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Abstract: *This paper examines the effects of private property ownership on women based on a case study in Kathmandu, Nepal. The results show that a higher proportion of women property owners were better educated, had bank accounts and made household financial decisions, had voted in the most recent elections and were satisfied with their lives compared to women without any property. However, these two groups of women were not statistically different in their employment experience, use of contraceptives, and in their experience of domestic conflict.*

Keywords: property ownership, international, in-depth interviews, asset accumulation, gender empowerment

There is considerable interest in how assets affect the social and economic well being of women. Property ownership is seen as instrumental in increasing women's self-confidence, contribution to household decisions, control over their reproductive life, access to capital, and overall economic independence (Agarwal, 1994a; Blackden & Bhanu, 1999; UNDP, 1996; World Bank, 1999). Property ownership strengthens women's economic positions, empowers them and liberates them from abusive situations. Yet, empirical studies examining the role of property on the empowerment of women are few. This paper examines the relationship between women's private property ownership and their empowerment using primary data from a typical developing country, Nepal. The paper tackles the following questions: How are women with sole ownership of property different from women who do not own any property? Do women with property feel more empowered compared to those without property? Property ownership is used as a proxy for direct access to wealth and assets. Property in discussion generally appreciates in value over time and is in the form of home, land ownership or both. A woman may have accumulated this wealth over her lifetime from various sources including her private earnings, gifts, and inheritance.

Background

Longitudinal data indicate that women's status has improved on several indicators over the last 25 years (United Nations (UN), 1991; 2000). Data indicate that fertility and maternal mortality rates have declined, life expectancy has risen and literacy rates have increased in all regions of the world. Yet, women have a long way to go to enjoy equal rights and access to land, credit, education and natural resources. The 1980 Copenhagen Conference of the UN Decade for Women summarized the global situation of women as follows: "Women comprise, one half of the world's population, perform two-thirds of its work hours, yet officially account for only one third of the labor force world-wide, receive only 10 percent of the world's income, and own less than one percent of the world's property" (UN Report, 1980). Fifteen years later, the Human Development Report (HDR) of 1995 noted that women constitute 70 percent of the world's 1.3 billion poor and receive only 26 percent of the total earned income (UNDP, 1995). Women are almost universally under-represented in political and economic decision-making positions (UNDP, 1996). Women now account for nearly half of all HIV/AIDS cases, make up two-thirds of the world's 876 million illiterate, and hold only 14 percent of parliamentary positions (UN, 2000). Reducing gender inequality and empowering women continues to be a major challenge and must remain the central focus of social and economic development.

Scholars and advocates of social development have underscored the importance of increasing property ownership among women and the poor. Development economists have traditionally focused on poverty reduction by increasing an individual's real income. Recent development economists have defined poverty in terms of capability deprivation resulting in barriers to one's ability to accumulate or access a broad range of resources including income, assets, public services and facilities (Dereze & Sen, 1995; Sen, 1999). Economic development, focused primarily on income growth, does not clearly measure real opportunities and freedom of individuals to pursue issues that are important to them. Instead, expanding human capabilities has become the primary focus in affecting the lives of women and the poor (Sen, 1999). Hence, according to the capability-based theory of economic development, any opportunity to accumulate assets strengthens human capabilities and real freedoms.

Several authors have indicated that assets empower women (Agarwal, 1994a; 1994b; Blackden & Bhanu, 1999; UNDP, 1996; World Bank, 1999). On examining data primarily from South Asia, Agarwal (1998) indicates that the gender gap in ownership and control over property is the most important factor affecting women's economic, social and psychological well being and overall empowerment. In the United States, Sherraden (1991) popularized asset-based approaches over consumption oriented income transfer policies by emphasizing that assets promote multiple positive outcomes. Sherraden proposes that assets such as home ownership, result in positive economic, social and psychological outcomes. Assets may positively affect the development of human capital in the form of education, and asset ownership by itself is an educational process where people tend to seek information and pay more attention to policies and decisions that affect their assets. Assets may also contribute to increased involvement in community, and formal political processes; people with assets tend to pay more attention to politics and are more likely to vote. Property ownership may also generate future flows of income through investment and intergenerational transfers (Page-Adams & Sherraden, 1997).

Outside of the United States, empirical studies examining the effect of assets on various outcomes are sparse. Not much is known about how exactly women, poor and vulnerable populations benefit from having assets. Ensminger and Knight (1997) note that dowry given by the groom's family directly to the bride as opposed to her family, and the recognition of women's rights to inherit property have enhanced women's status and bargaining power in Kenya.

Agarwal (1994a; 1994b) insists that in agriculture based economies where educational opportunities are limited women's ownership of land can greatly empower them since land is often perceived as the most valuable asset. In countries where women's right to land and other financial assets are limited, gender inequalities are exacerbated. In areas of India where women are excluded from owning property, females receive less food and less care and have a higher mortality rate than in areas where women have some rights to land (Agarwal, 1994a; 1994b). When transfer of assets to women is limited, women's economic and physical well being is compromised. In Africa, women's "weaker rights to land, labor, and income from their own production often prevent them from taking advantage of new productivity-enhancing technologies, or higher-value crops" (Abbas, 1997, p. 251). While African women produce more than 50 percent of the agricultural output and manage between 20-40 percent of the farm, they have little official control over the land or even their own labor (Abbas, 1997). Women are obligated to provide labor for male-controlled fields before taking time to work on their own land. They have relatively little freedom to reinvest income or products from their own fields. Gender inequalities in property ownership restrict women's access to education and to informal information networks that spread knowledge of new crop technology.

Other studies have linked women's limited access to credit to their lack of collateral (UNDP, 1996). There is considerable evidence in all developing countries that property (in the form of land) ownership can significantly enhance farmers' access to credit by enabling them to use land as collateral. While experience from the Grameen Bank indicates that loans to women without collateral have better repayment rates and that women are better credit risks than men, most women without property continue to have difficulty accessing credit. For instance, in Africa, in spite of women's major role in agriculture and small-scale food production, women have

received less than 10 percent of total credit to small farmers and only one percent of the total credit to agriculture (UNDP, 1996). Even donor agencies have not reached out to women in this regard. For instance, multilateral banks allocated \$6 billion for rural credit, but only five percent of it reached rural women (UNDP, 1996).

In the United States, multiple studies have been launched to assess the effect of assets on various outcomes. One study indicates that education and assets are positively related to economic well being among female-headed families and that assets, in particular, explain the relationship between parental socioeconomic status and economic well being of adult daughters and their children (Cheng and Page-Adams, 1996). Adult daughters with assets are more likely to provide economic stability to their families in times of financial crisis. Another study found that assets contribute to the well being of children (Green & White, 1997). Children of homeowners are less likely to become teen parents, and they are more likely to stay in school than children of renters. As a result, children of homeowners have higher expected incomes and better-expected outcomes, thus providing support for the idea that assets matter. Children benefit when women have increased access to financial assets (Green & White, 1997), just as they do better when their mothers control a larger percentage of family income. There is evidence that when women control a larger fraction of the family financial resources, more resources are allocated for children's needs (see, Roldan, 1988; Lundberg, Pollak & Wales, 1996; World Bank, 1995).

Women's right to land may also be associated with reduced domestic violence and an increased ability of women to make decisions in the household. Several studies have indicated a relationship between control of assets and reduced levels of marital violence (Aguirre, 1985; Campbell, Miller, Cardwell, & Belknap, 1994; Page-Adams, 1995). Many women abused by an intimate partner are also economically dependent upon that same partner. Economic dependency may include the inability to meet one's perceived needs or a lack of economic resources that greatly restricts one's available choices, and inability to change one's environment in order to live in safety (Browne, 1997).

Studies show that homeownership improves mental and physical health, lowers economic strain and decreases marital violence (Page-Adams, 1995; Page-Adams & Vosler, 1997; Sanders & Scanlon, 2000). Hahn (1993) found that married women have better health than widowed, separated, divorced or never married women. Much of this variance is explained by women's access to economic resources. Furthermore, home ownership, as a form of wealth that could be liquidated in economic crisis, fostered a sense of control and security for many women. Women benefit from land ownership in a variety of ways (Zhan & Sherraden, 1998). Women's land ownership is associated with their economic participation, household bargaining power and management of household income.

Before data on the effects of asset holdings are presented, a brief history of Nepalese property law is in order.

Country Overview

Nepal, a South Asian country, is located between India and Tibet (China) with a total area of 147,181 sq. km (CBS, 1999). The estimated population of Nepal, as of 2000, is 22.9 million (CBS, 2000). Of the total population of Nepal, about 12 percent is urban and the remaining 88 percent is rural (CBS, 2000). Kathmandu, a city with a size of 395 sq. km., and population of 675 thousand as of 1999, is the capital of Nepal (CBS, 1999). In 2000, Nepal's adult literacy rate was 49.3 percent, with 35.4 percent of the females and 65.8 percent of the males being literate; the urban adult literacy rate was 81.2 percent for men and 56.9 percent for women (UNDP, 2002). Nepal's economy is largely agriculture based, with the majority of its working age population engaged in subsistence farming.

Women's rights to property have been historically restricted to gifts (*Daijo* and *Pewa*) in the National Code, NC (*Muluki Ain*) of Nepal all the way into 1975. The Sixth Amendment to the New National Code, NNC (*Naya Muluki Ain*) in 1977 brought about some major changes favorable to women's property rights. A separate Chapter dealing with women's property rights (*strianshadhan*) is now included in the NNC. The new amended property rights categorize women's rights to property into limited rights (property to which she has limited ownership) and absolute rights (property to which she has absolute rights).

Limited rights. Women (daughters or wives), enjoy limited property rights to ancestral property. A son is entitled to a share of his ancestral property at birth and may acquire his share of property anytime after 16 years of age. Whereas Section 16 of the of the NNC states that "if a daughter remains unmarried until she is 35 years old, she shall have rights to ancestral property equal to sons. However, if she marries after receiving the property, she should return the remaining property to the heirs after subtracting her marriage expenses" (Shrestha, 1999, p.341). Gender bias in inheritance rights is evident. A son has rights to ancestral property at birth, while an unmarried daughter (except for widows) obtains conditional rights at the age of 35, which she relinquishes if she marries after obtaining the property. Similarly, a married woman (including widows) may get a portion of property from her husband if she has been married for 15 years and is at least 35 years old. The law mandates that ancestral property be equally divided among sons, mother and father. However, women who have received such property from their husbands do not have absolute rights to dispose of their share of property. If a woman wants to dispose her share of property, she has to get prior consent of her husband or adult son(s). For example, a mother cannot gift all her share of property, obtained from her husband, to a daughter without the consent of her husband or son(s). The law is also clear that divorced women and women who have had an extra marital relationship do not receive any ancestral property from their ex-husbands or father of their children (Shrestha, 1999).

Absolute property rights. According to the NNC, a woman has absolute legal rights to four types of property: gifts (*Daijo*, or *dowry*), bequests (*Pewa*), property received in a *will*, and personal earnings. Section 4, Chapter 14 of the NNC describes *gifts* as follows: "Any movable or immovable assets given to a woman by her parents, her maternal or paternal relatives and friends and increment made or accruing thereto is considered *Daijo* (or *dowry*)." Section 4 of the same Chapter describes bequest as "any movable or immovable assets given to a woman in writing (expressing consent) by her husband or her husband's relatives and any increment made or

accruing thereto is considered bequest (*Pewa*)” (Shrestha, 1999, p. 377). Section 18 of Chapter 13 stipulates that a woman has exclusive rights to any property she receives as a *will* from anyone—related or not related. Finally, Section 1, Chapter 14 of the NNC states, “unmarried, married or widowed shall have absolute right over her self-earned property” (Shrestha, 1999, p. 375). A woman may use her *gifts, bequest, wills and personal earnings* as she wishes while she is alive and can *will* that property to anyone she wishes after her death.

In an agricultural society like Nepal, much of the property ownership is gained through inheritance rights. As is evident above, inheritance rights so far, favor sons over daughters, and therefore, most women in rural areas do not own any property in the form of land or a house. In urban areas, however, increasing number of women are becoming property owners.

Data and Methodology

The data for this analysis was collected between 2000 and 2002 in Kathmandu. The author’s mother tongue is Nepali. After reviewing literature and instruments utilized by others on this topic, the author drafted a questionnaire for use among urban women in Nepal. The survey questionnaires were pre-tested for cultural sensitivity, logic and clarity with three Nepali women before finalizing the instrument. The questionnaire included both structured and open-ended questions. Data was obtained on demographic variables, variables related to economic, social and political activities (e.g., civic participation, control over reproductive life, financial resources, domestic conflict, and life satisfaction), and variables related to property ownership. Also, the questionnaire included open-ended questions on a number of property related issues (e.g., please share your opinions on the advantages/disadvantage of legal entitlement to property for women).

Four Nepali women (a graduate student, an undergraduate student, a professional and a homemaker) were hired to conduct interviews. Each of these individuals was trained to conduct person-to-person interviews. The interviews lasted approximately an hour. A non-probability convenience sampling method was used. The team interviewed over 400 adult married women (widows included) who were willing to participate in the study and were residing in the Kathmandu metropolitan area at the time of the study. The quantitative data were analyzed using the SPSS software program. Qualitative data were content analyzed. Content analyses involved examining any patterns in their comments, coding and quantification of these comments.

The data included four groups of women, based on their property ownership status. The first group, *wife and husband property owners in the house*, included all households that had at least two pieces of property in the Kathmandu valley, and that wife and husband had sole legal title to one property each. The second group, *wife only property owner in the house*, included households in which only the women (and not their husbands) were property owners. Some of these respondents were widows with property. The third group, *husband only property owner in the house*, included women whose husbands had sole ownership of property. The last group, *no property owner in the house*, included all households in which both women and their husbands did not own any property. Some of these women were widows without property.

It is important to underscore that in Nepal, nearly all residential property or land is purchased with full cash down and without any financing from outside. Hence, those who own property have complete ownership and legal rights to their property.

Women's empowerment is conceptualized using the arguments put forth in the HDR of 1995. The 1995 HDR's gender empowerment measure (GEM) concentrates on women's participation in economic, political, and professional activities. It includes indicators of women's access to professional and political opportunities and participation in economic and political decision-making. In this study, the indicators of women's economic empowerment include their educational level, experience of paid employment, household financial management, and exposure to financial institutions (e.g., banks and credit institutions). Social empowerment reflects a woman's level of satisfaction with her life, level of dispute or conflict with others in the household, and control over her reproductive life. The last construct, political empowerment is measured by a woman's participation in the latest election.

This paper analyzes a subsample of women who were married at the time of interview (widows excluded) and belonged to a similar caste group (Chhetri/Brahmin). In eliminating widows and restricting the sample of 293 women to a single caste and ethnic group allows for a clear examination of the effects of property on women's empowerment. Of the total sample, 18 percent (n=52) were *wife and husband property owners*, 26 percent (n=77) were *wife only property owners*, 37 percent (n=107) were *husband only property owners*, and 19 percent (n=57) were *no property owners*. The data is analyzed using descriptive statistics, Chi-square statistics, analysis of variance (ANOVA) and content analysis of information generated from the open-ended interviews.

Results

Of the total women property owners including both *wife and husband property owners* and *wife only property owners*, about 68 percent owned a house with land, 21 percent owned land without any building structure on it and the remaining 11 percent owned a house (see table 1) in the Kathmandu metropolitan area. If a property had enough space to build at least one additional house, that property was considered "house with land." On average property owners had legal ownership of properties for about 13 years. Forty-eight percent of the women who owned property bought them by pooling their earnings with their husbands' earnings. Another 19 percent of owners received property either as a gift, will, or purchased them solely with personal earnings. According to Nepali law, women in these two groups enjoy exclusive rights to their property. Finally, about 33 percent of the owners acquired property through legal transfer of ancestral property from their husbands and in-laws. These women, by Nepali law, have conditional rights to their properties. Respondents were asked to estimate the current value of their property. In United States dollars, the average property value was \$39,907.

The statistics for *husband and wife property owners* and *wife only property owners* are similar except in two areas. The average property value for *husband and wife property owners* is higher (\$48,051) compared to *wife only property owners* (\$34,407) (see table 1). A higher percentage of *wife only property owners* had acquired their property through purchase (51.9%) compared to *husband and wife property owners* (42.3%).

Table 1. Type and Nature of Ownership of Property (N=293)

Variables	Total respondents with property in KTM (n=129)	Both (husband and wife owners) (n=52)	Wife only owner (n=77)	Husband only owner (n=107)	No property owner (n=57)
Type of property					
% with house	11.0 (14)	8.0 (4)	13.0 (10)	-	-
% with land	21.3 (27)	22.0 (11)	20.8 (16)	-	-
% house with land	67.7 (86)	70.0 (35)	66.2 (51)	-	-
Mean number of years owned	13.0	13.9	12.4	-	-
How did the respondent acquire this property?					
% gifts, will, and bought with her own earnings	18.6 (24)	21.2 (11)	16.9 (13)	-	-
% bought with husband's earnings or bought with her and husband's earnings	48.1 (62)	42.3 (22)	51.9 (40)	-	-
% received from husband, in-laws and others according to the inheritance law)	33.3 (43)	36.5 (19)	31.2 (24)	-	-
Respondent estimated mean value of property owned in US \$ ^a	39,907	48,051	34,407	-	-

^aExchange rate as: 1\$=73 Nepali rupees

Note: Frequencies are in parentheses.

In table 2, women are classified into four groups based on their property ownership status. On average, the respondents were 37 years old. Women property owners were significantly older than non-owners. Eighty-four percent of the sample received opportunities for formal education. While there was no significant difference, women property owners were more likely to have received opportunities for formal education compared to non-owners. Indeed, women property owners attained a significantly higher level of formal education (mean for *husband and wife owner* =9.85; mean for *wife only owner* =9.45) compared to *husband only owners* (mean=7.89) or *no property owners in the house* (mean=6.86). There was no significant difference in household size, occupational status and employment experience of the women across the different categories of property ownership. However, there were significant differences in their political participation. A significantly higher percentage of women with property voted in the most recent election compared to women without property. When asked about how satisfied they were with their life, a significantly higher proportion of women with property indicated that they were happy with their life compared to those without property. Around 76 percent did not experience any domestic arguments or conflict with their family members; there was no relationship between domestic conflict and property ownership status.

As for control over reproductive life, over half the respondents used contraceptives and nearly 37 percent (n=107) of the sample had adopted permanent family planning procedures. A lower percentage of women property owners adopted some form of family planning compared to women without ownership of property. When husbands controlled property, the onus of adopting irreversible contraception fell on wives; 85 percent of the women adopted such contraceptive measures compared to only 15 percent of the men. In comparison, when women were sole owners, 56 percent of women and 44 percent of men adopted irreversible contraception. While it is less invasive for men to undergo Vasectomy, when not in control of property, women in greater number subject themselves to Laproscopy, a more invasive surgical procedure.

Overall, 65 percent of the sample had a savings or checking account. Property owners were more likely to have bank accounts compared to non-owners. When husbands and wives both owned properties, 90 percent of wives had a bank account. When women were the sole property owners, 86 percent of them had a bank account compared to 49 percent in husband only owner households, and 46 percent in no property owner households. While 80 percent of the women managed household finances, a significantly higher percentage of women property owners managed household finances. Ninety-two percent of the women managed finances when both wife and husband were owners, 86 percent when wife was the sole owner, 79 percent when husband had sole ownership of property, and 64 percent of women managed finances among households without any property.

Table 2. Characteristics of Respondents by Property Ownership Status (Frequencies in Parentheses)

Variables	Total (n=293)	Both (husband & wife owners) (n=52)	Wife only owner (n=77)	Husband only owner (n=107)	No property owner (n=57)	bi-variate (ANOVA or Chi-square) comparison
Mean age	36.68	43.87	42.12	36.71	32.98	F=14.652; p=0.000
Mean grade attained/ completed	8.45	9.85	9.45	7.89	6.86	F= 6.555; p=0.000
Mean household size	5.10	5.54	5.13	4.98	4.88	F=1.345; p=0.260
Did you receive opportunity for education?						
% Yes	84.3 (247)	90.4 (47)	89.6 (69)	81.3 (87)	77.2 (44)	F=5.994; p=0.112
% No	15.7 (46)	9.6 (5)	10.4 (8)	18.7 (20)	22.8 (13)	
Current occupation						
% Employed or self- employed	38.6 (113)	42.3 (22)	40.3 (31)	36.4 (39)	36.8 (21)	$\chi^2= 0.674$; p=0.879
% Others (house wives & students)	61.4 (180)	57.7 (30)	59.7 (46)	63.6 (68)	63.2 (36)	
Do you have employment experience?						
% Yes	48.5 (142)	51.9 (27)	50.6 (39)	46.7 (50)	45.6 (26)	$\chi^2= 0.711$; p=0.871
% No	51.5 (151)	48.1 (25)	49.4 (38)	53.3 (57)	54.4 (31)	
Did you vote in the most recent election?						
% Yes	78.7 (229)	92.3 (48)	80.5 (62)	79.2 (84)	62.5 (35)	$\chi^2=14.679$; p=0.002
% No	21.3 (62)	7.7 (4)	19.5 (15)	20.8 (22)	37.5 (21)	
Life satisfaction						
% Happy	79.1 (231)	96.2 (50)	81.8 (63)	74.5 (79)	68.4 (39)	$\chi^2=14.796$ p=0.002
% Unhappy	20.9 (61)	3.8 (2)	18.2 (14)	25.5 (27)	31.6 (18)	

Table 2. Continued

Do you have bank account(s)?						
% Yes	65.4 (191)	90.4 (47)	85.7 (66)	49.1 (52)	45.6 (26)	$\chi^2= 0.049$; p=0.000
% No	34.6 (101)	9.6 (5)	14.3 (11)	50.9 (54)	54.4 (31)	
Financial management						
% By themselves (wives)	80.4 (234)	92.3 (48)	85.7 (66)	79.2 (84)	64.3 (36)	$\chi^2=15.384$; p=0.002
% By the others	19.6 (57)	7.7 (4)	14.3 (11)	20.8 (22)	35.7 (20)	
Domestic conflict						
% No	76.3 (222)	75.0 (39)	75.3 (58)	75.2 (79)	80.7 (46)	$\chi^2= 0.756$; p=0.858
% Yes	23.7 (69)	25.0 (13)	24.7 (19)	24.8 (26)	19.3 (11)	
Uses contraception	(n=202)	(n=33)	(n=48)	(n=78)	(n=43)	
% Yes	54.0 (109)	57.6 (19)	43.8 (21)	56.4 (44)	58.1 (25)	$\chi^2= 2.679$; p=0.444
% No	46.0 (93)	42.4 (14)	56.3 (27)	43.6 (34)	41.9 (18)	
Permanent family planning	(n=107)	(n=25)	(n=36)	(n=33)	(n=13)	
% Subject-self	68.2 (73)	64.0 (16)	55.6 (20)	84.8 (28)	69.2 (9)	$\chi^2= 7.084$; p=0.069
% Husband	31.8 (34)	36.0 (9)	44.4 (16)	15.2 (5)	30.8 (4)	

Note: If the sample size for a particular analysis is different from the total sample size listed in the first row, it is noted in bold.

In summary, results indicate that the first two groups, *wife and husband property owners* and *wife-only property owners* and the next two groups, *husband only property owners* and *no property owners* share similar characteristics. The difference is evident between women owners and non-owners of property in their demographics, political participation, life satisfaction, and in handling and management of financial resources. These findings are consistent with women's open-ended comments regarding the advantages of property ownership. Women uniformly indicated that owning property had many positive outcomes.

Property increases financial independence. About 40 percent of the women indicated that property ownership reduces their financial dependence on others, including their dependence on husbands. A woman, 28 years of age, without property, articulated the importance of property ownership as follows: "Having property has many advantages because property is necessary to participate in any (economic) activity. Currently, I have a small business, and I was able to start this business with financial support from my mother. My husband did not show any interest in helping me. If I had property of my own, I would not have to ask my husband for help, and my mother would not have to help me either." Similarly, a 35 year old homeowner with two children said, "if a woman has property, her life becomes secure. She will not have to depend on others all the time. She will not have to take other's permission when she wishes to do something of her choice. Her life becomes easy."

Property builds confidence and self-esteem. About six percent of respondents indicated that property ownership builds a woman's self-confidence and self-esteem. These women felt that owning property gives them the confidence they need to become financial contributors or to confidently offer their opinions in household decision-making processes. A 35 year old woman with property indicated that, "property gives a woman the confidence to do something on her own. She may utilize that property as collateral and gain access to cash to start a business. She need not rely on others for cash assistance." Another said, "If a woman has property, she will have high self-confidence. She will be able to do something for herself. When she has no resources, even if she has (business) skills, she may not be able to utilize these skills. However, if she has property, she won't face such problems."

Property Increases ability to support family. About 11 percent of women indicated that property ownership would increase their ability to support their family. If they had property, these women would utilize that property to generate some income (e.g., collect rent or start a business). For example, a property owner said: " I have a grocery shop. It provides pretty good income. With this income, I have been providing (economic) support to my family."

Property increases financial security in old age. About 44 percent of women indicated that their children would take better care of them in their old age if they had property. A 50 year old homeowner with two children indicated that if a woman has property, she does not have to be a financial burden on others in old age. "If you have property, everyone will come forward to take care of you, if not out of love, out of hope that they might receive some of that property." A 46-year-old homeowner with 4 children said: "If a woman has property, her old age is also secure. However, if she does not have any property, even her children will treat her like a stranger."

Property liberates women from abuse and mistreatment. About 22 percent of the respondents felt that women would not have to tolerate psychological and physical abuse and mistreatment if they owned property. One woman, 46 years old and a property owner said: “If a woman has property, she will not have to suffer physical and emotional abuse or put up with mistreatment by others all her life. If she wishes to do something (that generates income), she can. For instance, before I built my house, I had a little business. I used the profit I made to build the house.” A 36 year old property owner said: “If a woman has property, she won’t suffer from mistreatment (from family members). If she is a property owner, she can live separately (from in-laws, husband or children), that is, if she cannot get along with others. She need not live with those who are disrespectful to her.”

Increases discretion on spending. About 13 percent of the respondents indicated that with property comes increased financial choice. Owning property gives a woman a lot more discretion on how she might utilize that property. A 32 year old woman with a home said: “If a woman has property (or income), she can invest it in a business should she wish to do so. If she wants, she can also use it on social welfare. She does not have to get other’s permission to decide how she should utilize that property or the income from that property. For instance, each and every month, I take out a small portion of my income and gift it.” A 24 year old woman without any property said: “If a woman has property, she can use it according to her own wishes. For instance, if I have property, I can use it for the welfare of society.” Another woman said, “a woman with property will be able to do more of for the welfare of her children.” Another woman said, “when a woman with property wants to donate to a charity or go on a pilgrimage, she can do so from her own resources. She will be able to use her property as she wishes.”

These comments provide a window into how women view property and the ways in which they envision property increasing their sense of economic and social independence and confidence to express their voice.

Discussion

The results clearly document how legal entitlement to property empowers women. Property correlates with indicators of political, social and economic empowerment. Property ownership enhances women’s freedom to exercise their opinion and provides greater control of household resources. Women with property are better educated. A higher proportion of women with property manage household financial resources compared to those without property. Property ownership also opens women’s access to financial institutions like banks. An analysis of open-ended comments from women further supports the power of legal ownership of property in expanding their economic and social opportunities. Property enables financial choices and opportunities. Women with property are more likely to experience economic autonomy and freedom to pursue action of their choice. Legal ownership of property expands women’s capabilities and puts her in an advantageous position over her counterparts without property. This is consistent with Sen’s “capability perspective” that emphasizes an individual’s freedom to pursue and shape his/her own destiny (Sen, 1999). According to Sen, “the objective of development relates to valuation of the actual freedoms enjoyed by the people involved. Individual capabilities crucially depend on, among other things, economic, social, and political

arrangements” (p. 53). Others have also indicated that property opens up multiple economic and social choices for women (Agarwal, 1994a; 1994b; Blackden & Bhanu, 1999; UNDP, 1996; World Bank, 1999). This study also supports Agarwal’s (1994a; 1994b) assertion that in an agriculture based economy, women’s ownership of land can greatly empower them. In particular, women who are engaged in informal labor markets are financially dependent on others. A sure way to improve their economic independence within the family is to allow them to accumulate legal entitlement to assets. Women’s ownership of property is vital to their economic success and a nations’ transition over time toward women’s equality. This study documents that ownership and control of property not only contributes to her ability to exercise financial decisions in the family, but also places her in a better position to generate additional wealth.

Property ownership facilitates a woman's participation beyond the family, in community and national affairs. Women with property not only tend to vote, but also participate in other forms of political process. A higher proportion of women with property participated in elections compared to women who did not own any property. This finding is in line with Sherraden’s assertion that people with assets tend to pay more attention to political debates and outcomes because they have more to gain (1991). Also on the whole, women with property are happier with their lives than women without property and this finding is consistent with assets theory that suggests that assets have a variety of positive social, psychological, and economic effects on individuals (Page-Adams & Sherraden, 1996; Sherraden, 1991; Zhan & Sherraden, 1998).

Conclusion

This study documents the advantages of property ownership to women Nepal. Even though property ownership strengthens women’s economic, social and political positions, it is very difficult for women to inherit any ancestral property in Nepal. Nepalese law regards only sons as the rightful heirs to the ancestral property (Malla, 2000). Women, therefore, own negligible amounts of property in Nepal. As of September 2002, Nepal has passed a new property rights legislation that has expanded property rights of women by allowing daughters to inherit equal share of ancestral property at birth (Forum for Women, Law and Development, 2002). But this bill does not go far enough to remove the conditional rights of women. Current legislation continues to reflect a cultural sentiment that the ancestral property is kept within the male lineage. As in the old law, the new legislation also maintains, that upon marriage daughters will relinquish their rights to paternal property, or if they had received property they will return it to their brothers who are considered the rightful heirs.

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