

# *Women's Property Ownership and the experience of Domestic Violence:*

## *Exploration of the links in South Asia*

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## Introduction: Domestic Violence and Women's Property Ownership

Domestic violence remains one of the most fundamental and prevalent forms of gender inequality faced by women across the world, and more so in the developing countries. With one out of every four women currently experiencing domestic violence worldwide, it is a pervasive risk in the daily lives of a majority of women (Kishor and Johnson 2004). WHO recognizes that violence against women causes more death and disability in the 15 – 44 age group than cancer, malaria, traffic accidents and war combined (World Health Organization: 1997). The same report also states, “recent studies suggest that between 16 and 52 per cent of women worldwide were physically assaulted by an intimate partner at least once in their lives.”

In India, the International Center for Research on Women (ICRW) has undertaken extensive research to estimate the prevalence, examine the nature of and responses to domestic violence<sup>2</sup>. Findings from this first phase of research demonstrate that domestic violence is a widespread problem in India, pervasive across class and caste, with an extensive but inadequate response. In the multi-site household survey, with nearly 10,000 respondents across seven states, almost one in two women reported experiencing at least one form of domestic violence, and over 40 per cent reported physical violence (being slapped, hit, kicked or beaten) by their husbands (INCLIN-ICRW 2000). Further, almost half of the women reporting violence reported that they experienced it during pregnancy. Deprivation of basic needs, including food (and shelter), are also commonly reported in situations of domestic violence. Data from a study in West Bengal indicates that over 90% of women facing domestic violence report deprivation of food and shelter (SMS-ICRW 2002).

Situations of violence place women in an extremely vulnerable position, both economically and socially. Domestic violence imposes impossible choices for women between security of shelter, economic dependence and continued abuse. Women's report several constraints that limit their response to situations of inter-spousal violence. Analysis of records of service providers in India has found fear of loss of shelter and lack of economic options are the reasons why women continue in abusive relationships. (Dave and Solanki 2000). In the event a woman is thrown out of the house, she faces risk of destitution and, possibly, loss of the site of employment or production. Economic and social risks interact closely in situations of domestic violence to compromise personal and household security. The notion that violence is a private matter, to be resolved within the four walls of the house, coupled with an insensitive redressal system ensure that few women actually take recourse to seeking help for the violence they face. As part of a survey on responses to domestic violence, women identified enabling factors that would influence their response to the violence that they face. *Women survivors cited access to secure income and ownership of land, which they lacked, as critical factors which would have enabled them to protest earlier against the violence in their lives* (SMS-ICRW 2002). Women's voices have often alluded to the empowerment experienced as a result of ownership of property. Women's experience in the Bodhgaya struggle in Bihar, India

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<sup>2</sup> Domestic Violence, in this study and in all the quoted ICRW studies, specifically refers to violence in the inter-spousal relationship.

demonstrates the sense of empowerment accompanying the acquisition of land rights that enhances women's ability to assert themselves within the home as well. Women who received independent land rights said: “*Now that we have the land, we have the strength to speak and walk.*” In contrast, villages, where only men received titles, exhibited a higher tendency to threats of eviction against wives in situations of domestic violence.<sup>3</sup> Current international discourses are underscoring the significance of recognizing and enabling women’s access to and right over productive assets. A report by the United Nations Center for Human Settlements (U.N. Habitat) observes that “rights in, access to, and control over land, housing and property...is essential to women’s everyday survival, economic security, and physical safety.” (UNCHS1999).

While the benefits and desirability of women’s access to property ownership and inheritance rights is well recognized, evidence on the extent of ownership of property by women is scarce. No country provides national level data that is disaggregated by sex, on land or house ownership. Little empirical data exists on the association between women’s property ownership and domestic violence; or on the actual impact of ownership on women’s lives. One of the few studies investigating the correlates of domestic violence in Kerala<sup>4</sup> found that ownership of property (land and/or house) was the strongest predictor of reduced risk for women's experience of both physical and psychological violence *even after* controlling for a host of other well-known correlates of violence<sup>5</sup> (Panda 2003, Panda and Agarwal 2005). The current study undertaken by ICRW attempted to gather empirical data on the extent and nature of property ownership by women across diverse contexts and explore the ways by which this ownership translates into positive outcomes in their lives, more centrally on the risk to experiencing domestic violence.

### **Description of the study**

The International Center for Research on Women undertook a multi-site research initiative to explore the links between Women's Property Ownership and their experience of Domestic Violence in South Asia. Through its work, ICRW has positioned and established that domestic violence is not only a women’s issue, or a human rights issue, but an issue that impacts the overall process of development (Burton, Duvvury and Varia 2000); and thus must be taken into cognizance within larger socio-economic discourses and mainstream development paradigms.<sup>6</sup> This research was undertaken as part of Ford Foundation’s Social Protection program. This study positions domestic violence as a widely prevalent social and economic vulnerability that women face in their everyday lives, and explores the potential of women ownership of immovable assets, (land and/or

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<sup>3</sup> Manimala, quoted in Bina Agarwal *Are We Not Peasants, Too? Land Rights and Women's Claims in India*. SEEDS Series, Number 21, 2002, The Population Council.

<sup>4</sup> This study conducted in 2001 in Kerala used the same instrument for measurement of violence, as was used in the INCLEN-ICRW study .

<sup>5</sup> Other correlates include woman’s education, per capita income, level of social support, husband’s risk behavior and a history of violence in wife’s family during her childhood

<sup>6</sup> Domestic violence costs development, obstructs participation in development processes and contradicts the goals of development. (see Burton, Duvvury and Varia 2000 for detailed discussion). Thus ICRW positions domestic violence as a social and economic risk women face in their daily lives, that needs to be recognized within larger development programs and policies

house) as a means of social protection and security. Specifically, the study sought to establish “whether” and “how” women’s ownership of property, primarily land and/or house, impacts women’s experience of domestic violence.. The central argument presented was that women’s ownership of property extends their capabilities, expands their negotiating power, and enhances their ability to address vulnerability, therefore serving as a critical factor of social protection for them against the experience of domestic violence. Ownership of property (including land or house or both) by women may provide them

***Immovable productive property (land/house) as the specific household level asset that has potential to mitigate economic and social shocks for women, specifically domestic violence***

**At household level**

Not affected by vagaries of market

- house as shelter
- form of insurance – collateral for loans, sold
- security of site of production
- contribute to equality, empowerment and enhance capacities
- increased mobility , employment, access to social support, ability to pool risks, access to development programs

**At community level**

Positively influence norms in favor of women – particularly those around gender roles and around access, control and ownership of resources /assets

**Long term** - Impact intergenerational security, accumulation of social capital by women, contribute to gender equality

with a means of sustained economic and social security, which, unlike shock-specific safety nets, influences social and cultural norms, gender attitudes, and family and community networks.

*Study design and Methods:* This multi-site, comparative study was conducted in two states of India, West Bengal and Kerala) and in Sri Lanka; in collaboration with in-country partners<sup>7</sup>. The sites for the study were chosen to get a mix of the different ways

(customary and by state) and different contexts in which women own property, specifically land and/or house. Additionally, within each site, both rural and urban study areas were selected. Within India, Kerala implements an inheritance law of equal division between daughters and sons and has a history of customary recognition of women’s rights over property. Similarly, one of the regions chosen in Sri Lanka has a high proportion of Sinhalese population, who traditionally follow bilateral rules of land ownership and inheritance, whereby married women have independent rights to own and control land. Conversely, West Bengal follows the *Dayabhaga*<sup>8</sup> system of inheritance and is also one of the Indian states having the highest government figures of land distribution to women (Gupta 2002). Ownership of property through state initiatives could have a differential impact on their status, when compared to inheritance. To explore deeper the comparison between state and customary provisions on property, a land redistribution site was chosen in Sri Lanka as well. It thus compared three different study locations which varied in terms of women’s access to and ownership of property,

<sup>7</sup> ICRW partners for the research were- Jayoti Gupta at Center for Studies in Social Sciences, Kolkotta, West Bengal; Pradeep Panda for the Kerala study and Center for Women’s Research ‘(CENWOR) in Sri Lanka.

<sup>8</sup> *Dayabhaga* system does not envisage joint family property. Property belonged to men individually and in the absence of male descendants, women could inherit lifelong use rights. Women had wider control powers under *dayabhaga* (including the right to sell and gift) than under *mitakshara* system of inheritance that is followed by other states in India. In both systems, property devolves as cited in the Hindu Succession Act, 1955):

i.e. land and/or house. Additionally, within each site, both rural and urban study areas were selected.

The study design comprised a mix of qualitative and quantitative methods. Empirical data on the association between property ownership and domestic violence was collected through a *primary household survey*. In Sri Lanka and West Bengal, researchers carried out a household survey with currently married women, 15 years and older. In Kerala, a re-survey was carried out of all women who had been included in the initial 2001 survey<sup>9</sup> in order to explore in greater depth the relationship that had been identified in that survey between women's property ownership and domestic violence. Some context-specific issues were also explored. Sri Lanka focused on middle-east employment, while in Kerala, a section on matriliney was included. Approximately 450 women, randomly sampled, were surveyed per site.<sup>10</sup>

Qualitative methods, such as *focus group discussions with men and women and key informant interviews*, explored the existing practices – formal and customary, supportive and discriminatory – around women's property ownership and community's perception and attitudes towards these practices. Further, the context of domestic violence and existing community norms towards domestic violence were also mapped. To understand the ways in which ownership of land and/or house impacts women's vulnerability to experiencing domestic violence, and delve further into the "*how*", 30 *in-depth qualitative interviews* were conducted with select groups of women in each site, identified from the respondents surveyed.<sup>11</sup> A narrative method was used to gather the woman's marriage experiences, relationships with natal family, experience of violence and her responses to it, and the enabling and constraining factors. Common domains of information identified across the sites included women's exercise of effective control over property, impact on the nature of household gender dynamics, overall decision-making patterns, women's experience of personal, economic and social security. The focus was also on pointing towards the pathways by which property ownership translated into decreased vulnerability to violence, or increased capability to deal with the repercussions of violence.

## **Key Findings from the overall study**

The findings from the overall study are based on a specific cross-site analysis of the data collected through the quantitative survey, focus group discussion and the in-depth

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<sup>9</sup> As mentioned earlier the survey on correlates of violence was conducted in Kerala in 2001. The data was comparable to the survey undertaken in the two sites as the study as used the INCLEN-ICRW instrument, with a few adaptations. The same questionnaire was further adapted and refined for the other two sites in the study; and the additional modules were re-administered in Kerala. The preliminary analysis for the Kerala study was undertaken by Dr. Panda as a fellow with ICRW.

<sup>10</sup> The exact total for final analysis has varied across each site due to certain constraints such as exclusion of women who were deserted, incomplete data, etc.

<sup>11</sup> The common criteria for selection of women for narratives across sites was based on the following parameters: a. experienced violence/did not; b. own property/no property (land/house/both) c. response to violence (left home/did not; returned/did not). In addition, each site also identified its specific criteria.

narratives. They are presented here in four key sections. Section I provides information regarding the prevalence of domestic violence across sites and the extent, form and nature of property ownership existing among women in the three sites. The statistical correlation between of property ownership and domestic violence is discussed in Section II. The impact that ownership of an immovable asset can have on the socio-economic spheres of a woman's life is explored through a discussion of the potential pathways by which women property ownership can influence her experience of domestic violence (Section III). This also highlights the circumstances and factors that need to accompany women property ownership to create an environment that decreases her vulnerability and enhances her capacity to deal with domestic violence, thus pointing to a combination of factors, both social and economic, that need to be strengthened to truly form a protective net for women. The overall conclusions on the link between women's ownership of property and experience of domestic violence are presented in the last section (Section IV)

## SECTION I

### A. Overall prevalence of domestic violence

The findings from this multi-site study reflect what is known from earlier international research and ICRW studies on domestic violence in India – that violence is fairly high, pervasive and, once it begins, it forms a pattern of behavior in the marital relationship. In other words, domestic violence is not an “adjustment” issue in the early years of marriage, but becomes an established pattern of a relationship. The reporting of lifetime prevalence of violence in more than 60 per cent in West Bengal and Kerala<sup>12</sup>, but only half of that (36 per cent) in Sri Lanka. The extent of physical violence reported in Sri Lanka is strikingly low at 12.4 per cent.

**Table 1. Prevalence of violence across sites**

Type of violence	Sri Lanka (%) N=383	West Bengal (%) N=380	Kerala % (from the earlier study in 2001) ** N=502
Any violence (at least one behavior) ever in marriage	36.0	64.0	65.0
Physical violence	12.4	55.0	35.7
Psychological violence	32.8	60.0	64.9
Current violence (previous 12 months)*			
Physical violence		31.0	29.0
Psychological violence		42.0	49.2

\*Information on current violence was collected in a different way in Sri Lanka, as compared to Kerala and West Bengal, and hence this data is not presented.

\*\* Data from Panda and Agarwal (2005) and Panda (2003)

<sup>12</sup> All figures on reporting of domestic violence in Kerala are from the earlier study conducted by Pradeep Panda in 2001.

Violence during pregnancy, which took the forms of specific physical and sexual behaviors in pregnancy, again exhibited the same pattern - around 40 per cent in West Bengal and Kerala and 14.5 per cent Sri Lanka. Sexual violence data was collected in West Bengal only and thus figures are not presented for this form of violence. Reporting of sexual violence in West Bengal was disturbingly high. Among women reporting current violence, approximately 31 per cent report sexual violence, including behaviors such as forced sex (95 per cent), threatening the woman into complying (16 per cent) and refusal to have sex (21 per cent).

## B. Extent, form and nature of property ownership

Data was collected on the number of married women reporting current ownership of property, the form of property owned, how and when they acquire the property, and the nature of the ownership- i.e. individual or joint ownership. The current ownership of property (land and/or house) reported by the women surveyed was similar across the three sites- **nearly one third of the currently married women surveyed reported current ownership**<sup>13</sup>. This is a noteworthy finding since the dominant impression is that the existing laws on property do not always translate into actual ownership for women.

Table 2 presents the form of property owned by women across the three sites. Interestingly, *more women reported ownership of house* (either alone or with land) than of land alone. Only in Kerala was there higher prevalence of ownership of both assets, as compared to other sites.

**Table 2. Forms of property owned across sites**

Type of Property	Sri Lanka (%) N=115	West Bengal (%) N=132	Kerala (%) N=144
Own house only	54	47	40
Own land only	32	36	17
Own both house and land	13	9	43

Irrespective of the type of property owned, across the sites, inheritance was reported as the main source of acquisition of property by women<sup>14</sup>, and majority of the women reported individual ownership - approximately 70 per cent and above. The second most common source of acquiring property by women was purchase,<sup>15</sup> which was higher for

<sup>13</sup> Both Kerala and West Bengal have traditionally enjoyed laws that are more favorable to women's property ownership. Kerala follows the law of equal inheritance, while West Bengal follows the *dayabhaga* system, as mentioned earlier in methods section. Both states, although with a Hindu majority, do not fall under the *mitakshara* system of inheritance of the Hindu Succession Act 1956, which limits women's rights to family property.

<sup>14</sup> In Kerala, receiving property as part of dowry needs to be viewed as a form of inheritance, because the women typically get their share at the time of marriage.

<sup>15</sup> The findings reveal that a significant number of women have reported having acquired property through purchase. This aspect needs to be probed further to understand how women acquire the finance for this.

house than for land. In both Sri Lanka and Kerala, women also report ownership of non-agricultural land. However, women who report ownership of non-agricultural land in Kerala report acquiring it primarily through purchase, followed by inheritance. This property is more likely to be held jointly by husband and wife. This trend is similar for purchased house – of the 13 women reporting purchased house, 10 women report joint ownership with husband. On the other hand, in West Bengal, where the woman has reported purchase of house, the ownership is more likely to be individual. In Sri Lanka, interestingly, inherited natal and gifted (by parents) still remains the dominant source of acquiring this property. In West Bengal, there was no reporting of ownership of non-agricultural land.

Interesting differences were also observed around the time at which women acquire property, which is a critical variable to investigate for tracking subsequent shifts and changes in family dynamics. The study found considerable variation in the time of acquisition of property across sites, which also impacted the potential influence that ownership has on the women's experience of violence. In West Bengal, women usually do not come into property at the time of marriage, which is in contrast to the situation in Kerala where shares of inheritance are given to the daughter at the time of marriage. In West Bengal, of the women reporting ownership of house, 74.4 per cent acquire it after marriage, and most acquire it "a few years after marriage" (the average time after marriage when women come into property is 9 years). Among women owning land, 84.5 per cent acquire the property few years after marriage. Overall in West Bengal, very few women (2% for house and 8.3% for land) report that their property was part of the dowry negotiated at the time of marriage. In Kerala, property in the form of dowry is reported by 50 % for house and 44 per cent for agricultural land. Given the established social norm that girls have right to equal inheritance, most women get their share as dowry. (However, 33 per cent women owning house and 38 per cent women owning agricultural land report getting the property a few years after marriage)<sup>16</sup>. Thus, in West Bengal women are not propertied when they begin their marital life, while for a woman in Kerala, her status is already propertied when she enters marriage. Consequently, the changes and dynamics (including situation of violence) in her married life can be directly influenced by her property status; while in Bengal, the changes in the woman's life and experience of violence have to be traced after *the point at which she comes into property*.

Sri Lanka reports a different picture regarding the time of acquisition of property, in both the actual practice and the expectation around women bringing in property at the time of marriage. is conspicuously lower, as suggested by both the qualitative and the quantitative data. *10.1 per cent women owning house, 11 per cent women owning agricultural land and 6 cent women owning non- agricultural land report getting the property at the time of marriage*. Women do bring in dowry or "gifts" at the time of marriage (33 per cent of women report getting some dowry or gift from their parents), the demands and negotiations, that are such a part of the marriage in Kerala, are missing.

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<sup>16</sup> For non-agricultural land, most women – 74.4 per cent report acquiring it a few years after marriage, this is concurrent with the earlier explanation that this seems to be the form of property usually purchased after marriage and more likely to be registered in the joint names of the husband and the wife.



The reference to this phenomenon in the narratives, even if there is violence, is conspicuous in its absence. As one woman states “ *I hate the idea of dowry, and If a man demands dowry, the woman should refuse him. But parent will fulfill their duty by sharing their wealth with their children to ensure protection and independence.* ”

(Narrative of woman with property, not facing violence from Sri Lanka)

The following excerpts from focus group discussion resonate this-

*Women need not bring land into marriage. It is not expected. You should earn by your own efforts.* FGD with women in rural site

*In marriage should women take their property? Certainly not!* FGD with women in resettlement site

Thus a striking feature in Sri Lanka is the low prevalence of dowry related negotiations and consequent transaction reported around marriage.<sup>17</sup> Even more significant is that the dowry or gift given at the time of marriage is usually not in the form of property. Another unique feature of Sri Lanka is that women earn and accumulate assets to bring into the marriage: 26.5 per cent women report bringing in assets earned by them into marriage. This is relatively higher when women report arranging their own marriages.

## Section II

### The Quantitative Association between Women’s Property Ownership and Experience of Violence

The study finds that property ownership, especially ownership of house is a statistically significant protective factor in West Bengal and Kerala, but a clear association between the two does not emerge in Sri Lanka.

The 2001 study from Kerala found a strong inverse quantitative association between women’s ownership of property and experience of violence. To quote, “Among the property-less, 49.1 per cent experienced long-term physical violence and 84.2 per cent experienced long-term psychological violence. In contrast, those who owned both land and house reported dramatically less physical as well as psychological violence (6.8 and 16.4 per cent respectively). Even when a woman owned only land or house, the incidence of violence was much lower than if she owned neither.”<sup>18</sup> This dramatic relationship between women’s property ownership and experience of intimate partner violence is not however evident in the other two sites. The following table below shows the overall relationship in Sri Lanka and West Bengal.

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<sup>17</sup> As we know from literature, in contexts where dowry does not have legality, gifts on marriage become hidden dowries. However, it is important to note the significance of “dowry” in the cultural framework of the Sinhalese, as detailed in the Sri Lanka site report. It appears that dowry is usually not demanded in Sri Lanka in the way it is in India. The context necessitates a distinction between types of gifts and dowry, but even if both are considered together to mean any transaction at the time of marriage, the per cent reported is comparatively lower.

<sup>18</sup> Panda and Agarwal 2005

**Table 4: Prevalence of violence according to property status**

		<b>Sri Lanka (%)</b>	<b>West Bengal(%)</b>
<b>Non-proprieted women</b>	Any violence ever in marriage	35.4	71.3
	Any violence in last 12m <sup>*</sup>		57.6
<b>Propertied women</b>	Any violence ever in marriage	37.4	51.4
	Any violence in last 12m		34.8

\* Information on current violence was collected in a different way in Sri Lanka, as compared to Kerala and West Bengal, and hence this data is not presented.

In Sri Lanka, there is no declining trend of violence experienced with property ownership. However, the overall level of violence is much lower in Sri Lanka. The socio-cultural and economic context of Sri Lanka has several specific features that could be contributing to this. The sections above on quantitative findings have already mentioned that 33 per cent of women report getting some dowry or gift from their parents; and only 1 woman reports getting property as dowry (while 23 report getting it as a gift from their parents). It would seem that dowry, per se, and definitely property as dowry, is not a norm in Sri Lanka. By extension then, the high levels of **expectation** that the woman will bring in material assets (in the form of dowry/gifts at the time of marriage), which will necessarily enhance the asset base of the family, is not there. Thus, it could be that property of the woman will not be seen as a factor that will impact violence, particularly if it is dowry related harassment (either due to dowry demands or dissatisfaction with dowry received). In Sri Lanka, only 7 women report that there were disputes because of the dowry/gifts that they brought during marriage.

Even in the narratives, the mention of property related expectation and harassment is strikingly missing. In fact, some of the women who are facing violence explicitly state that their bringing or not bringing dowry/property has never been raised at any time of conflict, or otherwise. Occasionally, the mention of property surfaces during times when there is an economic crisis. But, the economic crisis is usually and more obviously seen as due to unemployment, and co-existent with alcoholism, which leads to violence. The reason for violence is thus attributed directly to the economic crisis and women do not extend the relation back or beyond that to whether her owning property or not could be an associated factor. Thus, in Sri Lanka, property ownership by women does not appear in the forefront as a factor influencing the occurrence of violence. Additionally, in Sri Lanka, the reporting of a low(er) incidence of domestic violence, specially physical violence, hints at the need to understand larger national social and economic processes that could have historically contributed to this phenomenon. A historical context of equal property rights may be one of the aspects that has contributed to this, and has been a protective factor historically. However, these could be some possible factors, and more in-depth exploration is beyond the scope of the current study.

**In West Bengal, there is a decline in reporting of violence between propertied and non-proprieted women, regardless of whether any violence or current violence is**

**considered.** *Among the property-less women, 57 per cent experience some form of current violence, compared to 35 per cent of women who own property.* However the extent of decline is not as sharp as in Kerala. This could be partly due to the fact that women, by and large, do not come into marriage with property, but acquire it after some point in the marriage. Thus, in most of these cases, women do not enter marriage as “propertyed”. In the early years of marriage, the patterns of behavior, control and family dynamics may already have been set, and changes in self and relationships have already occurred. It seems that during this time after marriage, the consciousness of a right to property usually does not even exist, or enter their frame of life, as they are just coping with too much. There is violence, which is almost a norm, economic insecurity and other family dynamics. Property of the woman comes into the discourse usually *if* there are specific demands to get a share of the natal property (usually triggered by some financial crisis), or there is some negotiation for getting help from the natal family (usually father), in the face of economic need.

If the experience of current violence is further disaggregated by the different forms of violence, there is a drop in all forms reported among the women owning property. *Furthermore, the form of property owned also seems to be a critical factor.* **Women who own houses experience significantly less violence.** In fact, only 13 per cent report current violence. The proportion reporting physical violence is 4.8 per cent for women owning house, and 30 per cent for women who own land. The same trend is evident across both psychological and sexual violence

**Table 5. Type of violence according to different forms of property owned in West Bengal**

Type of violence (current)	Land Only (%) (n=43)	House Only (%) (n=62)
Any form	61.0	13.0
Physical violence	30.2	4.8
Psychological violence	53.5	9.7
Sexual violence	27.9	8.1

This relationship between women’s property ownership and experience of violence seems to hold *even when controlling for some of the other widely accepted risk and protective factors* referred to in the empirical literature on violence.<sup>19</sup> Below are given the results of multivariate logistic regression for both Kerala and West Bengal.

<sup>19</sup> Earlier research by ICRW in India has elaborated on the relationship of some of these factors with domestic violence. For example, husband’s alcoholism and husband’s witnessing of abuse in the childhood are risk factors for violence – i.e. if the husband drinks, or has seen abuse in his childhood, then he is more likely to indulge in violent behaviors. Other widely researched correlates of violence include factors such as socio- economic status, spousal difference in education and resources, husband’s risk behavior, childhood exposure to violence and level of social support available to the woman

Table 6: Logistic regression for West Bengal and Kerala<sup>A</sup>

Variable	West Bengal						Kerala					
	Any Physical Violence (Current)			Any Psychological Violence (Current)			Any Physical Violence (Current)			Any Psychological Violence (Current)		
	odd ratio	S.E	p Value	odd ratio	S.E	p Value	odd ratio	S.E	p Value	odd ratio	S.E	p Value
<b><i>Property ownership(none /rc)</i></b>												
Own property	0.28	0.27	***	0.40	0.23	***						
Own current house only	0.08	0.60	***	0.11	0.44	***	0.15	0.51	***	0.07	0.42	***
Own land only	0.68	0.35		1.16	0.33		0.39	0.62		0.23	0.55	***
House & land	0.31	0.78		0.73	0.59		0.05	0.67	***	0.04	0.53	***
<b><i>Childhood experience of violence(none/rc)</i></b>												
Husband witness abuse in childhood	2.61	0.26	***	1.62	0.26	*	3.43	0.34	***	2.78	0.35	***
Respondent witnessing abuse	4.66	0.25	***	6.89	0.24	***	2.99	0.33	***	0.62	0.37	
<b><i>Woman's employment status(none/rc)</i></b>												
Irregular Employment	1.45	0.26		1.50	0.25		0.55	0.42		1.15	0.44	
Regular employment	1.13	0.30		1.01	0.28		0.63	0.39		0.70	0.40	
<b><i>Husband's employment status(none/rc)</i></b>												
Irregular employment of husband	3.32	0.28	***	2.95	0.26	***	0.17	0.73	**	0.08	0.84	***
Seasonal employment	2.82	0.33	***	3.11	0.30	***						
Salaried employment	0.68	0.74		0.67	0.63		0.16	0.61	***	0.09	0.73	***
<b><i>Husband's alcohol consumption(teetotaler/rc)</i></b>												
Husband drinks alcohol	2.28	0.36	***	2.25	0.37	**	0.68	0.30		2.87	0.29	***
<b><i>Social support(none/rc)</i></b>												
Natal family							.30	.34	***	.62	.34	
Natal family and neighbor							.41	.35	*	.44	.34	***
Somewhat talk to neighbor about her problem	0.21	0.36	***	0.19	0.36	***						

<i>Dowry demand</i>												
No Demand for dowry before/after marriage	0.24	0.23	***	0.30	0.21	***						

\* ---significant at 10% level; \*\*--significant at 5% level; \*\*\*--significant at 1% level

<sup>A</sup> The two sites used a different reference category for education and results are presented in Annex I. Kerala results are from Panda and Agarwal (2005)

Across both West Bengal and Kerala, the two widely acknowledged indicators of women's status – education and employment – do not emerge as clear protective factors for experience violence. In the case of West Bengal, education is protective in terms of experience of psychological violence but particularly so with secondary education. In contrast, in Kerala education emerges as a risk factor for both physical and psychological violence, though not statistically significant. Additionally, employment of the woman is a risk rather protective factor, particularly in West Bengal, though not statistically significant in either site. This result across both sites confirms earlier finding from INCLEN-ICRW study that employed women reported violence at a higher level than non-employed women irrespective of the strata that they belong to – rural, urban slum or urban non-slum.<sup>20</sup> An interesting finding is that husband's employment of any type is protective in Kerala whereas in West Bengal only salaried employment is protective but not statistically significant. The lack of a strong and clear association between employment and education is an area for further exploration and could be a reflection of overall differences in poverty and educational levels between the two regions.

In line with international literature on violence, childhood experience of violence by either husband or wife is a statistically significant risk factor, especially physical violence. These results reinforce the understanding that violence is a learned behavior and is intergenerational in nature. At the same time it is important to note that social support is a protective factor, indicating that a response is within the reach of communities and families.

The multivariate analysis of the West Bengal and Kerala data ( for current violence both physical and psychological) reveals that while property ownership per se is significant, the **ownership of current house emerges as the most significant** and negatively associated variable, and this result holds across both types of violence. However in West Bengal while both land and house and land ownership are protective they are not statistically significant. For the latter variable a probable explanation is that the percent of women who owned land and house was extremely small (only 9 per cent of those reporting property ownership) compared to a much higher proportion in Kerala (43 per cent). With respect to land ownership and domestic violence, we will discuss below in greater detail the circumstances that impact on this relationship.

<sup>20</sup> Proportion of working women reporting violence was 60.7% in rural areas, 65.2% in urban slum, and 47.1% in urban non slum as opposed to non-working women reporting rates 53.4%, 50.7%, and 37.1% respectively.

**Significance of owning a house** in the logistic regression results for Kerala and West Bengal is a reflection of the importance of a “safe and secure shelter of one’s own”, that mitigates for women the risk of being thrown out, and “having a place to go to”, i.e. a house can serve as a effective exit option, when the women are facing violence.<sup>21</sup> The fear of being on the streets equals none other for women who are facing violence, and is a primary reason that limits women’s response to the situation, and it is this realization that informed the fundamental argument of this study – that immovable assets can act as social protection for women facing violence. Many women from West Bengal, in their narratives, speak eloquently on what would make the most difference to their lives. They explore the pros and cons of the various forms of economic security – employment, land, and house. To quote one-

*House is most important to have. If you have the house in your own name, then your husband can never throw you out. In that case even if you don’t get to stay in your father’s house, you can live by earning from wage labour, bidi making, working on other peoples house etc. But they (village women) work as wage labourers or bidi making. With these jobs we can run a household at the most, but cannot build our own house. Whenever, you have house in a place, you have acquaintance with people, who can help you and help to get a job to run a household. Moreover, (if the house is in your name) husband cannot pressurize to sell off the house, as it is the only shelter. In case he puts more pressure, you should understand that he wants to leave you and you have to strongly protest.*

Woman with property and facing no violence, West Bengal

Apart from the **irrefutable argument of physical shelter for both the household and for the woman**, this excerpt also highlights another feature of property ownership – that of providing “physical stability” and the opportunity to form community bonds. This is significant, as we have seen that a responsive environment – the neighbors particularly, do form a support for women facing violence. Further, women voice that, if a house is available, it can also serve as a site to earn or supplement the existing family income.

*Since I have a large good quality house, I could decide to start a business. I am also able to save rent. We are able to manage well financially. I also know that I can make a better life due to my property. Better living is possible if one owns a house. My husband is very happy that I have this*

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<sup>21</sup> The unit of analysis for this study is “ownership of house”. In West Bengal this house, is usually the one the woman and her family live in, but the pattern of residence and ownership is more complicated in Kerala, as is suggested in the section on fluidity of residence. Here, women may not necessarily be living in the house they own, as often the parents or mother are still living in the house the woman has inherited. In a couple of narratives, the non-availability of the house to the woman for immediate use has become a factor for violence on her. However, the overall finding that emerges is that ownership of house (irrespective of current residential house or house in another place) serves as a protective factor. This finding points to the need for further research and exploration on this aspect – i.e. is ownership of current house more critical than ownership of any house, by giving the woman more authority or negotiation power ; or does ownership of other house provide her with alternate shelter. Overall, the study points to the need for more in-depth exploration of some of the findings to gain a more comprehensive understanding of the specificities of which property makes what difference, when and for which kind of woman.

*property, and he respects me. He involves me in all decisions. There is no scope for violence.*

Woman with property and facing no violence, Kerala

Thus, in a situation of violence, when it comes to shelter, a house has a direct physical benefit, because of the tangible and visible security that shelter offers to a woman. On the other hand, ownership of land being protective, in the context of violence, is contingent on many ifs – its productivity, woman's access to it, ability to control and make decisions on it. For example, one woman states -

*Now I have some problems in my life. My husband started the habit of drinking and when he is drunk he punishes me very cruelly.. The cause of violence is his alcoholism. I know that we have cultivated tapioca in my land, but that is my mother-in-law's decision. I do not [get] any income from the 5 cents of land.*

Woman with property, facing violence, Kerala

Overall, land's impact is more indirect through its influence on the economic or social aspects of enhancing her status or ensuring support. Irrespective of site, ownership of land makes a difference to a woman's life when it has the potential of being cultivated and economically useful to the family. The following narratives are illustrative of this –

*My father(finally) asked my husband to cultivate paddy in one bigha of land. ....Then onwards, our hardship was overcome, and we could arrange for their food. At this my husband's demand for dowry also vanished in the blue. After 2 years of marriage, my parents gifted me that one bigha land by making deed in my name. As a result good relations prevailed between me and my husband. Since then my husband began to give me more weight.*

Woman with property and faced violence, West Bengal

*My husband is working in a company nearby. His earnings are not enough to run the family. I decided to put the land that I have received as dowry for cultivation. .... I am keeping the income that I get from the cultivation so that I can use it in times of need.*

Woman with property and facing no violence, Kerala

### **SECTION III**

#### **Potential pathways by which women property ownership influences her experience of domestic violence : How and under what circumstances ownership of property impacts the lives of women**

Examining the cohorts of women along the twin axis of property ownership and experience of violence, helps us arrive at an understanding of the circumstances and factors under which property ownership is protective from the experience of domestic violence. The four groups studied for comparison thus are - women owning property and not experiencing violence; women owning property and experiencing violence; women not owning property and not experiencing violence; and lastly property-less women

facing violence<sup>22</sup>. The findings from this analysis suggests that it is an interplay of certain economic and social factors, *along with the ownership of property* that determine a woman's vulnerability, or relative strength; and thus impact her situation. These factors include

1. Economic factors such as the economic condition of the woman's family, husband's employment status and associated alcoholism and the harassment around dowry
2. Social factors such as the bonds with the natal family, associated mobility and social support
3. The nature of property owned; the woman's ability to have control and access to the property that determines its potential impact on her status and decision making abilities.

We turn to a discussion of each set of factors.

### **1. Associated economic factors**

The realization of property rights for women is mediated by several factors. Apart from the inherent gender bias in inheritance, another practical constraint emerging in this study

#### **Characteristics of women who own property and do not experience violence**

##### **More likelihood of**

- Owning house or both land and house,
- When ownership of land only then
  - Ownership of undisputed land
  - it contributes substantially to the household income
  - the woman has knowledge/control over its use
  - has access to land (what does this mean, repetitive if she has control)
- strong bonds with a supportive natal family - the interaction is regular, constant. In west Bengal, **the ability and role** of the father in ensuring her rightful share in the inheritance and ensuring her protection is striking
- more regular employment of husband

##### **Less likelihood of**

- husband's alcoholism
- reporting dowry related harassment

is the existing ***economic condition and asset base of woman's natal family***.

Property is one significant element of this asset base and of which the woman is expected to claim her share. For poor families, the asset base is restricted. It emerges clearly that in West Bengal, and especially in rural sites, the family composition, size of land holding; and social obligations all determine the dynamics around inheritance. Thus, for a family with limited employment options and low capital, the piece of land that the father holds acts not only as a means of

sustenance for the natal family, but also as the *only* productive asset that can serve as a collateral for loans in crisis, or for fulfilling family social obligations such as repeatedly

<sup>22</sup> Overall, 26 Focus Group Discussions from across the three sites were analyzed. In addition, 34 in-depth narratives of women respondents in Kerala, 30 in West Bengal and 29 in Sri Lanka were analyzed to understand "how" property ownership was making a difference in women's lives, and particularly in the experience of violence



mortgaging it to get money to give dowry for the daughters' marriages.<sup>23</sup> If the family is in such a situation, for the woman to even think of her claim to the property (which is also usually not at the time of marriage) can become extremely difficult.

In Kerala, it is a social practice that property (even if it is over and above her inherited share) is expected at the time of marriage. This expectation seems to heighten the difference between those families that have the assets to fulfill the "expectations" and those who do not. When the natal family is economically better off, they report the means to have enough property (as dowry) to give to all the siblings. These are the women who get property and report no dowry related harassment or dissatisfaction (even though there maybe dowry demands at the time of negotiating the marriage and consequent transactions). On the other hand, the women whose families have limited means may not be able to fulfill dowry demands "satisfactorily" or provide her the share of inheritance at the time of marriage. Sometimes, the demands are triggered by economic need in the woman's marital family, while in others, her parents financial conditions prevents them from giving the daughter's share immediately. For example, a woman in Kerala narrates:

*Violence started sometime after the marriage. They demanded property after the marriage to meet the expenses of his sister's marriage. My parents did not have the financial backup to provide any more property apart from the gold given to me at the time of marriage. So, my husband sold my ornaments and utilised the money for her (husband's sister) marriage. I protested, and that was the reason for the clash. He listens to me when not drunk. But later when he is drunk, he tortures me.*

Woman not having property and facing violence, Kerala. Her husband is a coolie worker, with irregular income.

***The economic viability of the woman's property or her share of the inheritance*** is another significant factor qualifying the potential protective impact of property on the experience of violence. In other words, the potential of the woman's property to contribute to and secure the asset base of her family directly impacts her status within the household, and there by her experience of violence.<sup>24</sup> In spite of all the constraints and correlated factors, what emerges is that *when the woman does get property, there is a marked difference in her situation*. There is increased status, increased voice, increased power to negotiate and decreased violence. This is largely because the woman's property makes a marked difference to the asset base and economic security of the woman's household. As one woman from West Bengal states, *"If the land was 1-2 kattas and not 10 kattas, my husband would have left it. He would not have fought for (retaining) it in the panchayat... because [if] the cost of land and the earnings form it are such that I can run my household from it, only then can I exercise my rights*. Thus ownership of land by

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<sup>23</sup> This trend is similar to what is reported in that article "Women Second in the Land Agenda" by Jayoti Gupta EPW, May 4 2002. She states "the dowry transactions involve extreme steps resorted to by the girls' families. Many have to sell their owned land with standing crop to meet the dowry payment. The general practice is to mortgage land ..."

<sup>24</sup> This trend emerges strongly from across the narratives. Specifically in one of rural site of West Bengal, which is predominantly Muslim and women have a legal share in natal family's property, several women articulate that only if the land is enough, is accessible and is an economically viable or profitable option, are women in a stronger position to improve their situation and status, including the situation of violence

the woman seem to be directly correlated with the economic security and livelihood it can accord to the household and thus its protective nature is governed by factors such as access and productivity. A house, on the other hand is an immediate and obvious shelter and security for the entire family, and for the woman from violence; and this maybe the reason for its more obvious protective impact.

Thus, property seems to make a marked difference when it is productive and contributes to the family's economic security, thus acting as a factor that has the ability to mitigate the risk of insecurity of the household and stabilize the vagaries of the employment status of the family. However, the economic security that the woman's property can bring to the household can be seriously undermined by the *husband's alcoholism and irregular employment status*. In the discussions of the situation in West Bengal, the economic fragility of the woman's family situation and the role of the husband's employment are reflected clearly. In the Kerala narratives as well, many of the women who already have property at the time of marriage, but still experience violence, report husband's irregular employment. Similarly, if we examine the group of women who do not have property, and do not experience violence, we see that in both Kerala and West Bengal, they are more likely to report regular employment and financial sufficiency.

## **2. Relationship with the natal family**

*The ability to have close relations and unrestricted contact, including increased mobility* is a critical social determinant that characterizes women who own property and do not face violence. They report stronger bonds with the natal family, not only in terms of feeling confident of sharing about themselves and their lives, but also in terms of not requiring permission to visit the natal family. These women repeatedly voice that one of the expectations they have from their marital family, and that is fulfilled, is being allowed to visit their natal family at will. On the other hand, women who face violence report lesser support from the family as well as immediate community. A form of restriction they face is that their in-laws expect "*that I would not talk too much to my neighbors*" and "*would immerse myself in household work.*" Thus, overall propertied women who do not face violence seem to report more social support (family and community) as compared to the women who report violence.

Within the natal family, the role of the father in ensuring the realization of the woman's "rights", including to her inheritance, or negotiating for her safety, is marked in West Bengal. This recognition of the daughter's right, and maintaining strong bonds with her hints at a mental shift – that **a natal family that gives the woman her inheritance is also one that is more likely to recognize and respect her rights as an individual**, with value and one who is entitled to a secure life. This accompanying socio-emotional impact of ownership of property through inheritance is perhaps as critical as the physical or economic benefits that property accords. Even women who face violence and are able to negotiate their situation, do so because they have "some place to go" which is more often than not, the natal family home. Consider the following narratives-

*My father told if he (her husband) is in good behavior, he will transfer the land in my name or else he will take me away to his own home. After that incident, there was no mental tension at all.*

Woman with property facing no violence, West Bengal

*At this (shouting by husband), I became upset and went to my father's house (nearby) and spent 2 days. My father and brother rebuked my husband and told him not to repeat such behavior (slapping) in the future. Then my husband came to take me but I said –I have my own house and land- why should I bear your torture? Next time, he came with a local elder and admitted his guilt. I agreed, but said I could not leave, as my father was not in the house*

Woman with property, facing violence, West Bengal

The ability of a natal family to respond or help a woman negotiate a violent situation has to be viewed against another equally strong norm – that, a married woman must continue in her marital family house despite all odds. This norm acts as a significant constraint, and many women do not consider it worth the risk to alienate the natal family. In West Bengal, a difference in the woman's situation is perceptible depending on who is the head of the household (married brothers versus father).<sup>25</sup> **Family support and having “a place to stay” are critical in influencing a woman's response to violence.** This, in turn, is also influenced by the families' ability to do something and the social norms that permit the woman to access the natal family, or return to it at the time of need. In Kerala, the support of natal family can directly translate into her returning to the natal home and /or exercising her claim over her property, partly because of ease of access the woman's inherited share of property, and due to the fluidity of residential arrangements as patrilocality is not the only norm. In West Bengal, as noted earlier, the natal family support is more in terms of the help and support needed to negotiate with her marital family to make her situation better within that house itself. Thus, owning property does not seem to translate into the woman leaving and *not returning*. This maybe the reason for increasing number of women in West Bengal to articulate that their inheritance be kept intact and not transferred into cash during the time of marriage.

### **3. Influence of Property ownership on her status and decision making**

The ownership of property by women shows an impact on their status in three clear ways: overall, women with property report an enhanced status, voice and respect within the family; they have increased status within the community and propertied women also have a greater role in decision-making, including financial and have greater mobility of certain kinds (as in visiting the natal family without permission). This enhanced respect and capacities that property accords women is visible in many forms – increased confidence to voice opinions, increased value being given to her opinions, increased decision making ability and of course, a more equitable relationship with the husband. Community perceptions also point to the potential of property in “*reducing husband-wife conflicts (as) a woman with property is loved by all and will face no harassment.*”

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<sup>25</sup> In many families where the father is no longer the head, and has already divided his property, the woman loses all hope of support from her natal family.

*I have more confidence of putting my decisions forward. In matters related to the family, my decision is always effective. My husband gives importance to my decisions in matters related to my and children's health.*

Woman with property, facing no violence, West Bengal

*I have full control over the property (house), which I inherited. In fact the tailoring shop that we plan to establish is my idea. I think it is very good for women to own property so that it gives them autonomy to decide about the household and future. Also, I have a right to property.*

Woman with property, facing no violence, Kerala

A significant finding on the influence of property ownership on the woman's decision making power within the household is seen in the **degree of say and control over decisions regarding her property in particular, but also in general decision making ability**. Across all financial decisions explored, the clear trend in both West Bengal and Kerala is that propertied women are more likely to report either taking decision alone or jointly with the husbands (perhaps reflecting a more "equal" relationship). On the other hand, husband taking decisions alone across categories is reported consistently by a higher proportion of women who do not own property. Along with taking decisions around the assets owned, propertied women who do not experience violence also talk about their plans for the future, of securing their economic status or even expanding their property base.

*Of course, I have told my husband to have the property in my name for future security for that reason, I have opened a bank account to deposit 1000 every month for registration fee and my husband has also agreed for it.*

Woman with property, facing violence, West Bengal

*As I have land, we can think of buying land nearer to my husband's work place. We may sell a part of the property and buy it and for building the house, my husband will take loan. Because of the meetings (during the study) it is easier to make my husband understand that the property (the new house they plan to make) should be registered in my name. He has agreed to it.*

Woman with property, facing no violence, West Bengal

The tables below show that property does seem to impact women's decision making, even in realms that are not seen as within their "traditional gendered roles." These tables focus on current financial decision-making (i.e. in the last one year).

**Table 13a. Women's financial decision making ability according to property status in West Bengal**

Decision area	Propertied women (%)				Non Propertied women (%)		
	Woman	Joint	Husband		Woman	Joint	Husband
Savings	11.1	70.4	15.7		4.5	62.4	25.6
Taking loan	9.4	62.5	26.0		2.0	38.6	52.9
Invest to improve property	7.5	68.2	22.4		---	59.6	33.7
Buying/ selling property	9.3	83.3	7.4		---	50.0	45.8
Pawning	6.1	83.7	6.1		8.7	78.3	---

prop/utensil/ jewel							
Mortgage land / house	10.3	75.9	10.3		---	20.0	65.0

**Table 13b. Women's financial decision making ability according to property status in Kerala**

Decision area	Propertied women (%)				Non Propertied women (%)		
	Woman	Joint	Husband		Woman	Joint	Husband
Savings	34.7	55.6	9.7		18.6	11.6	53.5
Taking loan	34.7	55.6	9.7		17.8	10.1	53.5
Invest to improve property	38.9	41.7	6.3		2.5	38.2	49.7
Buying/ selling property	---	97.1	2.9		---	1.3	98.8
Pawning prop/utensil/ jewel	---	2.9	---		98.8	--	---
Mortgage land / house	--	---	---		98.8	--	---

\*100 per cent by in laws

the blanks are where "n" is small and so may not be relevant.

Women acquiring property through purchase has also been a feature reported from the urban site in West Bengal. Here, the form and mode of acquisition are sharply divergent from rural areas – most women have houses, and they are purchased. It seems that there is another dynamic that allows women, when in the urban context, to get property in their names. When families decide to relocate and settle in an urban locality, it signals a break in the existing family structure and a shift to nuclear family. In many ways, this presents a window of opportunity for change from a situation where the woman's place is restricted by patriarchal norms of extended or joint families. Thus, when couples move, the property that is acquired, is "new". Here what becomes critical is whose money is sourced by the couple to purchase the property. What emerges is that usually the woman's family steps in to help financially, and in that bargain the ownership goes in her name. Sometimes she uses her income or savings, and thus claims ownership.

The above discussion of the three set of factors – economic, social and the ability of the woman to control and access the kind of property she owns, interact closely to define the relative vulnerability or strength of a woman's situation. Women who report **ownership of property and do not report violence**, are more likely to – report ownership of house – whether only house or house with land. If they report ownership of land, then they also report that their land makes a substantial contribution to the household income. The sentiment that is echoed again and again through the FGDs and narratives is - "land is land only if you can earn from it." Additionally, they have *control over this land* - either have access and decision making over the land or have full knowledge of the decisions made by others. These women are also likely to report very strong bonds with natal family, signaled by regular interactions and sharing. In West Bengal, the fathers play a key supportive role. Women also report greater economic security of the household including more regular employment of the husband and less likelihood of alcoholism.

They also report higher satisfaction by the in-laws with respect to the dowry received and lesser dowry related harassment.

On the other hand, women, who **own property but face violence**, do not report one or more of the above characteristics. For example, there are women who report regular employment of the husband, ownership of substantial land, but for whom the social support and closeness with the natal family is missing. These women often report - “I have nowhere to go.” Or there are women who report regular employment of the husband, supportive natal family, but own land over which they have no control. Some women who own property and report violence may report alcoholism and irregular employment despite owning property or having natal family support. Many of these women then decide to leave and, with the help of their natal family, move into the property that they own. Thus, while the permutations reported maybe different, overall, this group of women is likely to not report one or more of the characteristics mentioned above. For women who do not face violence and do not own property, they are likely to report regular employment of husband, a supportive family and more stable asset base- which are the associated economic and social protective factors influencing violence.

## Section IV

### Conclusions from the study

The findings from the study indicate that nearly one third of all currently married women surveyed report ownership of current property , with inheritance being the dominant form of acquisition. Ownership of property is a statistically significant protective factors in both West Bengal and Kerala, and the ownership of house emerges as more protective, while the ownership of land maybe mediated by factors such as size of the holding, productivity, accessibility and whether the land is under dispute. The form , time of entry, and control over it are critical factors that determine property’s effectiveness as a protective measure against violence.

The effects of property on a woman’s life and on her experience of violence are also mediated by certain critical associated economic and social factors, such as the role of the women’s property in making the household economically secure, influence her status, her ability to have access and control over the property and the social support that she has. Social norms and support and the role of the natal family are also critical factors that emerge as protective against her experience of domestic violence and her response to the same. **To be truly protective, property ownership must be accompanied by a net of larger social and economic stability and support.**

The woman, her family and the larger community recognize that ownership of property by women enables them to have greater voice and confidence in participating “more equally” in overall decision-making within the family, including those related to financial matters. Having immovable assets or property (land and/or house) in the name of the woman also enables her to have a better status within the household and the community.

This, in turn, translates into increased “value” and respect laying the basis for self-esteem. The effect of the ownership of property on the woman’s sense of self and empowerment depends upon the capacity that the property gives her to negotiate situations in her life. In as much as property arrives into her life at the time that it meaningfully establishes her position as one of strength in the marital family’s hierarchy, it most definitely increases her sense of self. Simultaneously, it serves to establish the economic status of her natal household as also to enhance the economic status of her marital household.

Within property, in the context of violence, the ownership of house emerges as relatively more protective for the experience of domestic violence than the ownership of land, which is mediated by factors such as size of land holding, productivity, accessibility and whether or not the land is under dispute. It is obvious that property, and particularly house, does act as a critical element in protecting women from domestic violence. For property ownership to be most protective it must be accompanied by strong bonds with a woman’s natal family, support from her community and social circles, and regular employment by her husband, thereby signifying that effective and gender sensitive social protection measures must incorporate elements of both social and economic security at the household and community level to truly impact the lives of women.

Finally an important conclusion emerging from this study is that for social protection policies to be meaningful in the lives of women, the framework of analysis underlying such policies needs to incorporate a broader understanding of intra household dynamics and the intertwining of economic and social vulnerability of women. Without attention to social risks such as domestic violence that often accompany economic crisis or even precipitate economic crisis, social protection programs could potentially leave women worse off than prior to the intervention, for example employment schemes. Social protection policies which target only shortfalls in household income will have a limited impact on enhancing the capacity of women to manage risk. Attention to the larger issue of wealth creation is fundamental if women are to have lives of security, both economic and physical security. Strengthening community norms that recognize both women’s property and inheritance rights and the unacceptability of domestic violence in any context should be seen as key elements of social protection policies to ensure that households and women and men can enjoy a measure of both stability and security.

In conclusion, the study findings provide invaluable data on the extent, nature and impact of women’s ownership in specific contexts, but point to the need for further, more extensive and in-depth research into this issue. This study has explored the potential of property ownership by women as a protective factor from the experience of domestic violence. The study establishes the significance of property and inheritance rights in the lives of women, and its potential to serve as a protective factor from the experience of domestic violence. However, the findings also caution against adopting a unilateral approach to the response against domestic violence. The right to property translates into different realities for different women, and it becomes protective in different circumstances. More comprehensive and in-depth research is required to enrich this understanding. Further, for an effective response to domestic violence, the realization of

the rights of a woman as an individual needs to be accompanied by the “value” families and communities attribute to women and a change in the social norms of acceptance of violence. Economic forces, which enhance vulnerability, insecurity or economic deprivation, further act as risk factors. In scenarios where larger legal, economic, political and social forces continue to underplay the status of women, or fail to recognize the prevalence or impacts of violence, the realization of the right to property or its protective impact can only be limited.

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## Annexure I

Logistic results for education:

### West Bengal

Variable	Any physical violence (current)			Any psychological violence (current)		
	Odds Ratio	S.E.	p Value	Odds Ratio	S.E.	p Value
Education (no education/rc)						
Below primary	1.27	0.32		0.52	0.34	**
Completed primary	0.75	0.34		0.45	0.35	*
Upper primary & above	0.27	0.45	*	0.24	0.41	***

\* significant at 10%, \*\* significant at 5%, and \*\*\* significant at 1%

### Kerala

Variable	Any physical violence (current)			Any psychological violence (current)		
	Odds Ratio	S.E.	p Value	Odds Ratio	S.E.	p Value
Education (below 6 years of education/rc)						
6-12	0.55	0.41		1.18	0.45	
>12	1.43	0.57		1.98	0.61	

Panda and Agarwal (2005)