

Asset Ownership by Women in India: Insights from NFHS Data

Ensuring gender equality and empowering women economically are imperative goals, yet numerous countries grapple with restrictions on women's property rights stemming from ingrained social norms and customs. The ownership of land and property not only empowers women but dually ensures income security, playing a pivotal role in affording them a meaningful voice in household decision-making. The absence of such rights often results in a diminished status for women within both familial and societal structures.

In recent years, global agreements have consistently emphasized the critical significance of women's land and property rights, as acknowledged by UN Women¹. The Beijing Platform for Action, for instance, unequivocally asserts the need for recognizing women's rights to inheritance and ownership of land and property. Furthermore, the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) reinforces this stance, particularly emphasizing the rights of rural women to equal treatment in land and agrarian reform processes.

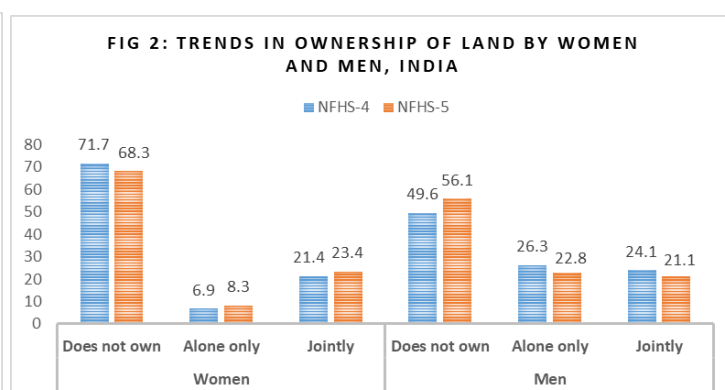
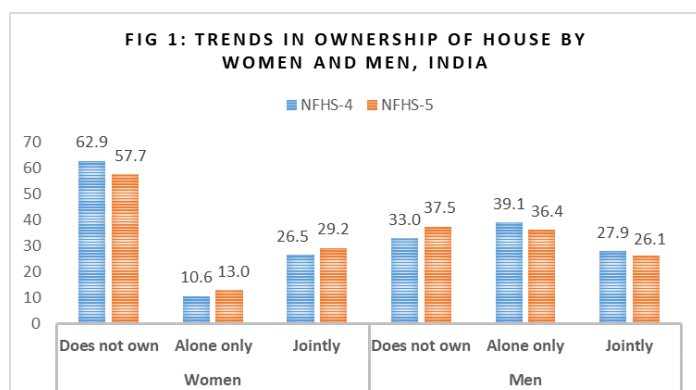
Women's property rights are integral to achieving the Millennium Development Goals, notably addressing Goal 1: eradicating extreme poverty and Goal 3: promoting gender equality. As underscored by international agreements, fostering women's empowerment through land and property ownership not only advances individual well-being but also contributes significantly to broader global aspirations for a more equitable and just society.

This analytical paper delves into women's empowerment concerning house and land ownership, as well as access to bank account and mobile phone in India utilizing data from fourth and fifth rounds of the National Family Health Surveys conducted in 2015-16 and 2019-21 respectively. The study focuses on specific questions in both women's and men's questionnaire related to property ownership.

The survey first poses a question regarding house ownership, 'Do you own this or any other house either alone or jointly with someone else?' and the responses are categorised as *Alone only*; *Jointly only*; *Both alone and jointly*; and finally, *does not own*. Although the responses were gathered for each of the four categories in the survey, the national and state reports present ownership by combining the codes and aggregated as owning a house or land 'either alone or jointly with someone else'. Similarly, a question on ownership of land (agricultural or non-agricultural) was asked. This report analyses the unit level data to obtain estimates of exclusive ownership of house and land property by women aged 15 – 49 years and men aged 15 – 54 years.

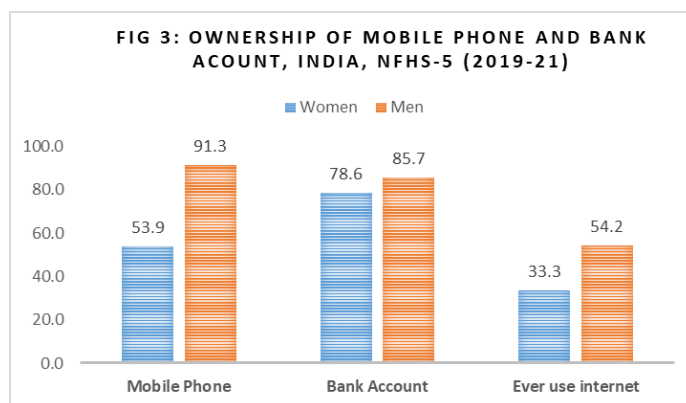
Trends

- Only 13% of women (15 – 49 years) in India owns a house alone, while another 29% owns it jointly with someone else (Fig 1). Owning land alone is even lower among women at 8.3% while another 23.4% own land jointly with someone else (Fig 2).
- The National Family Health Survey-5 (NFHS-5) indicates that more men as compared to women own property. Overall, 42.3% of women and 62.5% of men own a house, whereas 31.7% of women and 43.9% of men own land either alone or jointly with someone else.
- The exclusive ownership of a house by the women has gone up by around 3 percentage points from National Family Health Survey- 4 (NFHS-4), while the increase in exclusive land ownership among women has increased marginally, by one percentage points only in India.



¹ <https://asiapacific.unwomen.org/en/focus-areas/women-poverty-economics/women-s-land-property-rights>

- ◆ As per NFHS-5, only half of the women aged 15 – 49 years, that is 54% has access to a mobile phone which they can use themselves as compared to 91% of men. out of those who have access to mobile phones, use of internet is limited to one third of the women, as compared to half of the men (54%) (Fig 3).
- ◆ Seventy nine percent of women own a bank account. This higher percentage may be due to the Pradhan Mantri Jan-Dhan Yojana (PMJDY, which is the National Mission for Financial Inclusion to ensure access to financial services, namely, a basic savings and deposit accounts that do not have a requirement of maintaining any minimum balance. Among men in the same category, 86% have a bank account (Fig 3).



Differentials

Table 1 brings out socio-economic differentials in house, land, mobile phone ownership and having bank account among women in NFHS-5.

Land and House Ownership

- ◆ Higher proportion of women living in rural areas own a house either alone or jointly with someone else (45%) as compared to 37% of their urban counterparts. Similarly, ownership of land is also observed to be higher in rural areas (36%) while in urban areas (23%) possess the same.
- ◆ A slightly higher proportion of women with no level of schooling owns a house (51%) and land (39%) as compared to higher levels of schooling. This could be attributed to difference in education by place of residence as well as women in rural areas having relatively lower levels of schooling but owning a house or land.
- ◆ The ownership of assets by religious group indicates that those women other than those belonging to the Hindu, Muslim or Christian has higher percentage of ownership of house (51%), while the land ownership is slightly higher among Hindu women at 33%.
- ◆ Women belonging to scheduled tribes seems to have better ownership of both house and land (47% and 39% respectively) compared to those belonging to other caste categories.
- ◆ The variation in the ownership of house does not seem to vary much according to the household wealth quintile, with slightly higher percentage (45%) of women from lowest quintile owning house alone or jointly, compared to those from other quintiles which is in the range of 40 – 44%. On the other hand, around one third of the women from lowest, second and middle quintiles owns land either alone or jointly while this is slightly lower for those with higher quintiles (26 – 29%).

Table 1: Socio-economic Differentials in Ownership of House, Land, Mobile Phone and Bank Account (%), India, NFHS-5				
Background Characteristics	Own House (either alone or jointly)	Own Land (either alone or jointly)	Own Mobile Phone	Has Bank Account
Place of residence				
Urban	37.4	23.4	69.4	80.9
Rural	44.6	35.6	46.6	77.4
Age				
15 - 29	35.8	28.2	52.4	74.6
30- 39	45.7	33.6	61.6	82.5
40 - 49	52.0	37.1	48.1	82.3
Years of schooling				
No schooling	51.3	39.0	34.4	75.1
<7 years	41.9	31.1	45.8	74.1
8-9 years	37.5	29.2	48.4	74.5
10+years	39.5	29.1	71.0	84.4
Religion				
Hindu	42.6	32.6	53.8	79.3
Muslim	38.5	28.7	51.3	73.4
Christian	40.8	23.7	69.1	81.7
Other	51.2	29.7	58.4	80.5
Social categories				
SC	43.3	30.2	48.3	79.4
ST	47.0	39.0	39.9	75.0
OBC	44.9	33.8	54.6	79.7
None of them	36.2	27.9	65.0	78.1
Wealth Index				
Lowest	45.2	36.9	32.6	71.7
Second	43.6	35.0	41.6	76.6
Middle	42.7	32.0	51.1	79.4
Fourth	40.3	29.1	63.7	80.4
Highest	39.7	26.1	79.2	84.3
Total	42.3	31.7	53.9	78.6

Mobile Phone and Bank Account

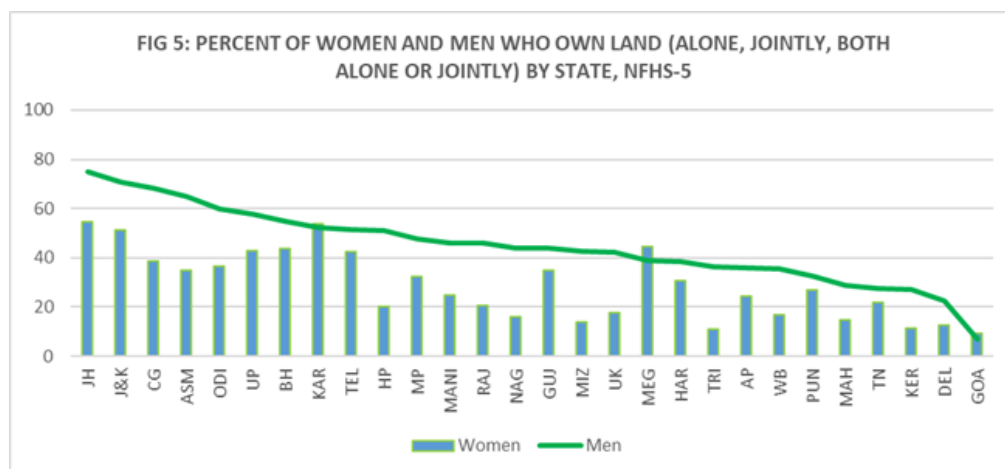
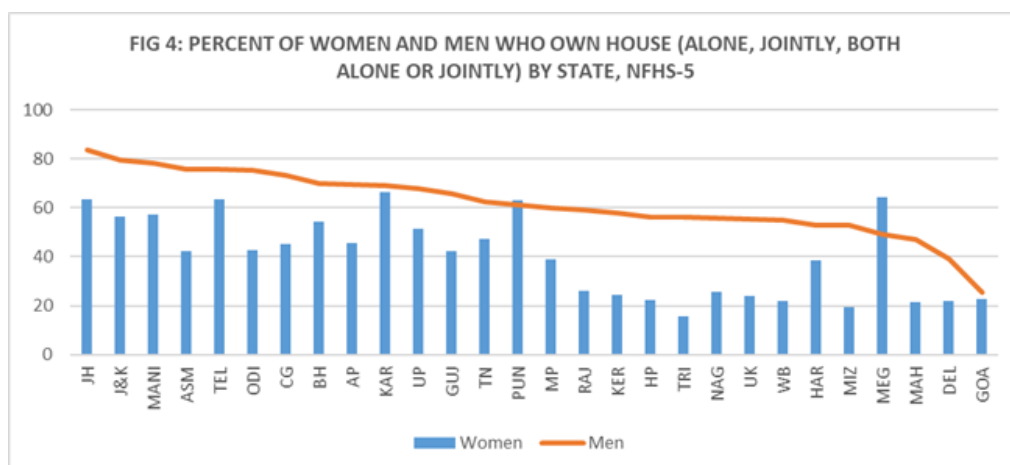
- ◆ Only 47% of women in rural areas own a mobile phone, while it is much higher at 69% in urban areas. Similarly, women with higher levels of schooling own mobile phone (71%) as compared to only 34% who receive no schooling. Christian women, women other than those belonging to Scheduled Caste (SC), Scheduled Tribe (ST) or Other Backward Classes (OBC) caste categories and from highest quintile enjoy a higher percentage of ownership of mobile phone.
- ◆ Younger women belonging to the Muslims community, Scheduled Tribes as well as women from lowest quintile have relatively lower coverage of bank account as per NFHS-5.

Differentials by State

The state-wise ownership of house and land by women and men is depicted in Fig 4 and 5 respectively.

Land and House Ownership

- ◆ There are five states where more than 60% of women own a house either alone or jointly with someone else and these are – Karnataka, Punjab, Telangana, Meghalaya, and Jharkhand (Fig 4).
- ◆ In another ten states the share of women owning house over 40% but less than 60%. Notably, these states include Gujarat, Tamil Nadu, Andhra Pradesh, Odisha, Uttar Pradesh, Bihar, Assam, Chhattisgarh, Manipur, and Jammu & Kashmir (J&K).
- ◆ As far as land ownership is concerned, only in seven states (Karnataka, Telangana, Meghalaya, Jharkhand, Uttar Pradesh, Bihar, and J&K) more than 40% of women own land alone or jointly with someone else, while in majority of states, including Kerala, Maharashtra, West Bengal, Uttarakhand, Rajasthan, Himachal Pradesh, Delhi, and Goa, it is less than 20% (Fig 5).
- ◆ Only in Karnataka, Goa and Meghalaya, the percentage share of land ownership among women and men are equal, while a wide gender gap exists in many of the other states.



Mobile Phone and Bank Account

- ◆ In terms of owning mobile phone, against the national average of 54%, more than 60% of women in fourteen states possess a mobile phone. These states include Goa, J&K, Kerala, Himachal Pradesh, Telangana, Delhi, Nagaland, Tamil Nadu, Karnataka, Punjab, Manipur, Mizoram, Uttarakhand, and Meghalaya (Fig 6).

- ◆ The lowest percentage of ownership of mobile phone among women are in Madhya Pradesh (38%) and Chhattisgarh (41%), while only around half of the women have mobile phone in the states of Bihar, West Bengal, Jharkhand, Gujarat, Rajasthan, Haryana, and Andhra Pradesh.
- ◆ A gender gap of 40 or more percentage points in the ownership of mobile phone is seen in seven states, which are Andhra Pradesh, Rajasthan, Haryana, Gujarat, Uttar Pradesh, Madhya Pradesh, and Chhattisgarh.
- ◆ Gender differentials of more than 10% points in terms of having bank account is observed in seven states which are Kerala, Telangana, Andhra Pradesh, Uttarakhand, Uttar Pradesh, West Bengal and Manipur. In the rest of the states however only a narrow gap exists in the same category (Fig 7).

