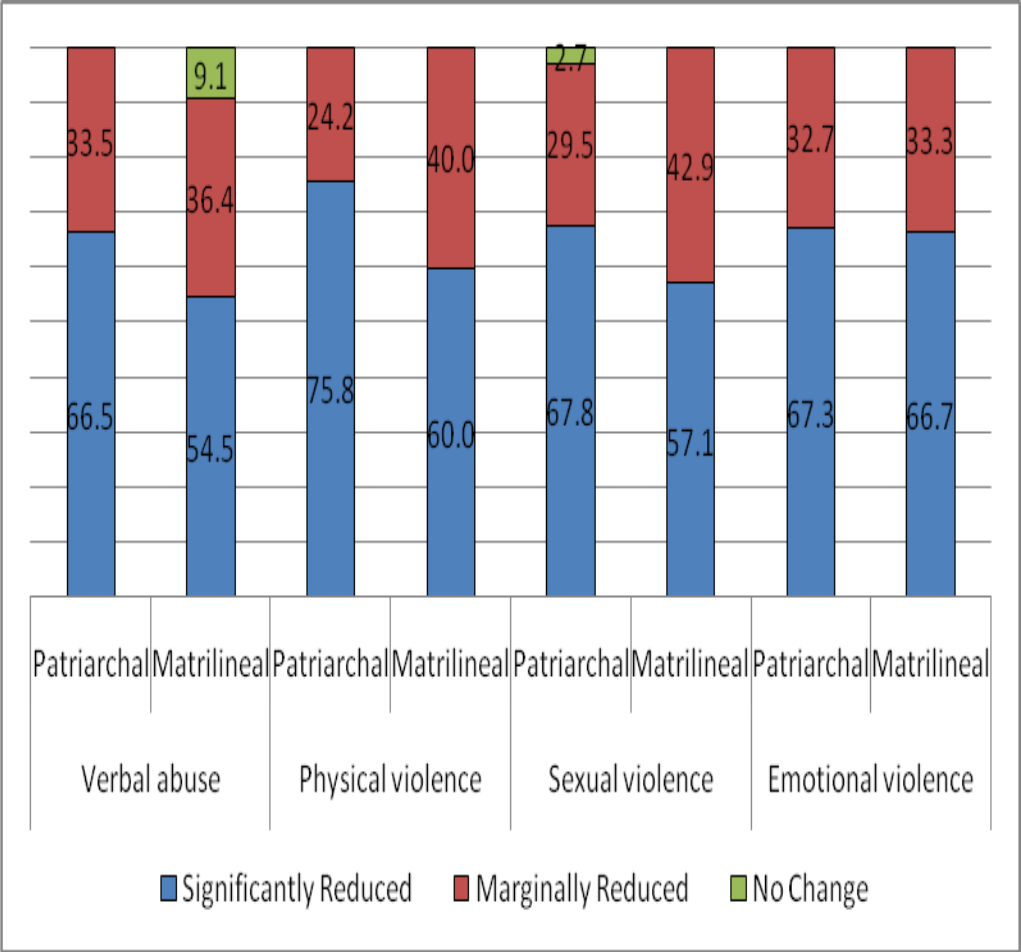
A significant majority of women from all three states – Karnataka, Telangana and Meghalaya – said that land ownership would improve their quality of life. There were more women from the matrilineal society of Meghalaya who said that their quality of life would improve if they had land in their names; land ownership would increase their income security (100 percent in Meghalaya and over 93 percent in Karnataka and Telangana), security to address risks in the future (98 percent in Meghalaya and 85 percent in Karnataka and Telangana), respect from the other members of the household (91 percent in Meghalaya and 71 percent in Karnataka and Telangana), and would reduce violence (76 percent in Meghalaya and 66 percent in Karnataka and Telangana).

**Figure 13b: Landless Women: Effects of Land/Asset Ownership on Social Recognition of their Capability and Independence**



With regard to the question: “What will be the effects of land/asset ownership on gender-based violence?” 76 percent of women from the landowning families in Karnataka and Telangana and 60 percent from Meghalaya stated that land ownership was most likely to decrease the level of physical violence. A significant number of them also stated that land ownership would substantially decrease all forms of violence including verbal abuse (over 66 percent in Karnataka and Telangana and over 54 percent in Meghalaya), sexual violence (68 percent in Karnataka and Telangana and 57 percent in Meghalaya) and emotional violence (67 percent in Karnataka and Telangana and 67 percent in Meghalaya).

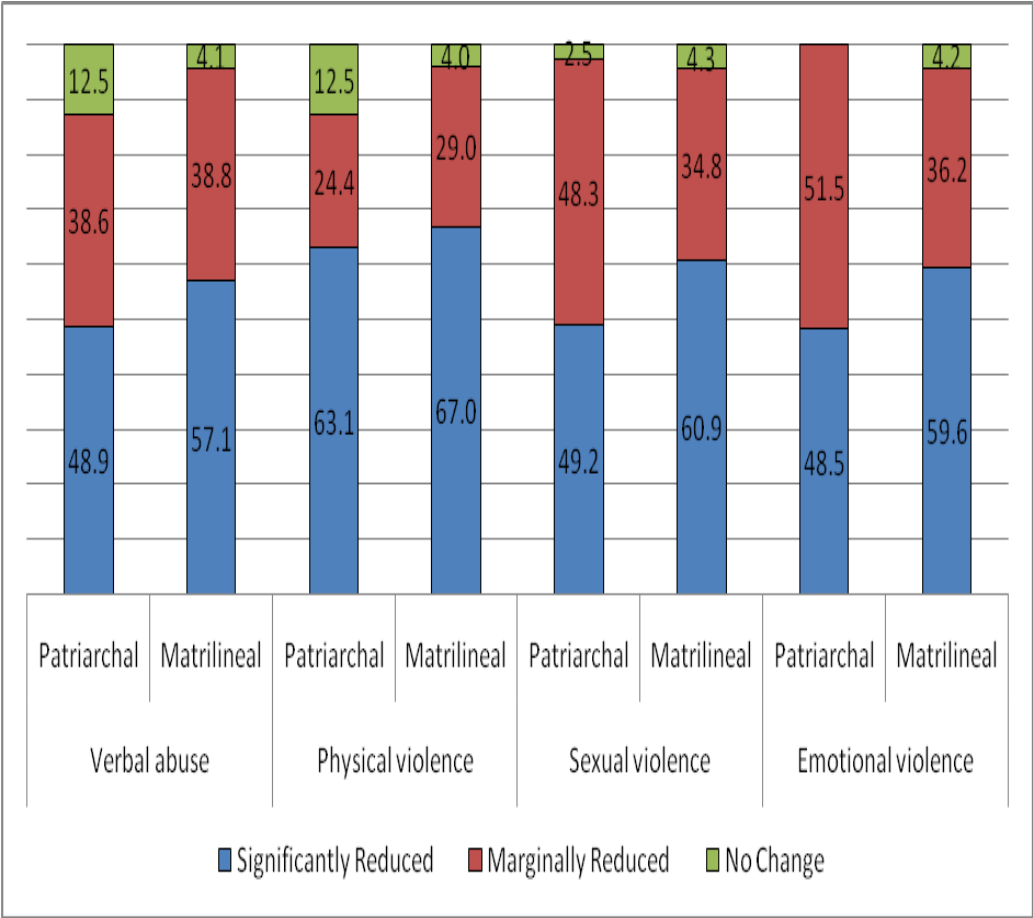
**Figure 14a: Landowning Women: Effects of Land/Asset Ownership on Gender-based Violence**



With regard to the question: “What will be the effects of land/asset ownership on gender-based violence?”, 67 percent of landless women from Meghalaya and over 63 percent from Karnataka and Telangana stated in clear terms that if they had land

in their names there would be a significant decrease in physical violence. Similarly, a significant number of landless women said there would be a decrease in verbal abuse (57 percent in Meghalaya and 49 percent in Karnataka and Telangana), and a decrease in sexual violence (61 percent in Meghalaya and 49 percent in Karnataka and Telangana).

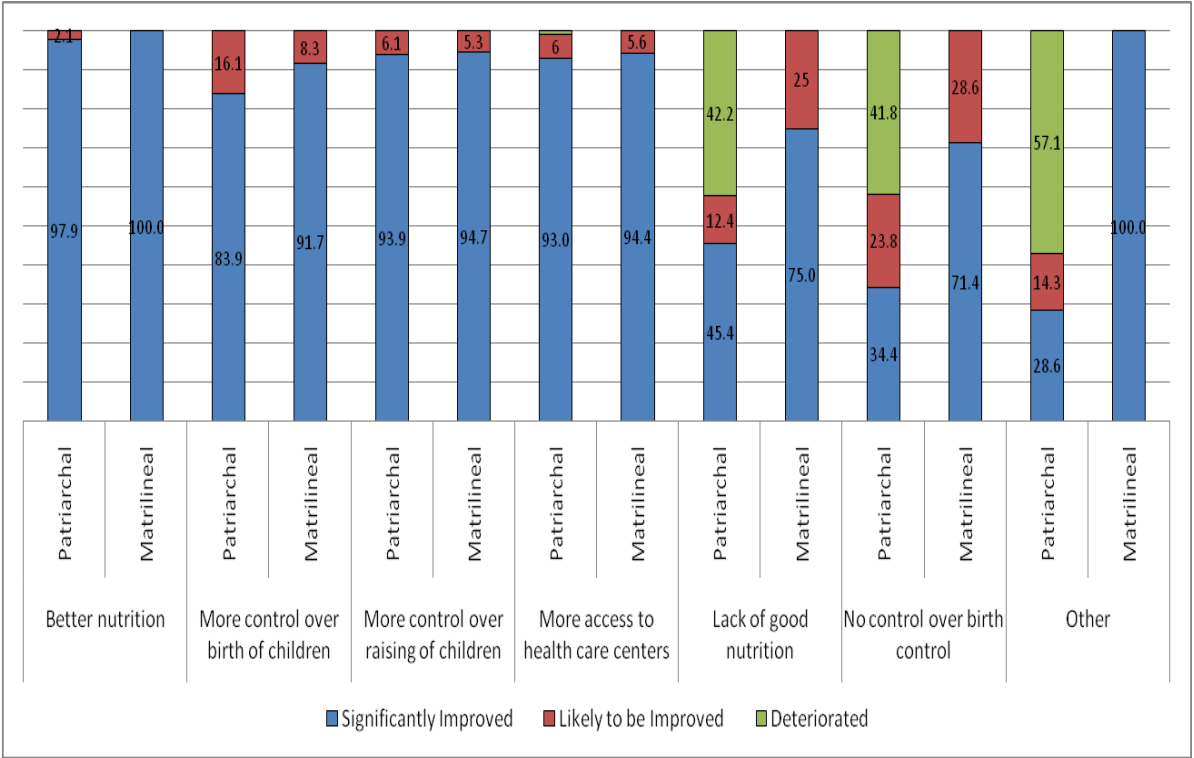
**Figure 14b: Landless Women: Effects of Land/Asset Ownership on Gender-based Violence**



When asked about the effects of land ownership on their health, women said that the ownership of land has had positive impacts on healthcare. Land ownership has them get better nutrition (100 percent in Meghalaya and 98 percent in Karnataka and Telangana), more control over birthing (92 percent in Meghalaya and 84 percent in Karnataka and Telangana), better caring of children (95 percent in Meghalaya and 94 percent in Karnataka and Telangana). Landownership further

enabled them to have better access to health care centres (94 percent in Meghalaya and 93 percent in Karnataka and Telangana).

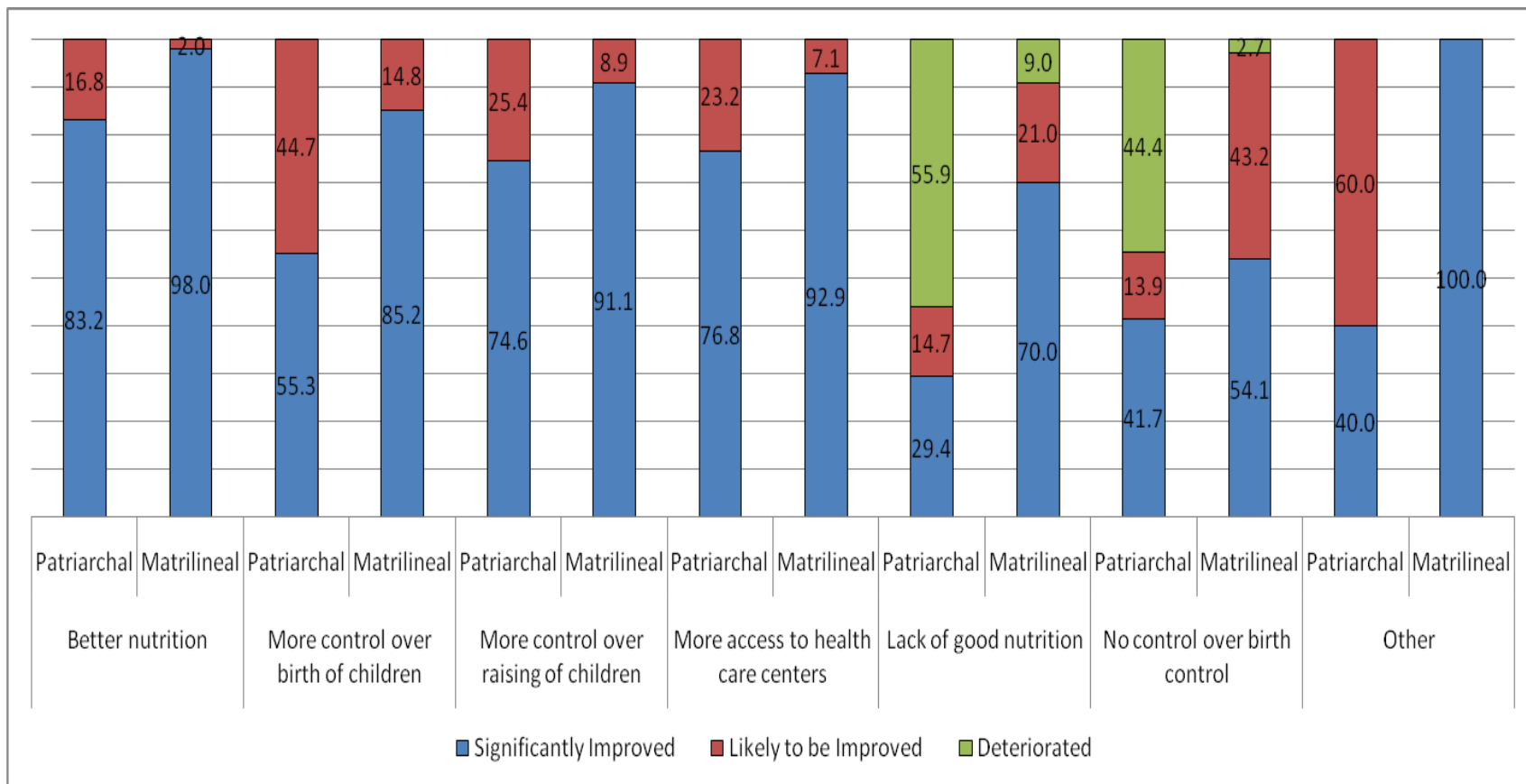
**Figure 15 a: Landowning Women:** Effects of Land/Asset Ownership on Health



As is evident in figure 15b, the majority of landless women said that land ownership would improve their health, provided they had land in their own names. These effects included: improved nutrition (98 percent in Meghalaya and 83 percent in Karnataka and Telangana), greater control over the birthing of children (85 percent in Meghalaya and 55 percent in Karnataka and Telangana), and a say in how their children were raised (91 percent in Meghalaya and 75 percent in Karnataka and Telangana).



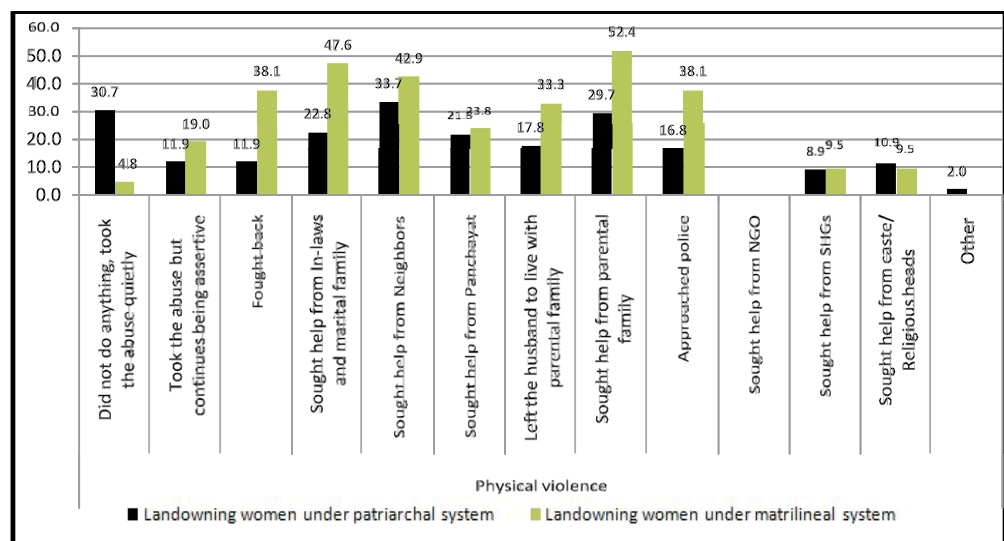
**Figure 15b: Landless Women: Effects of Land/Asset Ownership on Health**



## 6. Coping Mechanisms

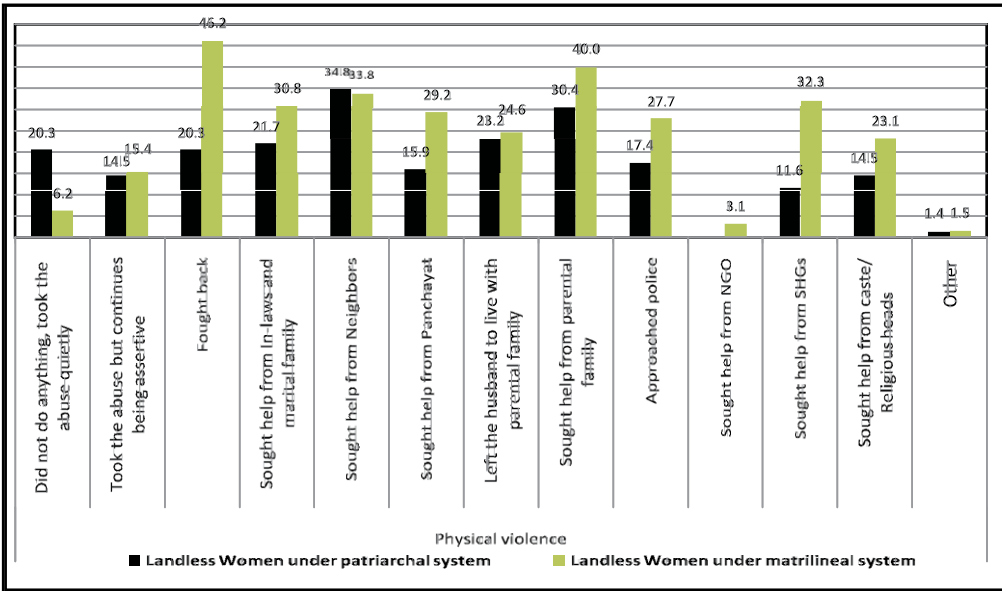
In addressing and redressing physical violence in public spaces, over 30 percent of landowning women from the patriarchal states of Karnataka and Telangana stated that they sought help from their parental families, 23 percent sought help from their in-laws and marital families and 34 percent said that they sought help from their neighbours when they were physically attacked. Importantly, close to 17 percent of the women said that they had approached and would seek help from the police. In matrilineal Meghalaya, 43 percent of landowning women said that they sought help from neighbours and 30 percent sought help from their parental families. Over 33 percent of women said that they approached the police. Only less than 5 percent said that they underwent abuse without asking for help in dealing with it.

**Figure 16: Landowning Women: Coping Mechanisms in Case of Physical Violence**



In the case of landless women in patriarchal systems, 46 percent said that they fought back, 40 percent sought help from their parental families, 34 percent sought help from neighbours and 32 percent sought help from local Self-Help-Groups. Landless women in Meghalaya (35percent) said they sought help from neighbours and 30 percent said that they sought help from their parental families.

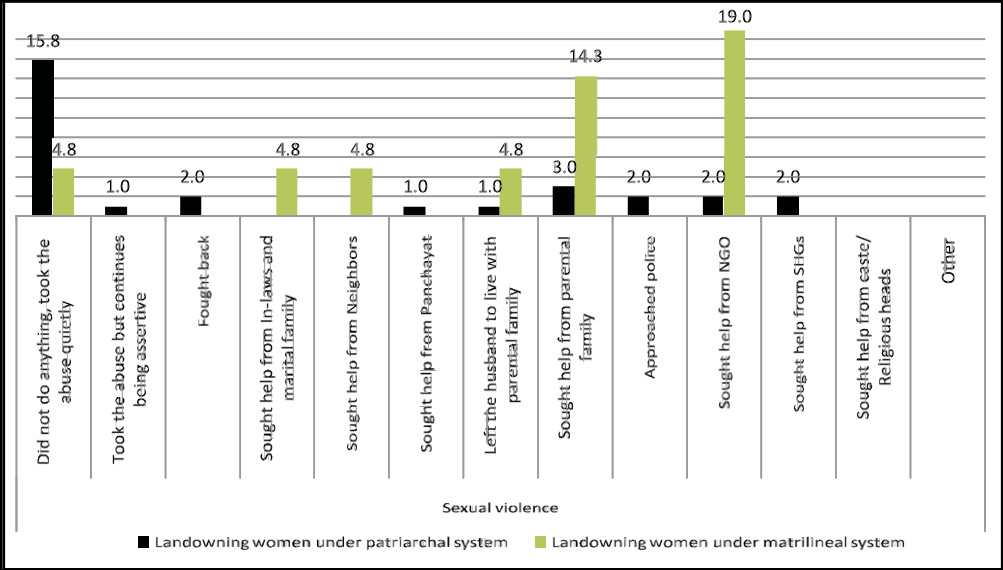
**Figure 17: Landless Women: Coping Mechanisms in Case of Physical Violence**



When faced with verbal abuse, 58 percent of landowning women in patriarchal Karnataka and Telangana stated that they took such abuse without complaint, 34 percent said that they fought back by hurling abuse at the men and 30 percent said they sought help from their parental families. In matrilineal Meghalaya, 29 percent of landowning women said that they fought back, while 19 percent sought help from their parental families. Of the landless women in Karnataka and Telangana, 65 percent said that in most cases they took the abuse without complaint, while 25 percent said they fought back and 28 percent said they would continue to be assertive. Of the landless women in Meghalaya, 32 percent said they would fight back, 18 percent would not seek help from others but also would continue being assertive, including countering men with abusive language. Only 1.5 percent said that they would seek help from the police in case of verbal abuse.

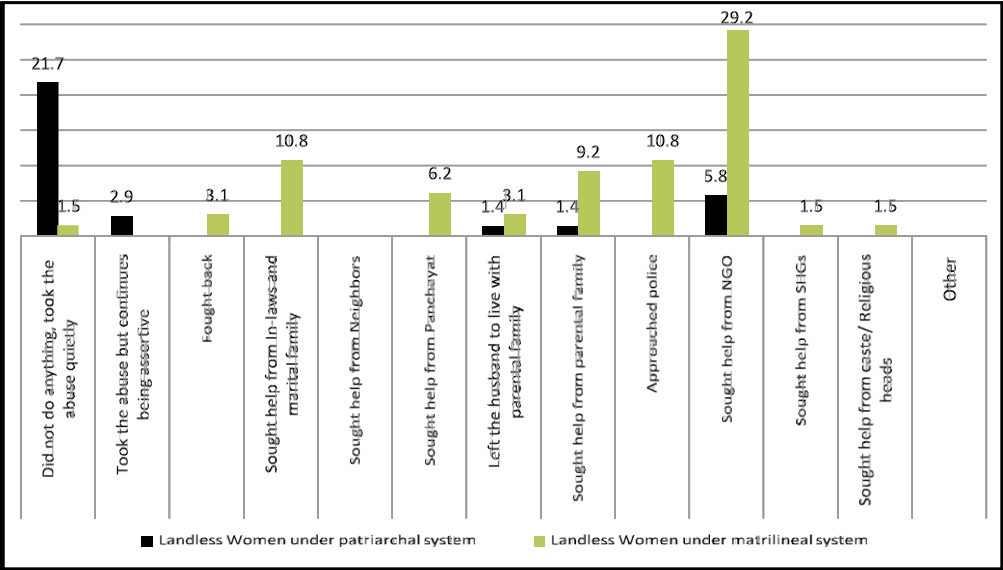
With regard to sexual violence, 16 percent of the landowning women in Karnataka and Telangana reported that they did nothing, while only 2 percent had approached the police. On the other hand, landowning women in Meghalaya stated that they would seek help from NGOs (19 percent) or from their parents (14 percent) when faced with sexual abuse. None of them had approached the police.

Figure 18: Landowning Women: Coping Mechanisms in Case of Sexual Violence



Among the landless women of Karnataka and Telangana, 22 percent reported that they did not do much and underwent sexual violence without resisting. We did not come across a single case where a woman had approached the police. In Meghalaya, women reported that they sought help from NGOs (29 percent) and in-laws as well as from their marital families (11 percent). Close to 11 percent reported sexual violence to the police and 9 percent sought help from their parental families when faced with sexual abuse.

Figure 19: Landless Women: Coping Mechanisms in Case of Sexual Violence



With regard to seeking help from outside the household or family, landowning women from Karnataka and Telangana said that they would seek help from a non-household person or outside organisation/ individual only if they faced physical abuse (42 percent) or the threat of physical abuse (38.5 percent), when abuse became public (35 percent), or when medical treatment was needed because of the abuse (34 percent), as well as when they were sexually abused (19 percent) or verbally abused in public (16.5 percent). However, 94 percent of landowning women from Meghalaya answered that they would seek help from an outside individual/ organisation in case of physical abuse; when the abuse became public (89 percent); when medical treatment was needed because of such abuse (88 percent); in case of the threat of physical abuse (74 percent); and sexual abuse in a public space (53 percent). Only 20 percent of the women interviewed said that they would go to a neighbour or outsider when faced with verbal abuse.

Landless women in Karnataka and Telangana responded that they would seek help from an outside individual or organisation if they faced physical abuse (41 percent) or the threat of physical abuse (34 percent), when abuse became public (31 percent), when medical treatment was needed because of the abuse (19 percent), in case of verbal abuse (13 percent) or when they were sexually abused in a public place (7 percent).

Landless women in Meghalaya said that they would seek help from a non-family person or organisation in case of physical abuse (85 percent), threat of physical abuse (65.5 percent), when the abuse became public (83 percent), when medical treatment was needed because of the abuse (83 percent) and in case of sexual abuse in public (76 percent). Over 20 percent of women said that they would seek help from a non-family individual or organisation in case of verbal abuse.

## 7. Fragmented Voices from the field: bridging the Gender Divide on Ownership Rights to land

Qualitative research is generally characterised by a fieldwork-based inductive approach to building knowledge. To better understand the role of patriarchy and gender in land relations, we engaged with the research participants through focus group interviews and interactive discussions with key village leaders and local officers in land and revenue administration. Through our earlier knowledge of feminist standpoint theory, we understood that a hierarchical social order (based on gender, caste/ethnicity and class) produces different perspectives and experiences. These result in fragmented answers to social practices related to lack of voice, authority and the representation of women in institutional structures of land and



Fragmented views on women's right to land in the Village Somaram, Warangal, Telangana

governance. As research analysts, the challenge lay in fashioning an honest and holistic understanding of the fragmented voices from the field, a dismantling of dualisms in the women's and men's answers. Hence, this section aims at 'bridging the divide' between women and men in their opinions regarding the benefits that arise from women's land ownership.

In Karnataka and Telangana, men have the customary right to own land. A large proportion of both women and men in the villages covered by our study justified this custom in the name of patrilocality of marriage i.e. that a son would look after his parents in their old age, while a daughter would be sent away to another place after her marriage, and therefore would not be able to support her parents. Further, if a girl or woman made a legal claim to her share of inheritance or land, this would be likely to result in a conflict with her brother.

In the course of several collective discussions in Karnataka and Telangana, we noted that a number of women preferred to have their daughters inherit land but that their sons would not allow such transfers. Daughters were therefore systematically discouraged from any claims-making to land. Moreover, the earlier practice of giving a portion of land to girls as part of their dowries in Telangana



SHG leaders in Village Gurthur, Warangal, Telangana



has declined over the years as cash is now preferred. In Somaram village, several women said in a focus group discussion “We do not ask for our share of land. What’s the point? Even if we ask, they will not give us any land whatsoever”. Such opinions were echoed by women of other villages in both states: they maintained that it is the son who inherits land since social norms and traditions do not allow for a girl to inherit land. Nonetheless, some women have reportedly claimed their right to inherit land. The Sarpanch (the head of the village council) of Gurthur village in Telangana narrated a recent case in which five daughters joined forces against one brother to claim their individual shares of land. In the court case, the six siblings (5 daughters and 1 brother) were each awarded an equal share from the total land area of 3.2 acres.

Surprisingly enough, in our collective and individual discussions in Karnataka and Telangana, a significant number of women and men explicitly voiced their opinions in favour of girls and women receiving their share of ancestral land. There was some difference between the genders in terms of the reasons given. Women maintained that they should get land as ‘women are equal to men’ and because land ownership results in greater strength, enhanced confidence and an increased ability to make decisions. Further, a woman village officer in Somaram said in an interview, “land ownership by women substantially reduces violence against women”. However, a number of women simultaneously acknowledged that in the given system of male dominance and women’s inadequate knowledge of land and revenue affairs, many women find it difficult to manage land on their own and to protect their fields from the land-grabbers who could be both within their families or individuals in their communities. On a somewhat different track, a number of male village leaders affirmed that women should get their share of land because such entitlement would enable women to more efficiently and effectively manage household resources and the well-being and education of children; unlike men, women would not risk their land and household assets by drinking and gambling. A male ward member of Gurthur village clearly said, “If land and assets are in women’s names, their voices will matter as it may bring equality within the household and increase nutrition and well-being of all family members”. In a focus group discussion in Karnataka, men reflected in agreement with each other that when women own land, they can manage it better and the income from land also increases. Women’s land ownership also reduces domestic violence, so it would be a good practice to give land to women.

However, we also heard from several men in the same villages that women should not get a share in land, because their dowry forms their share of parental property. These men opined that if women were given land, they were “likely to become selfish and create problems in the marital household”. These responses



represent both the men's opposition to women's increased economic agency as well as their perception of this as a threat or potential threat to patriarchal norms which emphasise male control on land and property. However there seemed to be some agreement between men and women on the quantum of women's work in agricultural production, which is reported to be over 70 percent in Telangana and 80-85 percent in Karnataka. It was further acknowledged that while women have gained an 'equitable voice' in decision-making regarding land use, sowing and planting of crops and the sale of the produce, and are now able to influence decisions, the final decision in the case of a difference of opinion would be taken by men, particularly where the sale or purchase of land and expensive agricultural equipment was involved. However, if a husband was noticed to be alcoholic, the village elders (all men) would force the husband to transfer his land to his wife's name (based on interview with the ward member of Gurthur village).

There were three points of general agreement between women and men that emerged during our discussions in the field. First, there were complaints about the poor quality of land that was allocated by the government to the women; that the transfer of wasteland in the woman's names was not going to be of much use in either meeting the subsistence needs of the household or accomplishing the empowerment of women. Secondly, there is gender discrimination in land and revenue administration. It was pointed out by the (male) Sarpanch of Somaram village, "All the village revenue officers are men. So women do not feel comfortable in approaching the revenue office. If some of the officers were female, then women would feel more comfortable to go to the revenue office. Besides, the male revenue officers do not listen to women, their problems are not heard." Likewise, in a focus-group discussion in Gurthur village, several women said, "The land revenue system is anti-women and anti-poor. Work is done only after the bribe is given. As women have limited knowledge of land and revenue administration, and they have no money at their disposal so their plea is not heard". When faced with land-related problems, women were more likely to seek help from the panchayat and village elders.

Third, everyone agreed on increased mobility and enhanced awareness of women in the last 10-12 years. And these were largely seen as a result of women's land ownership. In collective discussions with women from villages in Karnataka and Telangana, many participants reiterated that after women have land in their names, they tend to assert their rights and also engage in negotiations with husbands and other family members; further they could "now withstand any type of domestic violence". Likewise, many men maintained that one result of women's land ownership was seen in increased awareness among women as well as an increase in their status within the community: "Now women can participate in community

meetings and are more assertive in articulating their arguments. Moreover, in case of a dispute between husband and wife, now the woman has the confidence that she could provide for the household and take care of children's education" (interview with a male paralegal worker in Somaram village).

The opinions about the effect of women's land ownership on the reduction of gender-based violence were divided. While a majority of the women interviewed categorically stated that owning land resulted in decreased violence against women, there were others who remarked that violence against women could actually increase if a woman had land in her name: her husband and in-laws could pressure her to transfer her land to her husband. However, we did not encounter any cases that were cited as an evidence of this phenomenon. Significantly, a very large number of men in their individual interviews explicitly stated that the transfer of land to women had reduced both domestic and social violence against the women in question. The importance of organisational support – from SHGs and other rural women's organizations such as Mahila Samakhyas – in case of physical and sexual attacks on women was acknowledged by both women and men; these organisations seemed to play an important role in both counselling and countering violent husbands and others in society.

Surprisingly, the matrilineal society of the Khasi people in Meghalaya appeared to harbour disagreement between women and men on gendered roles and responsibilities in production and land relations. In our focus group discussions and individual interviews, most women said that the matrilineal system provides lineage and land ownership rights to women, thus elevating their position within the home and outside. The responses were mixed as to who makes decisions with regard to land and assets. Landowning women said that they made production-related decisions in the household in consultation with the khatduh. Women from landless households said that it was largely their maternal uncles (the mother's brother) and husbands who were the decision-makers. Some of these women also narrated their experiences of respect and gender-egalitarian relations within households and communities, and maintained that even though they belonged to landless households, women in their social system occupied a much better position than women in the patriarchal societies that dominate the rest of the country. They said women in Meghalaya had freedom of mobility and access to public places as well as markets and girls are encouraged to pursue higher education. The problem, however, is that men control decision-making about community affairs and common land, while village governance bodies such as dorbars are all-male institutions.

Men in general did not see any advantages attached to being a man in a matrilineal society. A number of men in the focus group discussions were in favour of changing the matrilineal system to a patrilineal one where "a man will be the

head of household and a woman will be the heart of the household” (interview with Keith Pariat, who about 15 years ago launched a movement in Shillong aimed at changing the system to a patrilineal one). There were some men who resented the fact that they have to do a lot of housework, including fetching water and wood fuel, while women go to the markets. These men further argued that having land in a man’s name would also make it easier for them to access credit to start a business and would make men more responsible for the safety of children and women. In case of domestic violence, a woman would have the right to return to her parental home and support herself and her children through alimony until she married again. Some of these men either supported or directly engaged with the Syngkhong Rympei Thymmai (SRT), a campaign to change the present matrilineal system to a patrilineal one among the Khasi people. If the social system is changed then men would be the decision-makers, providers, producers and protectors of the family.

Many women and a minority of men, on the other hand, said that the outside culture of patriarchy was corrupting the Khasi society. Most women in the focus group discussions and individual interviews stated that they were “worried about” the rising voices of men in favour of patriarchy. Further, many of them said that they would fight to protect the matrilineal system and would never allow it to change. Women’s active efforts at disallowing any possible change in the Khasi system included, according to some leaders (such as Keith Pariat), 60-70 women armed with knives chasing out participants at a public meeting advocating for the change to a patrilineal system.

Regarding the question of gender-based violence, a number of landowning women said that it happens when a woman does not accord respect to her husband and calls him irresponsible; it could also happen when a man is alcoholic and/or a drug user. Such violence usually occurs in the form of verbal abuse, and physical violence was reported to be rare. A landless woman in Jongsha village narrated a five-year-old incident of abuse she was at the receiving end of from her former partner or husband: “he did not hit me but used verbal abuse and isolated me so that I would not be able to seek any help from the neighbours. He repeatedly threatened me that he would sit naked in the house so that nobody would be able to visit me”. She further narrated her experience of sexual abuse by this ex-husband/ex-partner, who had also threatened her to take her property document and transfer ownership to himself. Finally, with the support of her family and friends, she was able to free herself from his grip.

In a focus group discussion with women in Mawpun village, a number of them said that some women of the area had faced verbal abuse from their partners/ husbands, but they were not aware of any incidents of sexual or physical abuse. There were also other women who said that physical violence was likely to occur if

women did not own any land or property. In a case where the partner had abandoned the woman or the household, it was said that her landlessness was the reason for his action. Upon further reflection, some women stated that landowning women too could face physical violence, but the fact that they own land gives them the confidence to fight for their right to a life with dignity. The women concluded the discussion by saying that in stopping gender-based violence of any type (physical, sexual, verbal) the key factor is the women's ownership of land.



The countryside of Meghalaya

## 8. An Appraisal of Change in Gender-based Violence

Women's vulnerability to violence is related to their general vulnerability in an economic and social system where social arrangements and norms do not permit for their independent existence or dignity. The difference with regard to gender-based violence perpetrated in patriarchal social systems (such as those in Karnataka and Telangana) and matrilineal systems (such as that of Meghalaya) shows that the extent of gender-based violence is directly related to the socio-economic system in which it occurs. Furthermore, women's right to ownership of land certainly results in mitigating gender-based violence both in domestic and in public spheres.

We noted in numerous civil society discourses that community perceptions are given weight in outlining the plans of action, even though these reflect social norms and values that tend to overlook the persistence gender inequalities in ownership rights to land and women's marginality in economic and political governance. With regard to community goods and common properties, an alternative to individual titling to land and other assets may be collective control and management by either women's groups or community bodies with adequate representation of women in these bodies. Further, it needs to be ensured that such common assets can only be converted to new use with free, prior and informed consent of the women in the community.

Ownership is a much more dynamic concept, since it refers not just to what an individual holds in her or his name, but also to what that individual becomes as a consequence of the ownership, i.e., the capabilities that are developed through asset management and claims-making to the right of ownership itself. Ownership of land enables women to cope with gender-based violence and deal with institutions, social structures of power and gender norms. On the one hand, women's land ownership enhances their ability to resist violence both within the home and outside, and on the other hand, it diminishes the hold of social norms on women. The ownership of land, then, refers not just to the legal or customary title to a piece of land, but also the resultant ability of an individual to manage and become resilient to shocks of violence. The concept of resilience is related to the notion that a struggle to overcome vulnerability is necessary to change things. Women in this case have refused to submit to vulnerability caused by the prevalence of gender-based violence and patriarchal institutional structures which introduce, reinforce and perpetuate such

violence. However, there is a need for a dynamic analysis of land ownership by women and the resulting creation of multi-dimensional capabilities.

The manner in which access to land ownership is determined is a matter of political economy, i.e., social and gender relations and the structures of power and domination. This political economy fundamentally determines the extent of decrease or increase in women's vulnerability to gender-based violence. Thus, changing these political and economic structures, including the norms and rules of social functioning, is an important part of policy formulation and implementation.

Women's access to land ownership is a matter of addressing the existing political economy, of changing women's position in society based on the gender- ethnicity- and caste-specific power relations that have persisted over time. These factors are also related to the national economy, the position of different states within the national economy as well as the relationship between the national and global economies (UNDP, 2014 b).

We noted meaningful differences in gender-based violence and women's resilience between the patriarchal social systems of Karnataka and Telangana and the matrilineal social system of Meghalaya. These patterns of difference in the three major forms of gender-based violence (physical, verbal and sexual) and women's resilience differ across the two kinds of political economy described. This is seen in the social positioning of women across the three states and in the difference between the vulnerability and resilience of landowning and landless women. For example, landless women, unlike landowning women in all the three states, were not keen on seeking help from law enforcement agencies. Also, we did not find a single case of son preference in the matrilineal society of Meghalaya; women here would also readily seek help from the neighbours and parental families, in case of physical abuse and/ or sexual attacks.

As we noted above, land ownership by itself does not lessen the incidence of violence against women or create resilience to gender-based violence. It does give rise to a broader concept of women's economic empowerment, enabling women with increased bargaining power in the home to resist the perennial and structural forms of gender-based violence, as well as to adapt to risks and threatening situations. This, in turn, enables women to make economic decisions and claim equal access to land and control over crops and agricultural produce. With land in their names, women use non-cooperation to control the threat of violence within their homes, as was noted in a case study of Haryana (Chowdhury, 2011). Chowdhury notes that some women who inherited land in their own names threaten to move out of their marital homes and take their land with them when faced with physical violence at the hands of their husbands.

In all the three states we studied, landless women shared a key aspiration: to

own land in order that they might lead lives with dignity and enjoy freedom from violence. As noted elsewhere (Kelkar, 2007) rural women define their dignity in terms of an existence with independent control over land/assets and freedom from patriarchal social norms. They aspire to be economically empowered through owning their own land and would not want their daughters to live lives of dependency and subjugation. Such aspirations on the part of landless women reflect their hope for the future and in turn lead to the creation of new needs for productive assets and the knowledge to manage such assets. This is likely to bring forth change in the economic and social base of existing resources and capabilities. Importantly, in the case of Meghalaya, where customary laws and practices allow women to inherit land and property, there appears to be social acceptance of women's control over land and property and cultural norms do not dictate women's economic dependence on men; further, both women and men have limited tolerance for gender- based violence.

We also found that the ownership of land gives women a higher sense of self-esteem. The one sentence that we repeatedly noted in discussions with the women we interviews was: "I am the breadwinner too; I have land in my name". In narrating their experiences of land ownership and the effects of this on well-being, women relayed that a woman's ownership of land was associated with greater respect in the household, the ability to visit her parents and other places without any need for approval from her husband or in-laws, decreased incidence of physical violence, increased voice in financial decision-making and greater autonomy in management of land, crops and the produce. Women also reported a decrease in violence in public places and spoke of their self-confidence in accessing local government offices and the police.

All is not well, however. The majority of landowning women in Karnataka and Telangana reported that the exercise of male authority was a routine experience and that they were at the receiving end of verbal abuse. Nonetheless, in almost every focus group discussion in the field, we were told stories of individual women who, when subjected to traumatic physical violence, countered such violence with the help of Self-Help-Group members. The impact of such groups in countering male violence can profoundly alter the way women are subjected to violence within the four walls of their homes, given the demeaning character (within patriarchal cultural norms) of physical violence when it is perpetrated by women upon a man. What is important in this regard is that the members of Self-Help-Groups provide women the organisational strength to resist male violence.

Economic dependence leads to vulnerability and vulnerability leads to violence. Those who are vulnerable are more likely to be subjected to gender-based violence, as is evident from a much higher incidence of gender-based violence among land-

less women as against landowning women in all states covered by the study.

Social respect for landowning women is another concurrent process in establishing the link between the women's land ownership and reduction in gender- based violence. There is a spiral relationship in ascending order between land ownership and capability, as may be seen by landowning women's greater participation in decision-making within the home and outside, their greater freedom of mobility, their increased participation in the market place, and their increased resilience to gender-based violence. This increased capability, alongside women's roles in field management and their participation in the marketplace in defiance of patriarchal controls, may act as deterrents to gender-based violence.



## **9. Conclusion: Increasing Women's Right to land/Property as a Means of Achieving freedom from Violence**

Women are vulnerable (hence more prone to gender-based violence) because they lack sufficient core capabilities: education, health, command over land and productive assets and personal security. This deficiency in women's core capabilities originates with and continues to be reinforced by social norms and institutions which have persisted over time (UNDP, 2014 b). In the preceding pages, we made an attempt to identify the relationship between two such core capabilities: namely, women's command over land and decreased violence in the home and outside.

There is, in general, a lack of data on women's ownership and management of land and related productive assets. This needs to be addressed by research-based evidence and analysis. Such research-based analysis should also pay attention to the changing gender relations and social norms through land distribution policies, laws and women's claims-making to productive assets. A change in women's favour in the economic sphere is likely to result in strengthening their position in non-economic spheres such as gender-based violence in the home and outside.

An important finding of this study suggests that gender equality in land ownership results in substantially decreasing violence against women and increasing their capability. With their unmediated right to own and manage land, women are enabled or enable themselves to rework cultural practices and legal measures for social and gender justice as well as their own empowerment to take care of their strategic interest and the well-being of children and other household members. More importantly, these landowning women pose a formidable threat to any kind of gender-based violence.

The relationship between women's ownership of land and gender-based violence is complex and the causal direction is not easily established without a context-specific and detailed research on the subject. Further research is needed to establish a bidirectional relationship between gender-based violence and women's economic empowerment with unmediated (not through the household or its head) ownership rights to land and productive assets. Such research is needed in order to understand how strengthening women's economic agency through secure ownership rights to

agricultural land and productive assets is likely to be most effective in addressing the persistence and prevalence of gender-based violence.

An important dimension of inequality across the globe is the inequality of women and girls, which is closely linked to their assetless position and their economic dependence on men and their households. Research shows that the capabilities of an individual are shaped by their dependence or lack of independence, which is often related to social and gender norms (Sen, 1999, World Economic Forum, 2013). These, in turn, define the roles and rights of women within the framework of intra-household gender relations. Any transgression or potential transgression of these norms tends to trigger gender-based violence, which further reinforces dependency and silence among women and girls. Hence, early interactions are needed through paralegal education in schools for young girls and boys to develop new gender norms and the rights-based sharing of land and property.

Further, what is needed is altering of cultural norms for women, Dalits and indigenous people. Changing the norms and social rules that uphold the sole right of men to own land is important so that women's land ownership and capability to manage land and its produce can increase. Attempts should be made to develop women's legal capabilities in claims-making in this regard.

In the current International Year of Monitoring and Evaluation, development efforts are required to negotiate with both government agencies and civil society organisations to monitor the implementation of laws related to 1) inheritance and property rights of women; and 2) safety and security of women and girls from violence in the home, streets, agricultural fields, transport and work places. These measures require the convergence of all the concerned government ministries (i.e., Home Affairs, Rural Development, Agriculture, Panchayati Raj, Energy and Transport) to introduce gender-responsive programs and to report (to each other and to civil society) what measures to end gender-based violence have been introduced and on the progress of these measures in private and public spheres.

The support of development partners is needed for both research and social practice, such as setting up civil society watch groups to see if 1) rural girls and women have developed the knowledge and legal capabilities to demand their rights to land and property; and 2) social networks and awareness development activities are conducted to render measures taken towards ensuring violence-free homes and public spaces more effective. As observed elsewhere (Kelkar, 2013) asset distribution is superior to income distribution. Significantly, asset distribution facilitates a restricting of gender relations in both domestic and public spheres. For asset ownership enhances bargaining strength and thereby the decision-making power of women, which in turn allows them to change the norms that control their freedom, voices and capability, and provides them autonomy of their own body and labour.

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