

# In Her Name?

Hema Swaminathan & Suchitra J. Y.  
Centre for Public Policy  
Indian Institute of Management Bangalore

*Presented at MAKAAM , Bengaluru  
August 20, 2015*

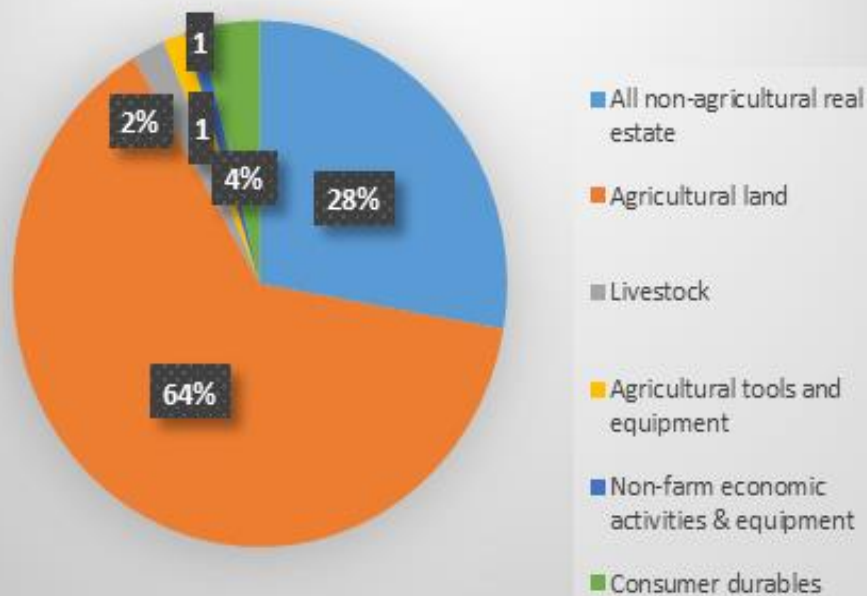
**The Gender Asset Gap Project**

# Data Sources

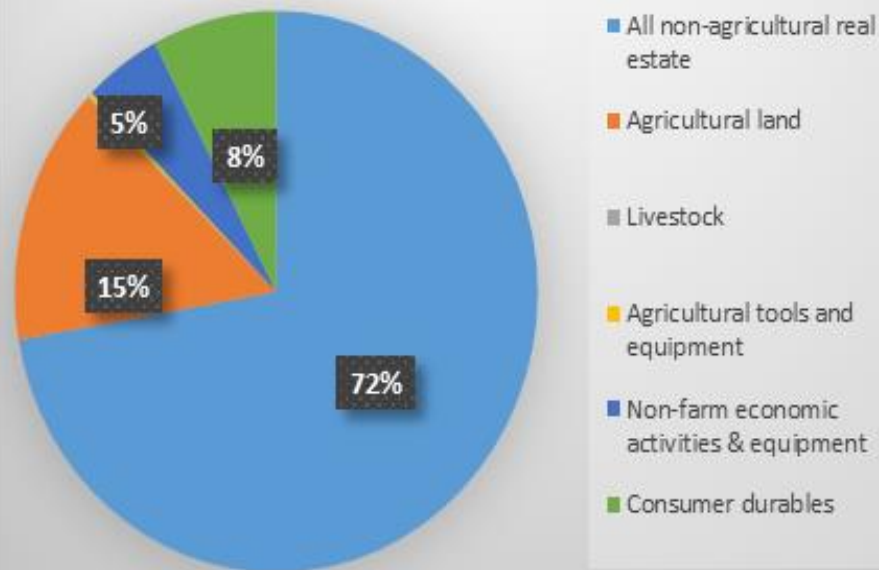
- Gender Asset Gap Project, and Karnataka Household Asset Survey (KHAS), 2010-11
- Bhoomi Database, Revenue Department, Government of Karnataka, 2012
- Agricultural Census, 2000-01, 2005-06, 2010-11
- India Human Development Survey, 2005-06, 2011-12

# Composition of Household Wealth, Karnataka (%), KHAS

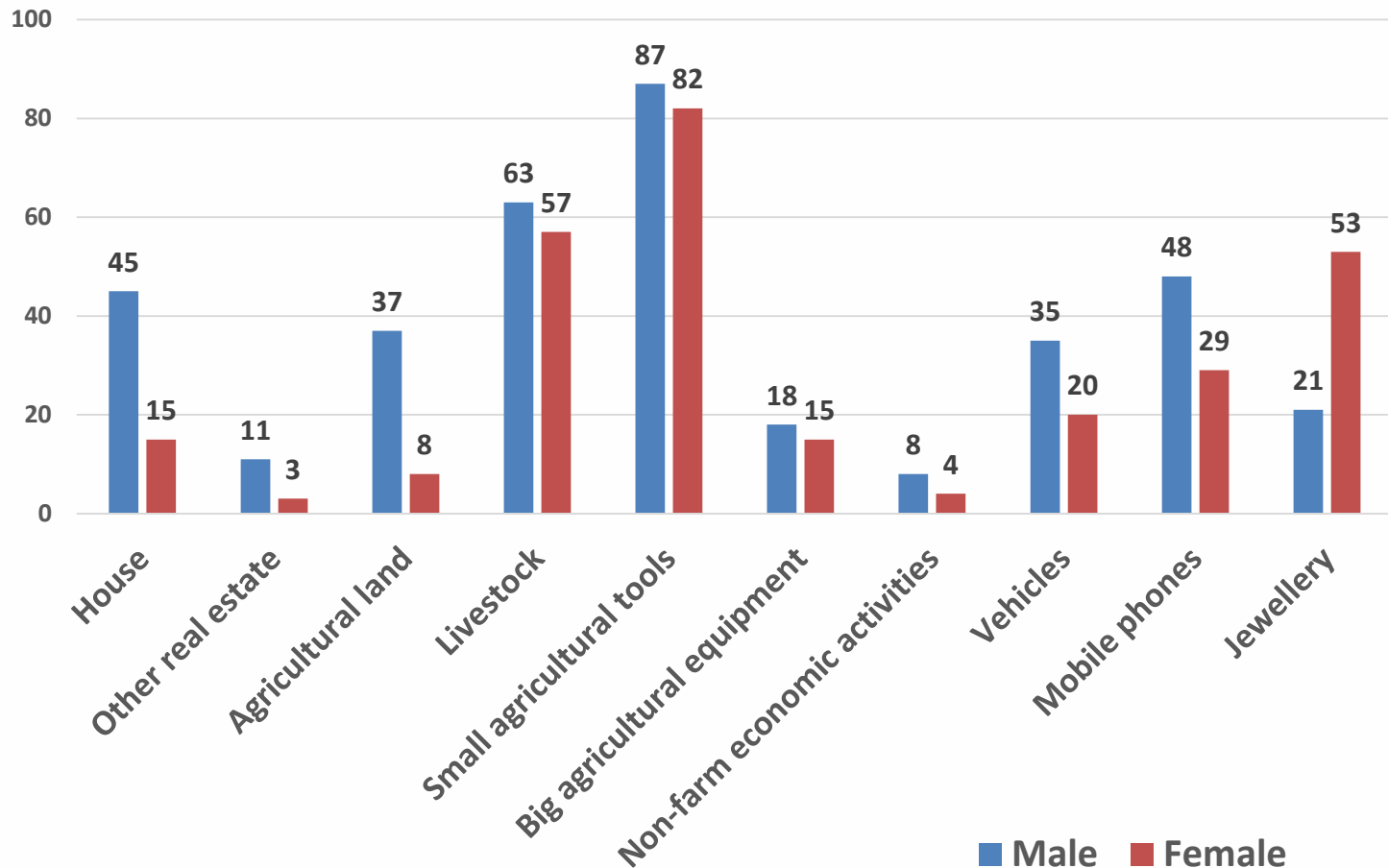
Rural (2010-11)



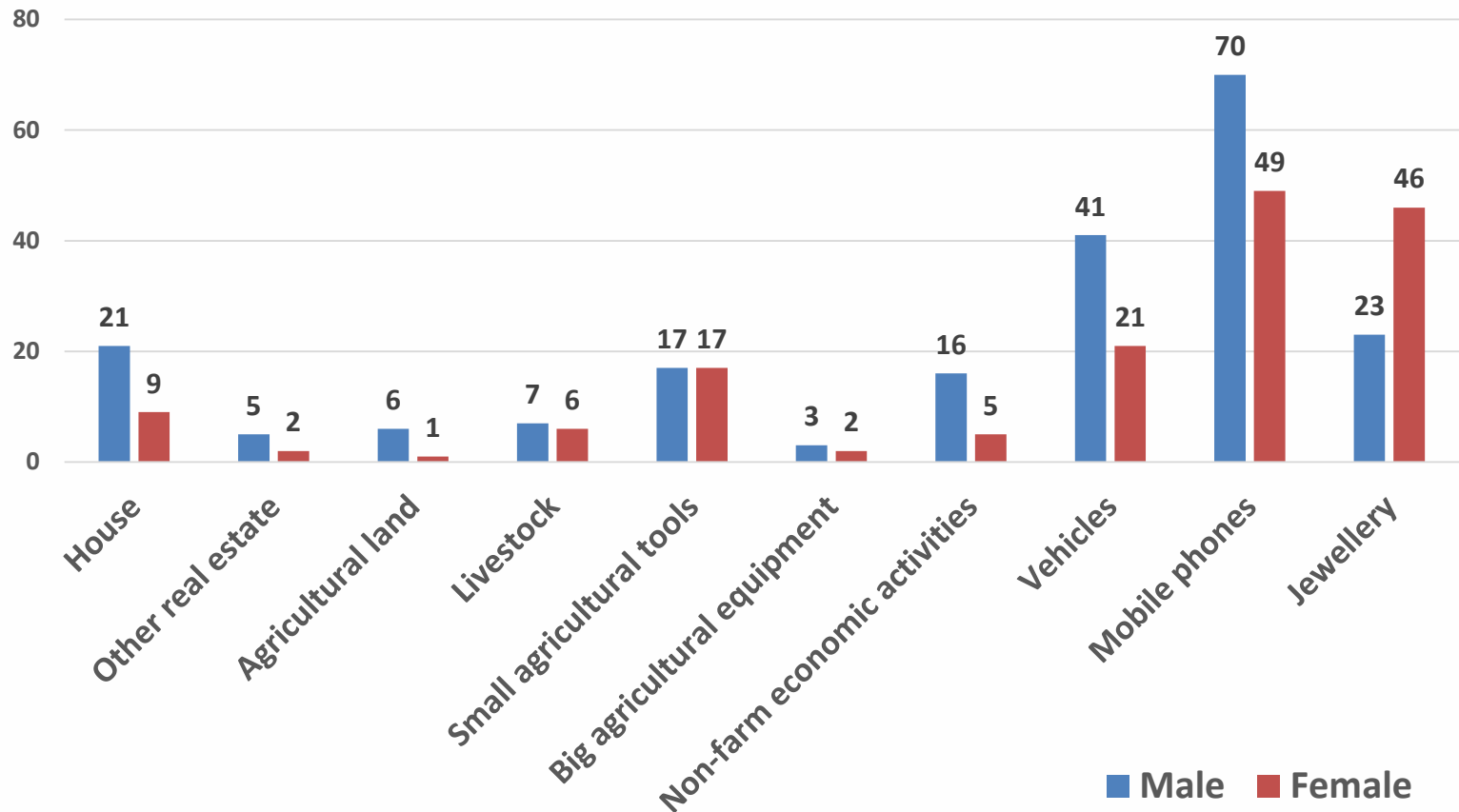
Urban (2010-11)



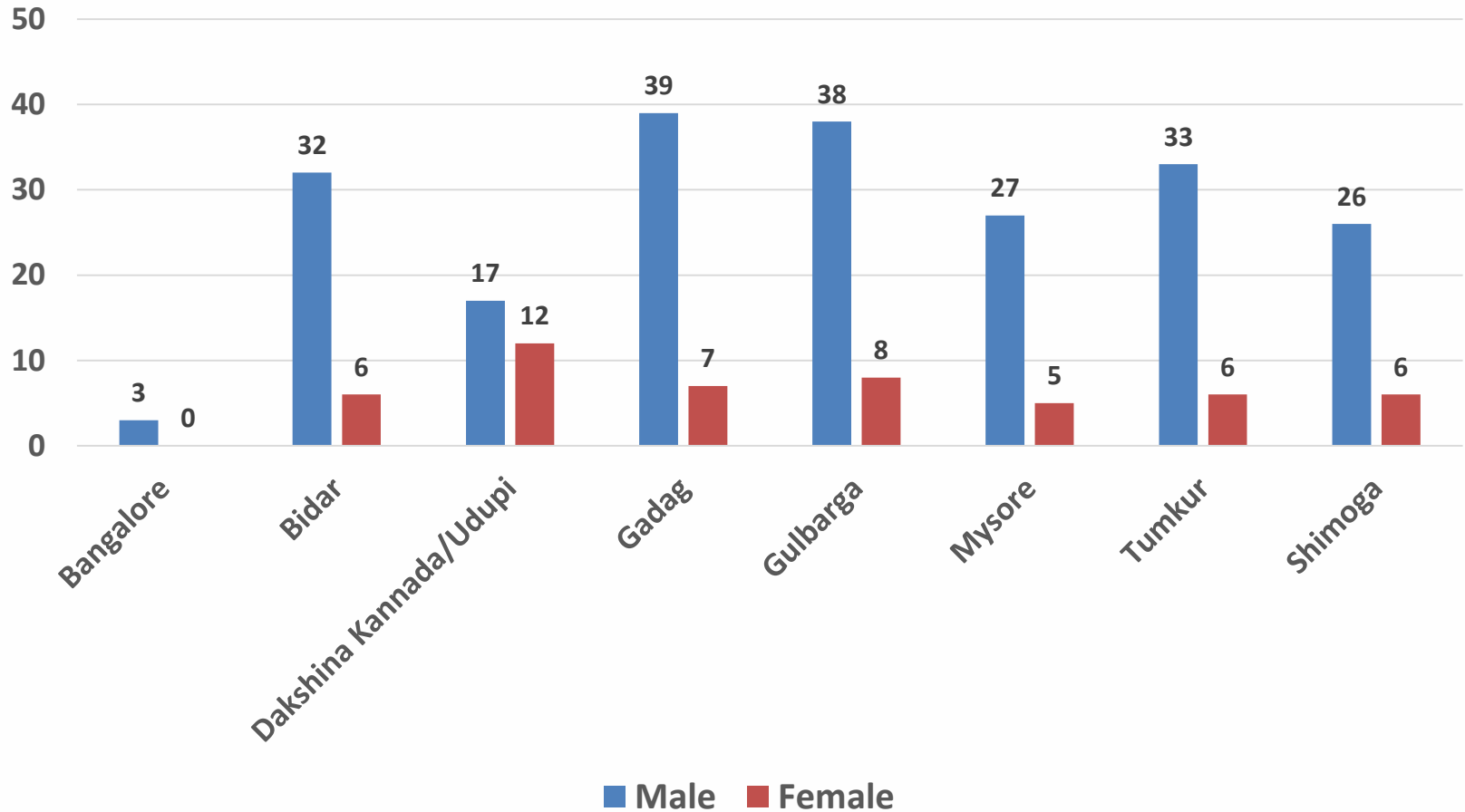
# Incidence of Asset Ownership by Sex, Karnataka Rural (%), KHAS



# Incidence of Asset Ownership by Sex, Karnataka Urban (%), KHAS

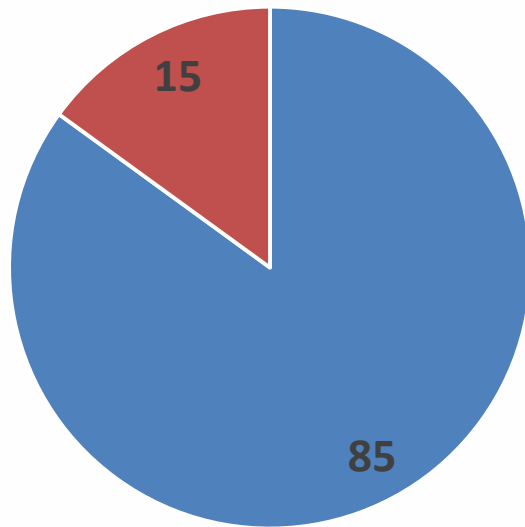


# Incidence of Ag. Land Ownership by Sex, Karnataka districts (%), KHAS



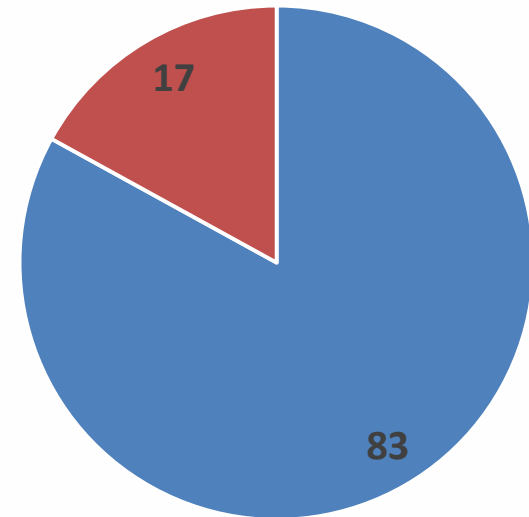
# Ag. Land Wealth Shares by Sex, Karnataka (%), KHAS

## Rural



■ Male ■ Female

## Urban



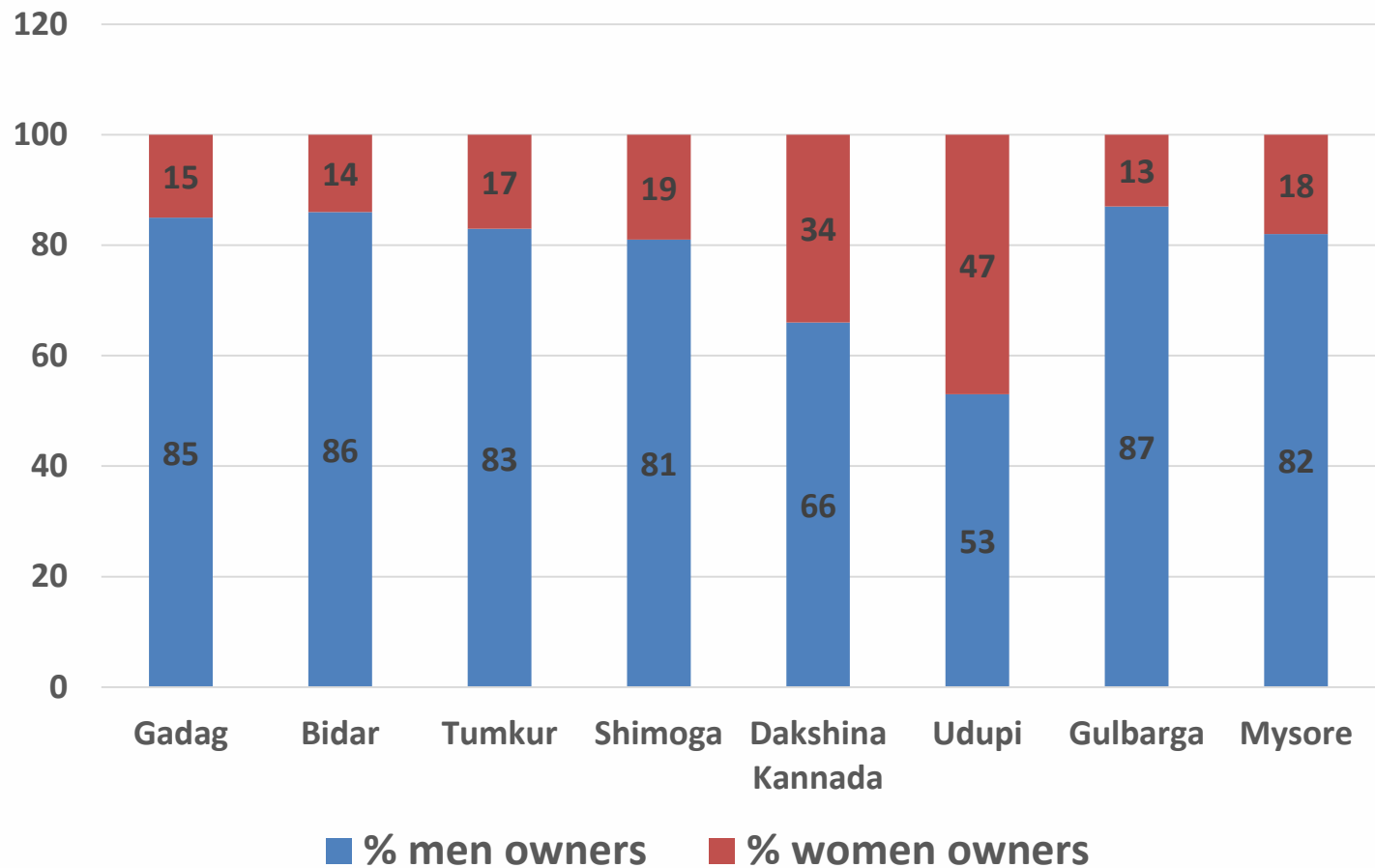
■ Male ■ Female

# Area Owned by Sex(%), KHAS

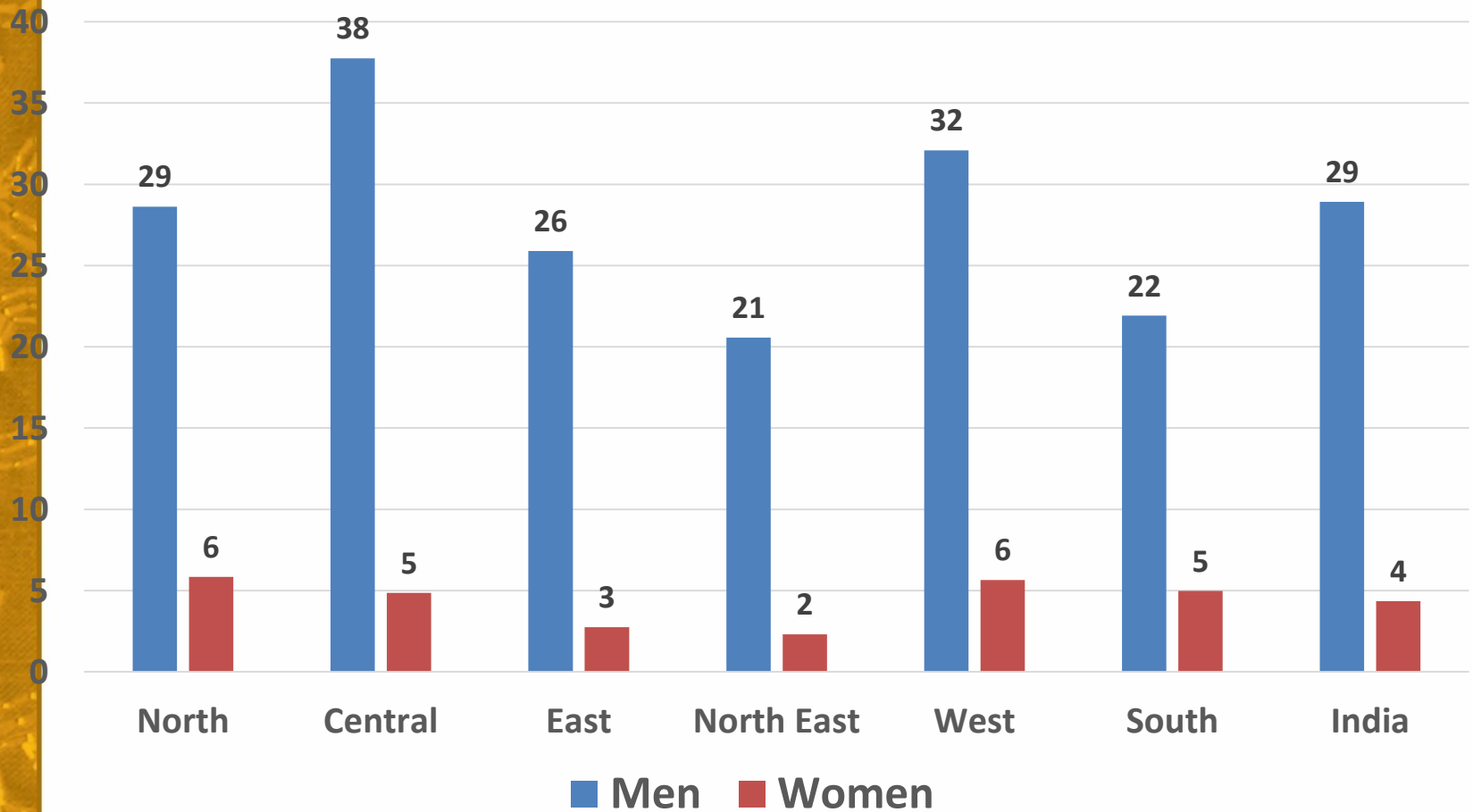
- 82.91% of total area owned by households is owned by adult males
  - 3.7 acres owned by the average adult male owner
  - 1.02 acres owned by the average adult male
- 17.09% is owned by adult females
  - 2.98 acres owned by the average adult female owner
  - 0.19 acres owned by the average adult female



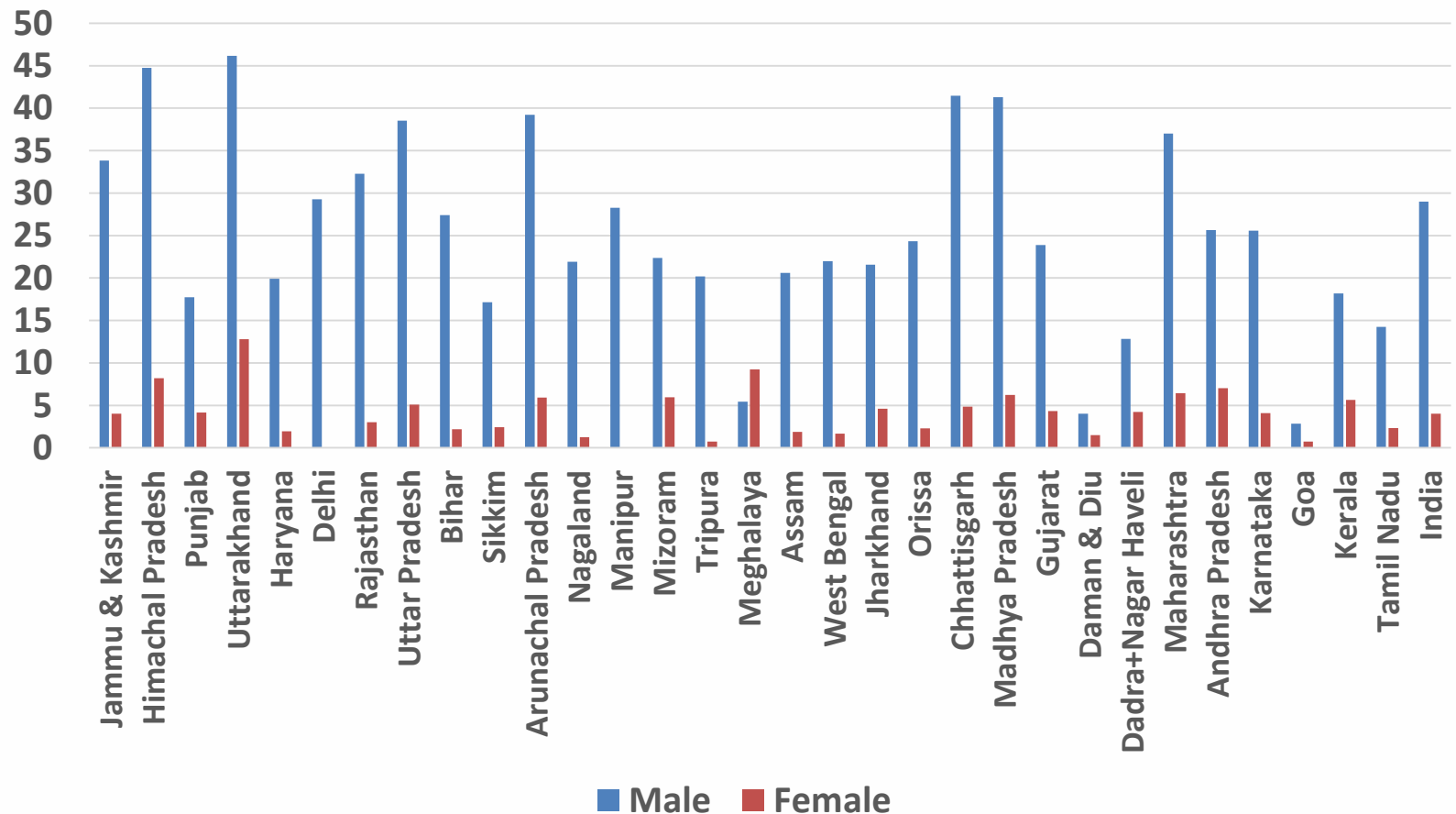
# Distribution of Ag. plots by Sex, Karnataka districts (%), Bhoomi



# Incidence of Agricultural Land Ownership by Sex, Rural India, IHDS 2011-12



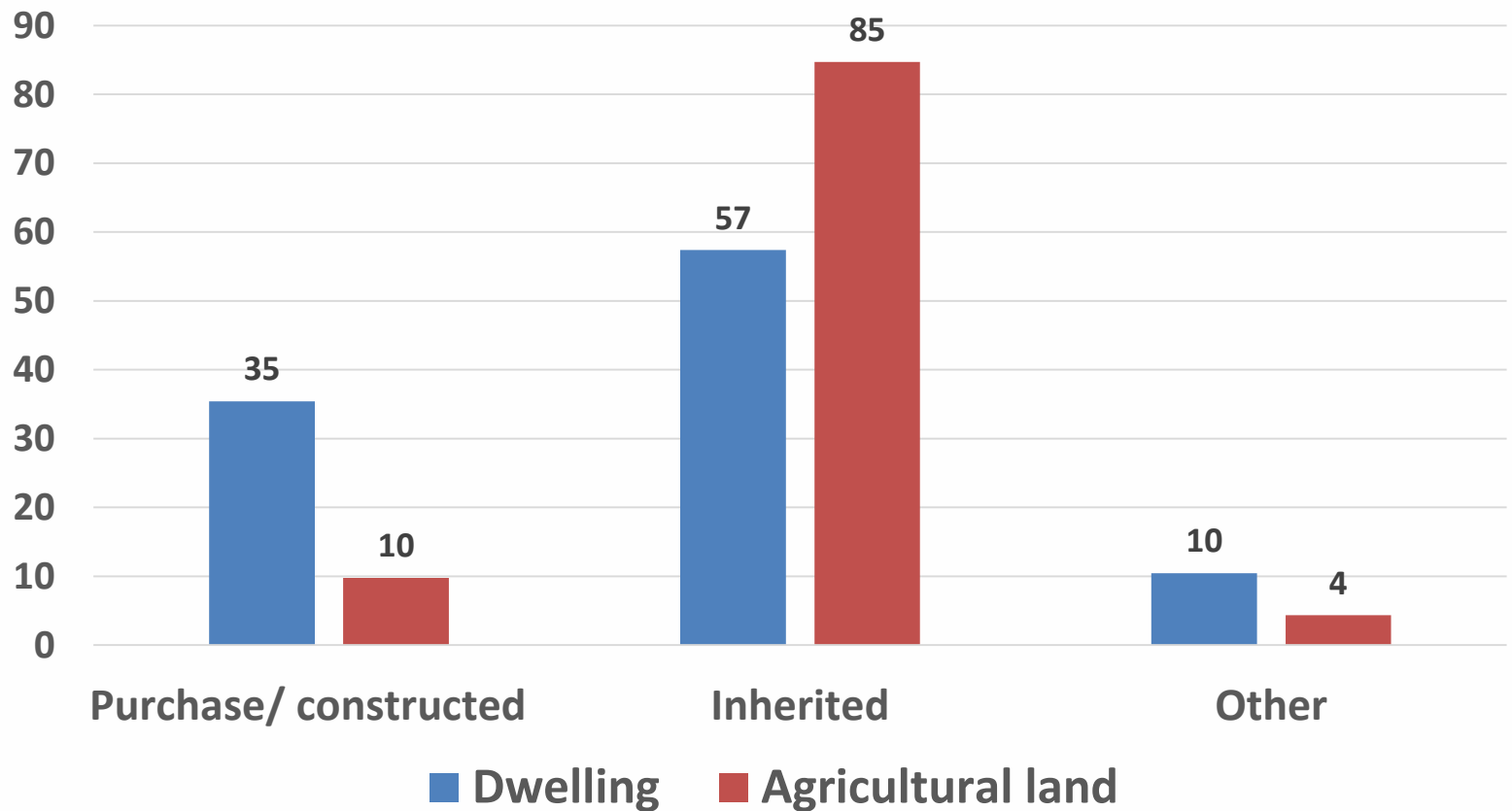
# Incidence of Agricultural Land Ownership by Sex, Rural India (States), IHDS 2011-12



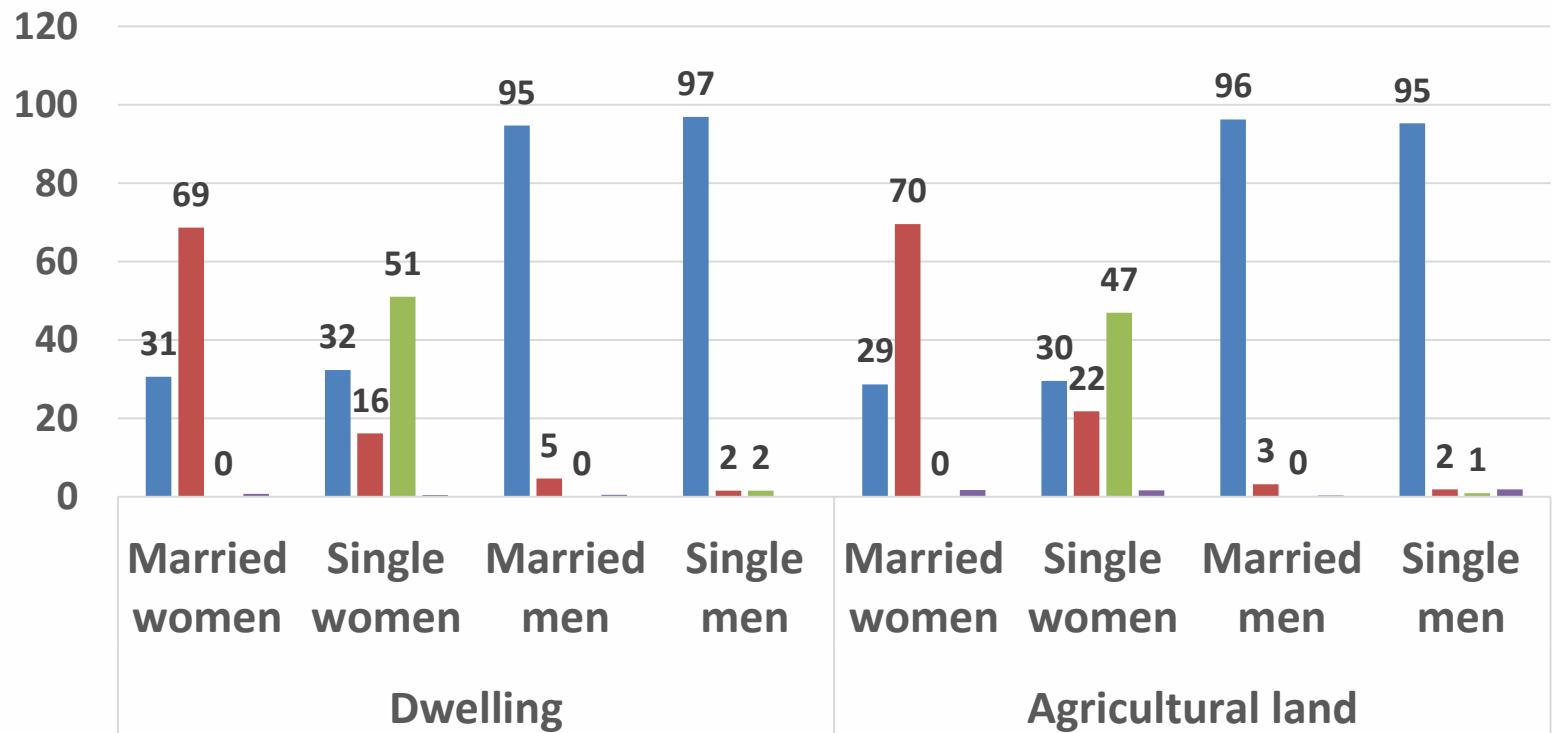
# How Do Men and Women Acquire Assets?

- Inheritance
- Asset markets
- Marriage
- Gifts and transfers
- Government programmes

# Incidence of Modes of Acquisition, Karnataka, KHAS



# Inheritance Patterns, Karnataka, KHAS

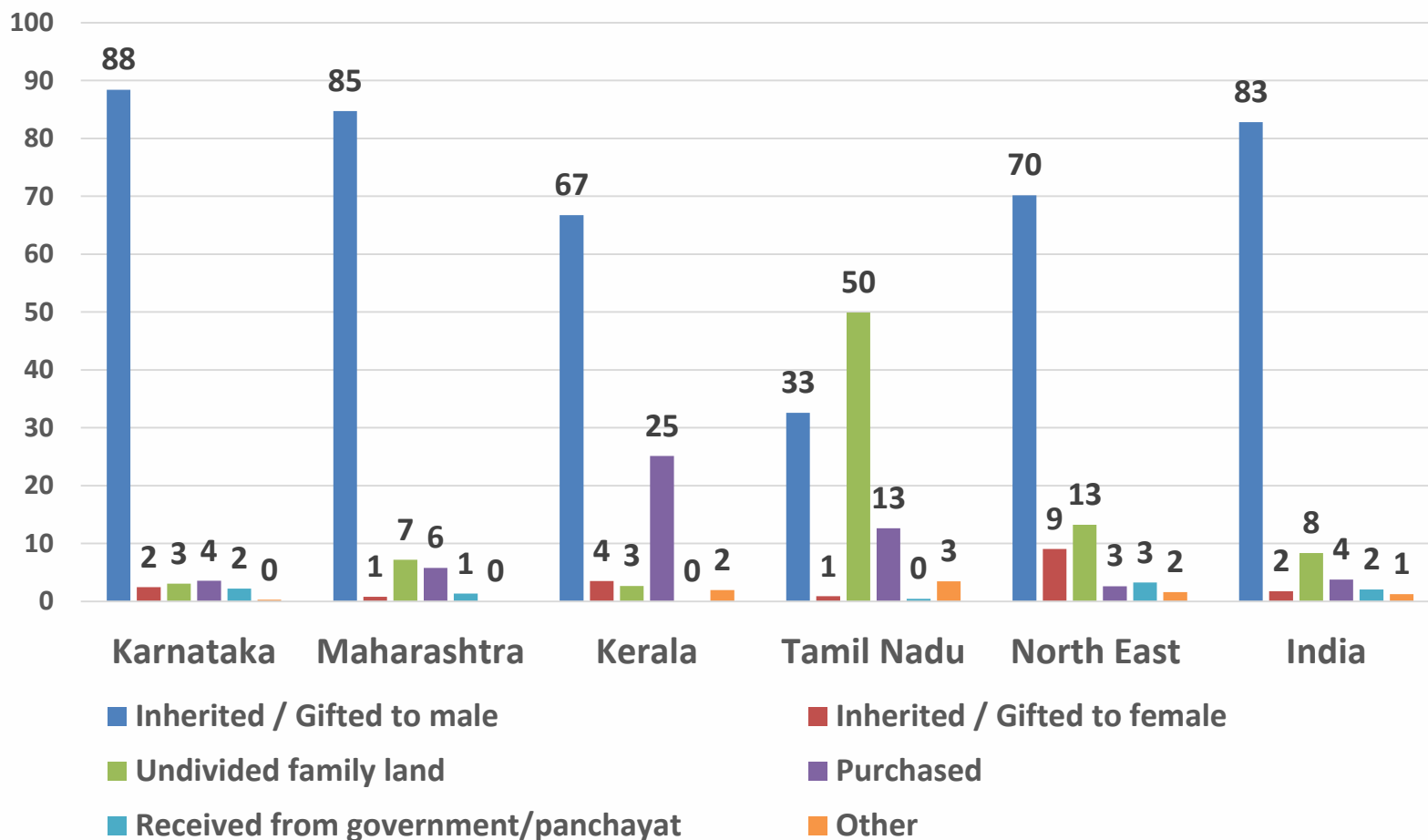


■ Natal inheritance of self

■ Natal inheritance of spouse

■ Inheritance upon death of spouse ■ Other

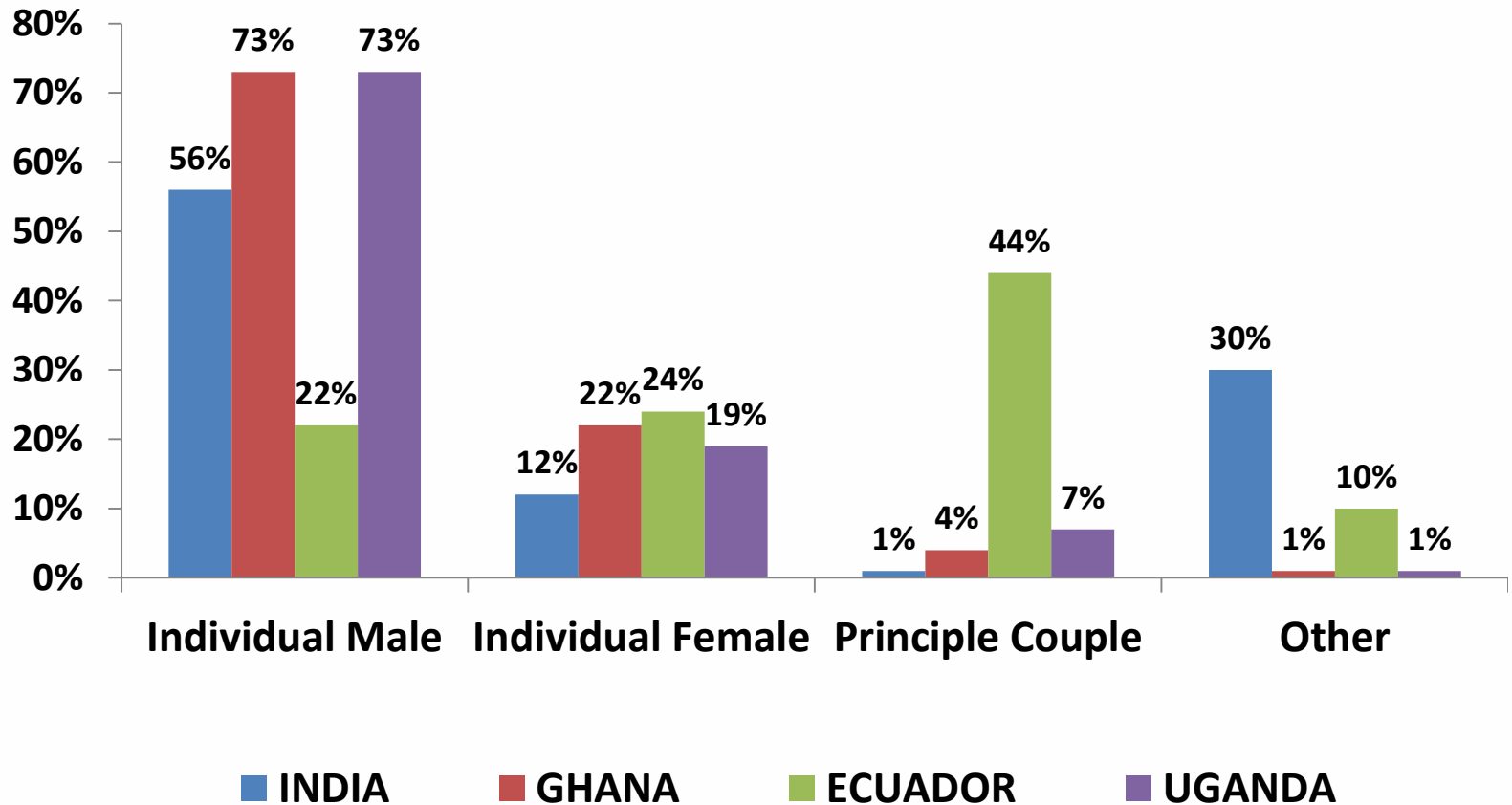
# Modes of Acquisition of Ag. Land, Rural India, IHDS 2011-12



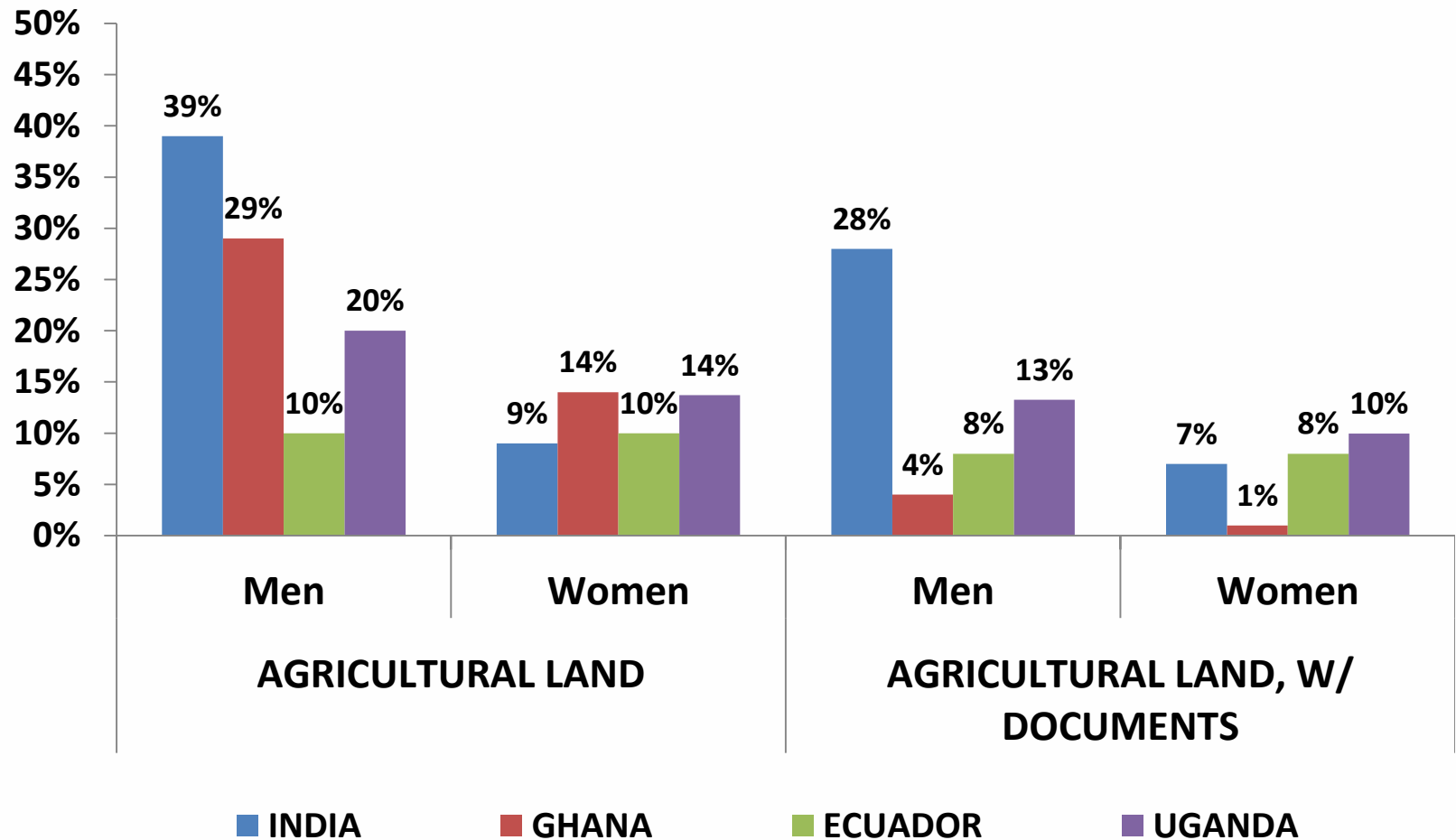
- Different channels of asset acquisition for men and women
  - Inheritance dominates, but men are favoured
- For women, marriage is an important means, but marital regime in India is not favourable
  - Separation of property; Property purchased prior to marriage and inherited remains your own
  - No concept of joint marital assets
  - Asset belongs to the person whose name appears on the document
  - When there is divorce the onus is on the woman to prove her contribution towards the acquisition of the asset to the court.



# Distribution of Ag. plots by Forms of Ownership, Gender Asset Gap Project

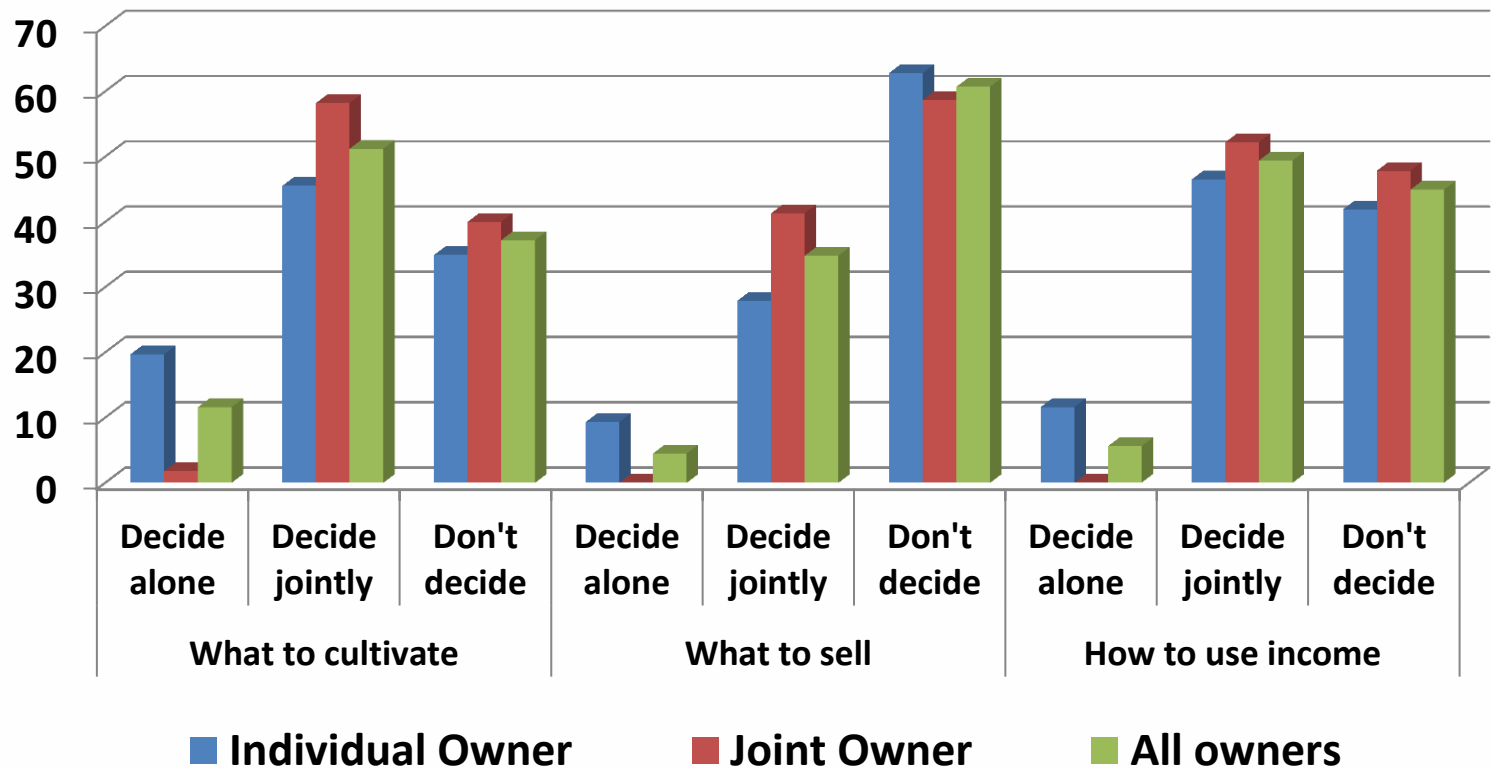


# Incidence of Ag. land Ownership by Sex, Gender Asset Gap Project



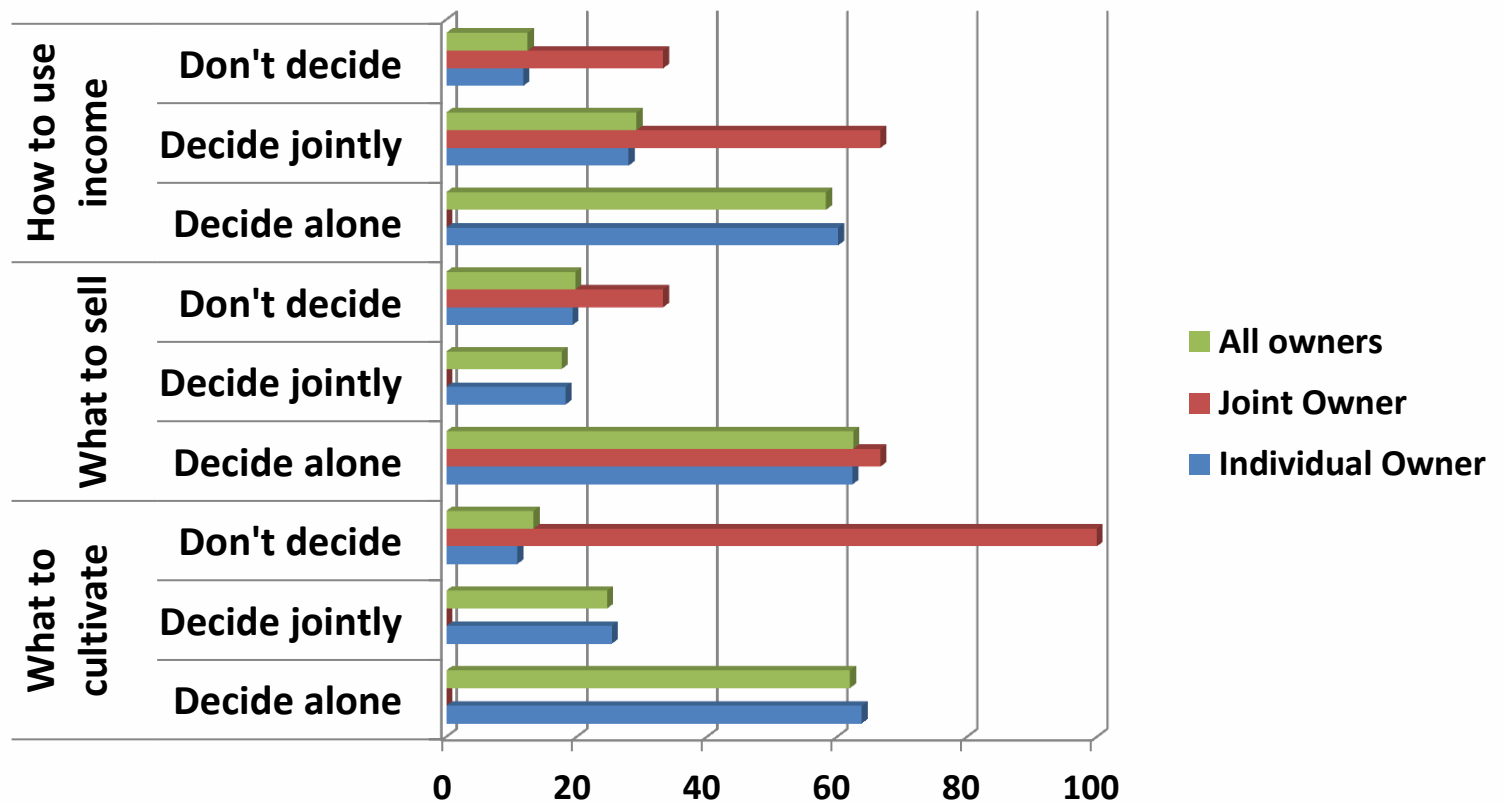
# Women Land Owners' Participation in Agricultural Decision-making, Karnataka (%), KHAS

## Married Women



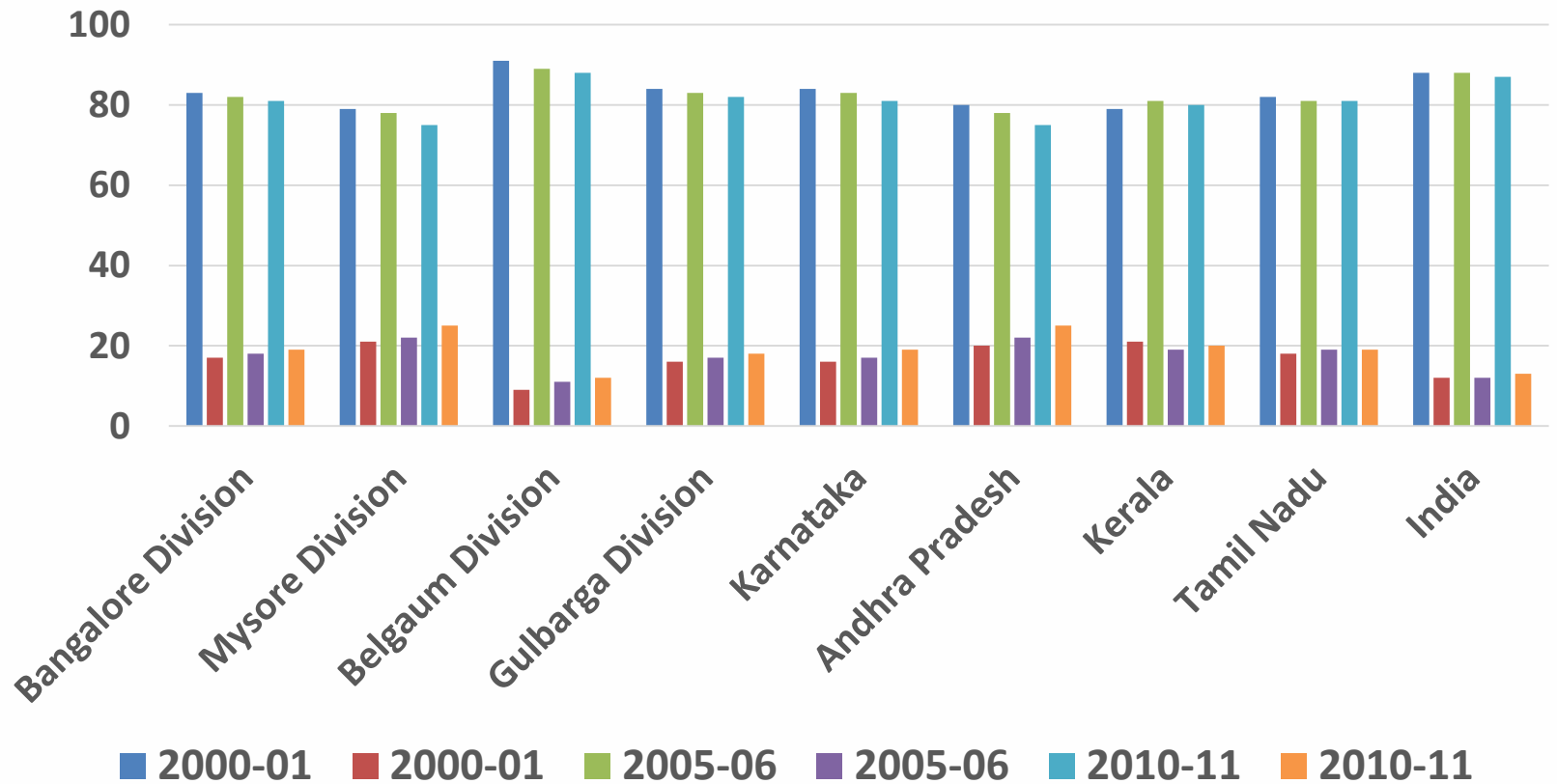
# Women Landowners' Participation in Agricultural Decision-making, Karnataka (%), KHAS

## Single Women



# Operational Land Holdings (Ag. Census)

## Distribution of holdings by sex of head of household



# Policy Initiatives

- Hindu Succession Amendment Act (2005)
- Housing programmes encourage registration in women's names
  - Incentives from state governments (New Delhi)
  - SBI women loans
- Amendment to Hindu Marriage Act and Special Marriages Act
  - Property division between spouses upon divorce

# Issues for Advocacy

- XII plan recommendations
  - Collect sex-disaggregated data
  - Update inheritance records, conduct separate camps for women
  - Identify single women, widows and if they have access to land, get it recorded
  - Mass media campaigns to increase awareness of HSAA (2005)

# Issues for Advocacy

- Some testamentary restrictions on willing away self-acquired property
- Work with men, women and communities to change perceptions regarding women's property rights
- Make women visible as farmers by ensuring extension workers talk to them, they approach banks for loans, encouraging participation in markets etc
- Differential interest rates or taxes (property taxes) or fees for women land owners
- Concept of joint marital assets – applicable on marriage, not divorce!
- Development of indicators on women's land or property ownership and enable some tracking mechanism



# Thank You

Project website: [www.genderassetgap.org](http://www.genderassetgap.org)

Email: [genderassetgap@gmail.com](mailto:genderassetgap@gmail.com)