

**EMPOWERING WOMEN THROUGH LAND OWNERSHIP: A
PATH TO EQUALITY IN NEPAL**

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By

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LETTER OF RECOMMENDATION

This thesis entitled **EMPOWERING WOMEN THROUGH LAND OWNERSHIP: A PATH TO EQUALITY IN NEPAL** has been prepared by Mr. PUSKAR KAFLE under my guidance and supervision. I, hereby, recommend it in partial fulfillment of the requirements for the Degree of MASTER OF ARTS in ECONOMICS for final examination.

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LETTER OF APPROVAL

We certify that this thesis entitled **EMPOWERING WOMEN THROUGH LAND OWNERSHIP: A PATH TO EQUALITY IN NEPAL** submitted by Mr. PUSKAR KAFLE to the Central Department of Economics, Faculty of Humanities and Social Sciences, Tribhuvan University, in partial fulfillment of the requirements for the Degree of MASTER OF ARTS in ECONOMICS has been found satisfactory in scope and quality. Therefore, we accept this thesis as a part of the said degree.

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DECLARATION

I, PUSKAR KAFLE, declare that this thesis entitled **EMPOWERING WOMEN THROUGH LAND OWNERSHIP: A PATH TO EQUALITY IN NEPAL** submitted to Central Department of Economics is my own original work unless otherwise indicated or acknowledged in the thesis. The thesis does not contain materials which has been accepted or submitted for any other degree at the University or other institution. All sources of information have been specifically acknowledged by reference to the author(s) or institution(s).

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Puskar Kafle

July 2024

ABSTRACT

Promoting women's empowerment and economic well-being in underdeveloped nations is greatly facilitated by guaranteeing equal access to property ownership. This study empirically examines the impact of women's exclusive or shared ownership of property on their capacity to engage in negotiations within the household pertaining to healthcare decisions, substantial household expenses, and visits to family or relatives. By utilising data from the 2016 Nepal Demographic and Health Surveys and employing the Lundberg and Pollak model of noncooperative household bargaining, the study investigate the empirical connection between land ownership and the empowerment of women. The analysis of Multiple Linear Regression indicates a robust and statistically significant association between land ownership and women's empowerment, with an odds ratio of 1.588. This suggests that for every additional unit of land ownership, there is an estimated 58.8% rise in the probability of women making decisions independently. The educational status of an individual has a notable impact, as indicated by an odds ratio of 1.353. This implies that decision-making power increases by 35.3% for each unit increase in education. Variables such as wealth index have a negligible impact, however belonging to the Muslim ethnicity group is associated with a negative correlation to decision-making power, with an odds ratio of 0.208. The findings highlight the minimal impact of financial resources and ethnic background, while emphasising the importance of education, age, marital status, and household structure. The results emphasise the pivotal significance of land ownership in promoting gender equality and enabling women to have autonomy in making healthcare decisions. Policymakers and practitioners in Nepal can apply these findings to promote gender equality and empower women.

Keywords: *gender, landownership, women empowerment, decision-making*

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ACRONYMS AND ABBREVIATIONS

CEDE ON:	Central Department of Economics
IV:	Instrumental Variable
LR:	Logistic Regression
OR:	Odds Ratio
LL:	Log-Likelihood
CS:	Chi-Square
HO:	Health-Related Decisions
LO:	Land Ownership
WDMA:	Women's Decision-Making Authority
SA:	Statistical Analysis
GE:	Gender Equality
WA:	Women's Agency

CHAPTER I

INTRODUCTION

1.1 Background of the Study

Gender equality is a significant societal goal, and the absence of it also has a detrimental impact on robust and inclusive economic development. A significant consequence of enduring gender disparities is the underutilization of women's potential economic contribution in numerous countries. Increased participation of women is correlated with reduced income disparity and enhanced economic diversification. The latter, in this case, is connected to the enhancement of economic resilience, especially in emerging nations. Gender equality is a crucial societal goal, and the absence of it has a significant negative impact on robust and inclusive economic development. A significant consequence of enduring gender disparities is that the potential economic input of women goes unutilized in numerous nations. Increased participation of women is correlated with reduced income disparity and increased economic diversification. Conversely, this is connected to the enhancement of economic resilience, specifically in developing nations (IMF, 2018). Two important instruments to attain and preserve equality and economic welfare are progressive legislation on land rights and equitable inheritance in real estate. Males make up the majority of the population on land worldwide. The large population of women is a result of land ownership. The feudal concept is the main cause of this, which prevents the female children from inheriting their parents' possessions. This highlights the stark differences in Nepal's land allocation. In South Asia, this kind of land allocation is typical.

In South Asia, women's conditions are remarkably comparable. Just 19.7% of the land in Nepal is held by women. Just 11% of these have direct authority over the land. About 5% of Nepal's total land area is owned by women (Property Right and Resources Governance-USAID). Following the government-formulated law that grants a 20–25% discount if a family member who is a woman owns the land, this percentage increased.

An important instrument for closing the economic disparity between men and women is equal inheritance of property rights. It has a positive impact on women's economic circumstances. It improves her capital investment, decision-making skills, health, education, and other areas.

(Sen,1999) argues that raising women's literacy levels contributes to a decline in child death rates. This implies that improving women's economic circumstances contributes to the advancement of society. Thus, when equal inheritance in property rights and progressive land rights law were implemented in the interim constitution of 2007 and the new constitution of 2015, we examine the economic status of women.

In many developing nations, discrimination against women has persisted for a long time. Due to their restricted participation in direct income-generating activities and their perceived lower value by parents in terms of long-term wealth accumulation, women are viewed by society as being inherently less productive economically (Anukriti,2014).

For several reasons, Nepal is a great place to research how land ownership affects empowerment. First off, sons and daughters in Nepal have equal rights to inheritance regardless of their age or marital status, according to the most recent progressive land rights equality law, which was passed in 2007 (more on this below). Second, land ownership is essential in Nepal because, like many developing nations, agriculture plays a major role in the country's economy. As stated by the Ministry of Finance, the agricultural sector's (agricultural, forestry, and fisheries) GDP contribution is progressively dropping. This sector is expected to contribute twenty-nine percent to the FY 2021/22. The percentage of the population working in agriculture was 73.9 percent in 2008 and 60.4 percent in 2018, according to the Nepal Labor Force Survey. Land ownership, especially its size and quality, is essential to social standing and economic engagement in a community where agriculture is the primary source of revenue (Bhandari, 2001; Sharma, 1999).

In Nepal, land is primarily acquired by inheritance, primarily along patrilineal lines. The main way that women still obtain land or property is through inheritance, usually from men through their marriage or family relationships. The Manusmriti is the source of Nepal's property laws. The 1853 National Code initially restricted women's property rights to gifts and bequests. As long as there were living male relatives on the father's side, girls were not eligible to inherit paternal property under this rule. Women who were divorced lost all property rights and were also forfeiting any future alimony. Property rights differences remained unaddressed despite the 1963 National Code revision addressing certain gender discriminatory issues (Pandey, 2010).

Women's property ownership rights were not altered until 1977 thanks to a constitutional adjustment (the sixth amendment to the 1963 National Code). Parental property was equally entitled to an unmarried daughter who was 35 years of age or older as it was to her brothers. After getting married, she had to give up the belongings unless her father, brothers, brothers' sons, and mother had passed away. A married woman was entitled to a share of her husband's property if she had been married for 15 years and was 35 years of age or older (30 years for widows).

Although the mother, father, and sons were to share ancestral property equally, the husband and sons had to give their permission before the property could be shared with anyone other than the legitimate owners. According to Malla and Shrestha (2000), women were only granted complete legal rights to property, including gifts, bequests, wills, and personal earnings. Part 3, on Fundamental Rights and Duties, of the 2015 Nepalese Constitution states that all women are entitled to equal lineage rights, free from gender discrimination.

However, social norms surrounding patrilineal inheritance and eligible women's ignorance of these legislative developments may prohibit them from utilizing their constitutional rights (Pandey, 2010). Consequently, it can take some time for the anticipated social changes brought about by these legislative advances to materialize, which makes this an important subject to research and formulate policy recommendations for.

188 states have pledged to promote gender equality by addressing any form of discrimination against women through the ratification of the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). This commitment entails challenging any differentiation, exclusion, or limitation based on gender that hinders women from fully enjoying their human rights and fundamental freedoms. The standards encompass the acknowledgment of women's entitlement to sexual and reproductive health, freedom from gender-based violence, and equal opportunities for women and men to own and manage land. These rights provide a solid foundation for our worldwide report on voice and agency (World Bank, 2022). Girls' and women's lives have experienced substantial advancements in various domains in recent decades. Nevertheless, despite the reduction of gender gaps, significant disparities persist in outcomes, such as pervasive gender-based violence and limited representation. These problems frequently stem from fundamental infringements of human rights and are exacerbated by poverty and limited access to education. There is a significant gender disparity in land and home ownership, with a higher proportion of men owning

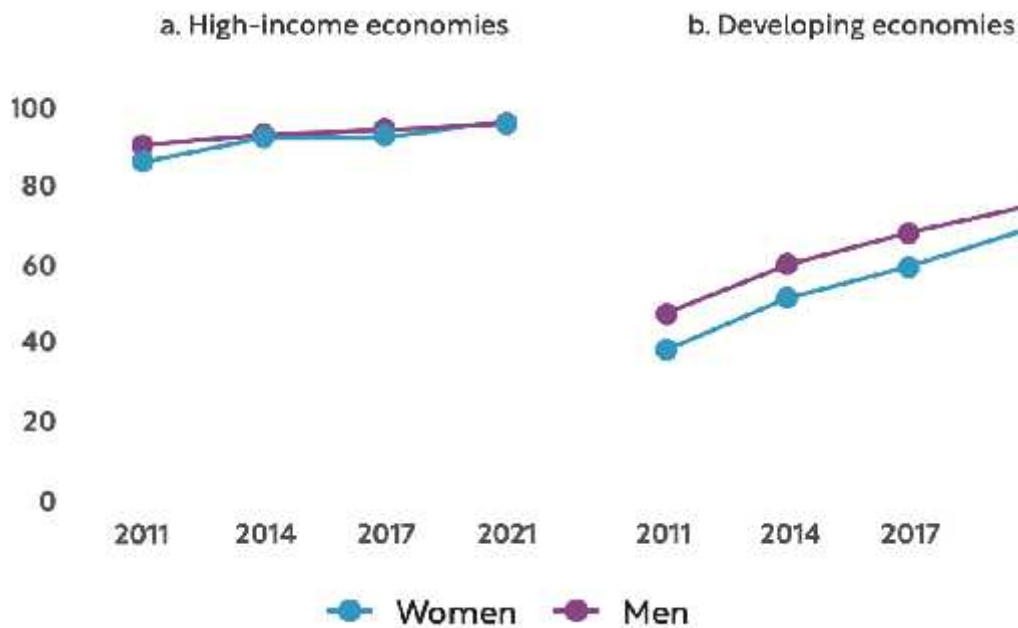
property compared to women (World Bank, 2022). This inequality is particularly pronounced in certain locations, such as Burkina Faso, where men have a significantly higher likelihood of owning houses compared to women. Women in numerous countries can only obtain access to land by means of their male relatives(World Bank, 2022).

This paper analyses the primary elements that influence women's ability to express their opinions and take action, uncovering a range of interconnected limitations. These encompass restricted availability of healthcare, education, and resources, as well as diminished economic prospects. Despite women having superior advantages and opportunities, societal norms around gender roles might nonetheless impose restrictions on them. Women frequently assume the principal obligation for childcare and domestic chores, even when they are employed outside of their residence. Women's movement, networking, political representation, and overall freedom can be limited by social norms, which are seen in discriminatory legislation and practices(World Bank, 2022).

Gender inequality is perpetuated by imbalanced power relations in households and society, which in turn contribute to problems such as gender-based violence. Women and girls frequently have their choices dictated by social standards and expectations, leaving them with less influence over their decisions. Women's ownership of land is shaped by an intricate combination of legal statutes, traditional practices, and societal standards. Obstacles to the complete achievement of women's land rights encompass social norms, traditional practices, institutions that are difficult to access, and women's limited knowledge on their rights. (World Bank, 2022).

Figure 1

Gender Equality in Development: A Ten-Year Retrospective)



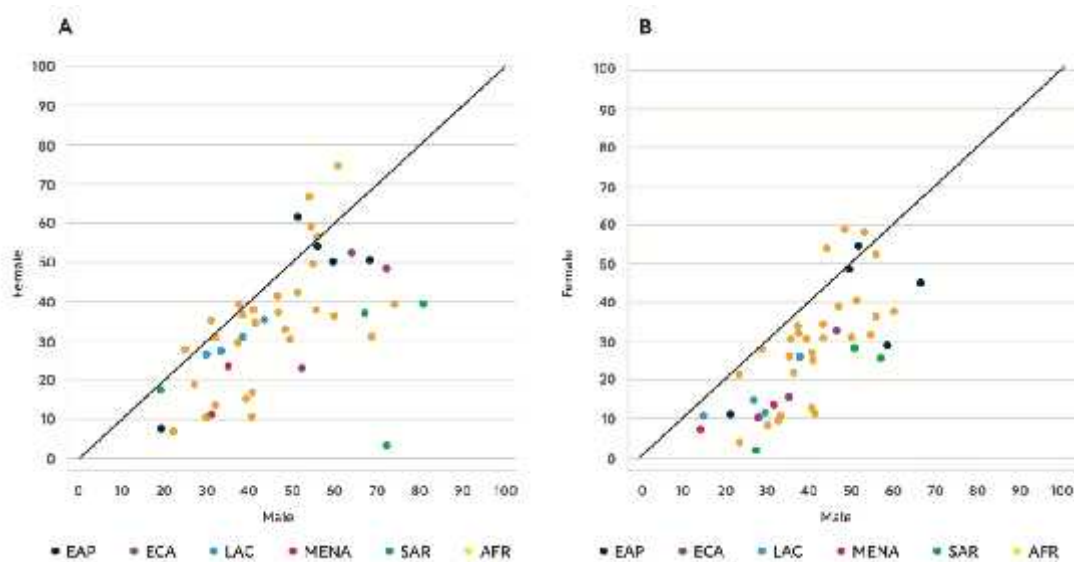
Source: Global Index dataset

(Gender Equality in Development: A Ten-Year Retrospective ,2022) Women's financial inclusion has had substantial advancements over the past decade. In 2011, the percentage of women worldwide who held an account at a financial institution was 47%, while the percentage for males was 55%. As of 2021, the percentage of women who achieved this had increased to 74 percent, while for males it had increased to 78 percent. This represents a reduction in the global gender gap from 8 to 4 percentage points. The gender gap in high-income nations is minimal, with developing economies being the main drivers of this gap and its elimination over the past decade (Figure 1.1). The primary reason for the persistent gender inequalities in account ownership in developing economies is the restricted participation of women in official financial institutions. While the percentage of women who have bank accounts and borrow from informal sources has risen, their access to official financial institutions has not seen significant improvement. Based on the data gathered in 2021, women have a higher propensity than men to seek financial assistance from their family and friends (8 percent higher) and informal savings groups (9 percent higher). However, only 21 percent of women had the opportunity to access formal borrowing, in contrast to 23 percent

of males. Women face restricted availability of substantial loans from official financial organisations.

Figure 2

Gender Gaps in (A) House and (B) Land Ownership



Source: Demographic and Health Survey (DHS), world Bank, 2022.

Mobile money has played a significant role in reducing the disparity between men and women in terms of owning financial accounts, especially in Sub-Saharan Africa.³³ The Global Findex 2021 data indicates that mobile money accounts are facilitating women in enhancing their financial accessibility (Klapper et al., 2022). The proliferation of mobile money accounts in certain areas, such as Sub-Saharan Africa, has facilitated the inclusion of formerly marginalised groups of women into the formal financial system. Women also face a lack of collateral, such as land, homes, and other valuable nonfinancial assets, as well as a credit history. These factors contribute to the gender discrepancies in getting credit.³⁴ Women encounter enduring, pervasive, and systematic obstacles to acquiring ownership of land, housing, and other valuable family assets, particularly those that are passed down through inheritance. Assessing changes in land ownership over time is challenging due to a lack of data. However, in areas where the World Bank Group operates, women have a lower rate of land ownership compared to men, as shown in Figure 1.2. The primary obstacles that hinder female business owners from engaging in growth-oriented firms are the scarcity of land, housing, and other conventional forms of collateral, which in turn

restrict their capacity to establish a credit history. Land formalisation initiatives have the potential to enhance women's property rights. Research suggests that offering information and financial incentives can promote the practice of jointly titling land in the names of both spouses (Halim et al., 2023c). In addition, addressing obstacles such as insufficient identity, absence of mobile phone ownership, distance from banking facilities, and limited financial capacity, while also supporting the digitization of cash payments, can play a crucial role in enhancing financial inclusion for women (Klapper et al., 2022). Simultaneously, the implementation of loan products that decrease the need for collateral can enhance the ability of female entrepreneurs to obtain money (Ubfal 2023).

Development plans and programmes often fail to recognise the essential role of women in the economic development process. This is evident in the increased allocation of resources towards women's reproductive roles rather than their productive roles, mostly in population programmes. However, women in underdeveloped countries actively participate in economically productive activities and generate revenue. Their main occupation is in the field of agriculture and the informal sector, and there is a growing trend of them engaging in formal wage employment. Notwithstanding, their income is typically meagre. Since the 1950s, development agencies have addressed the necessity for impoverished women to generate income by making modest investments in enterprises that generate income. Frequently, these projects fail due to their focus on welfare rather than development objectives. They provide women with temporary and part-time jobs in traditionally feminine skills like knitting and sewing, which have limited demand in the market. In contrast, certain non-governmental organisations, like the Self-Employed Women's Association in India, have successfully enhanced women's economic standing during the last two decades. They have achieved this by recognising that women play a crucial role in the process of economic development.

Equality, as stated in the UN Charter, refers to the complete and equitable enjoyment of rights and freedoms by all individuals, regardless of criteria such as race, colour, sex, language, religion, political opinion, national or social origin, property, birthplace, or any other status. The source of this information is Babugura (2017). Gender equality encompasses the equitable access to opportunities, rights, and responsibilities for individuals of all genders, including men, women, girls, and boys. All individuals should be afforded equitable chances to fully exercise their fundamental human rights and actively participate in and benefit from

the progress of political, social, economic, and environmental development within the context of a sustainable and environmentally conscious economy. During the transition to sustainable economies, any form of gender-based discrimination, exclusion, or limitation will impede or nullify their capacity to practice their fundamental freedoms and human rights. Empowerment is challenging and resisting unjust circumstances or behaviours that force individuals to engage in societal activities that violate their rights (Oxfam, 1995). Empowerment is the capacity to exercise choice and requires changing the societal structures that generate power imbalances and unequal distribution of resources and opportunities. Women face substantial disadvantages when it comes to holding real power in society, especially in positions where important decisions are made. Chakrabarty (2012) confirms that they are a marginalised group in society. To achieve empowerment, women need to improve their self-esteem, self-confidence, and understanding of their own abilities, while also acknowledging their own value and appreciating their knowledge and talents. Women should strive for equal distribution of power and involvement in decision-making in their households, society, economy, and politics through the process of women's empowerment (Panigrahy, R.L., & Bhuyan, D., 2006).

Women's economic empowerment plays a crucial role in promoting growth, both by increasing the size of the labour force and by enhancing productivity (Cuberes and Teignier, 2016). Recent research conducted by IMF staff and other experts has found that reducing the gender gap in various countries could have significant positive impacts on their respective GDPs. Specifically, it is estimated that closing the gender gap in Canada could lead to a 4 percent increase in GDP (Pettersson and others, 2017), while Japan could experience a similar boost (Steinberg and Nakane, 2012). In the case of Pakistan, closing the gender gap could potentially result in a substantial 30 percent increase in GDP (Cuberes and Teignier, 2016), and in Niger, the impact could be even greater, with a projected 32 percent increase in GDP (OECD, 2016; Cuberes and Teignier, 2015).

The presence of diversity and the inclusion of education might stimulate the generation of novel ideas, thereby improving production (Loko and Diouf, 2009). According to the study conducted by King and Hill (1991), nations with significant gender disparities in education experience a decrease in gross national product. Specifically, countries with a female-to-male school enrollment ratio lower than 0.75 have a gross national product that is around 25 percent lower compared to countries with more gender equality in education. Klasen and

Lamanna (2009) present empirical evidence demonstrating that disparities in educational attainment between genders throughout the 1990s had an adverse effect on economic development. Furthermore, there is a positive correlation between increased economic involvement of women and greater investment in children's education, which has significant implications for long-term economic growth (Gonzales and colleagues, 2015b).

Gender equality fosters enhanced equity in the overall allocation of income. Gender disparity is linked to increased income inequality, which can subsequently jeopardise the long-term viability of economic growth (Gonzales et al., 2015a; Ostry et al., 2014). This phenomenon takes place through many channels. Gender wage disparities are a direct cause of income inequality. When there are larger gaps in labour force participation rates between men and women, it leads to uneven incomes and pensions. Furthermore, women have a higher propensity to engage in the informal sector, where remuneration is comparatively lower. Ultimately, disparities in access to education, healthcare, and financial resources hinder fair prospects for success in the job market.

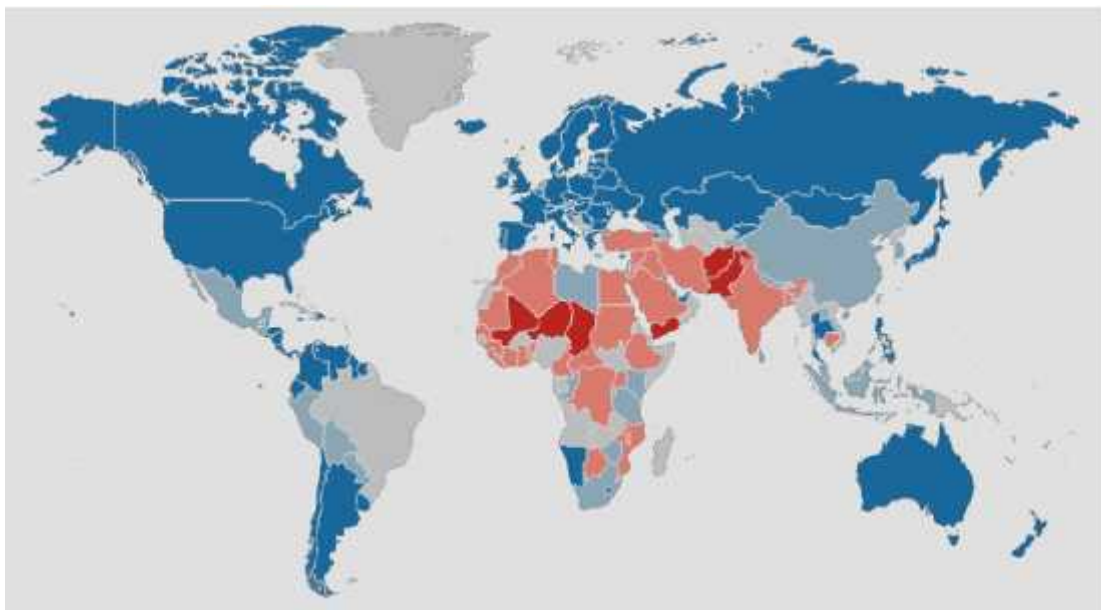
Supporting gender equality leads to increased corporate profits. Research conducted in Europe indicates that having more women in high-level roles could enhance potential output by enhancing business profitability and facilitating corporate investment. According to research conducted by the IMF, the addition of one more woman to senior management or a corporate board, without changing the composition of senior teams, is linked to a higher return on assets of 8-13 basis points (Christiansen and others, 2016). Gender equality is linked to increased export diversity in developing nations, which helps to mitigate the danger of relying heavily on a small number of goods for exports (Kazandjian and colleagues, 2016). Examining the opposite perspective, disparities in gender participation in the economy can limit the available pool of skilled workers in the job market. As a result, this can lead to an inefficient distribution of resources, decreased overall productivity, and reduced economic growth (Cuberes and Teignier, 2016; Esteve-Volart, 2004).

Gender disparities endure, to varying extents, in all nations. Gender disparities exist in economic participation, with women facing limited chances compared to males. Furthermore, even when women do participate, they are not given same respect as men, despite all other circumstances being equal. According to the World Economic Forum, the worldwide gender

gap in economic participation and opportunity is projected to take 217 years to overcome, based on the present rate of advancement. The map displayed in Figure 4 provides a comprehensive assessment of the average level of gender equality. This is measured using a consistent version of the UNDP Gender Development Index, which takes into account several factors such as labour market results, health, and education disparities.

Figure 3

Snapshot of Gender Equality, 2013



source: stotsky and other 2016

Note: Blue indicates higher gender equality; red indicates lower gender equality.

Generally, policy should prioritise allocating resources towards education, healthcare, infrastructure development, enhancing financial accessibility, and advocating for equal rights. Unconditional cash transfers can be particularly valuable in situations where it is crucial to safeguard the informal economy. These measures can be especially advantageous for low-income and developing countries.

According to the World Bank (2011), there is evidence to support the idea that poor nations may significantly enhance economic possibilities for women by making investments in healthcare. Rwanda has surpassed other countries in reducing maternal death rates between 1990 and 2013. This achievement is linked to an increase in health spending as a percentage of GDP (Kadama and colleagues, 2018). The percentage of women receiving prenatal care

from a skilled practitioner in Rwanda increased by approximately seven percentage points between 2000 and 2014. As a result, by 2014, nearly 100 percent of Rwandan women were receiving this sort of care.

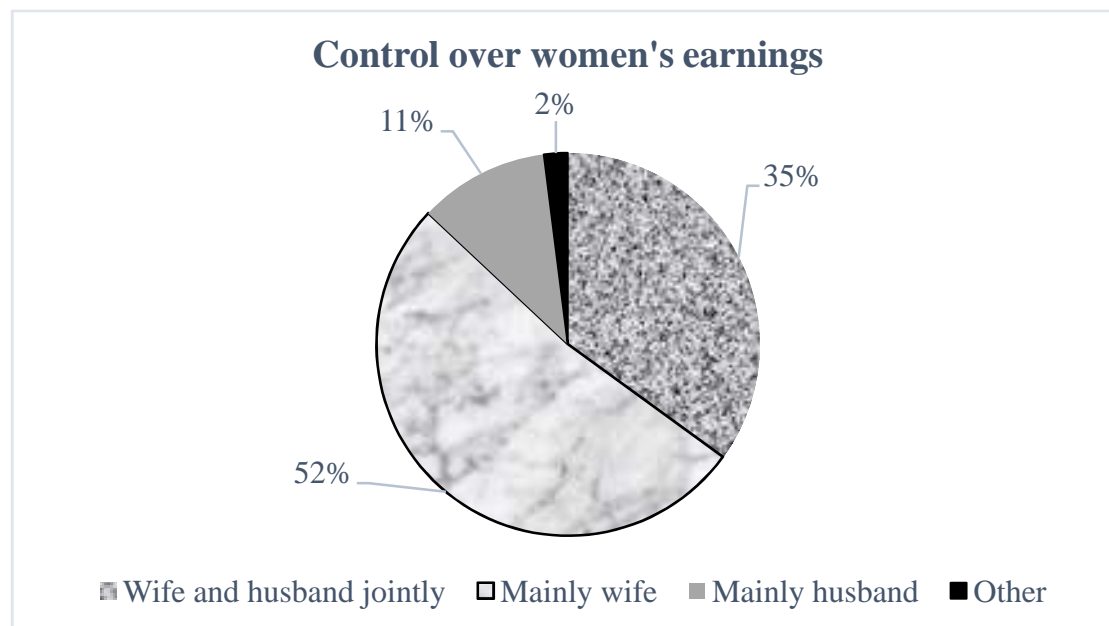
Infrastructure accessibility. Improved transport infrastructure and reliable mobile networks are crucial for facilitating women's access to employment opportunities in various countries across different stages of development and geographies, including Rwanda, Jordan, and Chile (IMF, 2017a; IMF, 2016c; and IMF, 2015a). In order to guarantee the safety of women when travelling, Mexico implemented a system of public transport vehicles exclusively for female passengers (Perez Fragoso and Rodriguez Enriquez, 2018). The 2017-18 Gender and Child Budgeting plan for the Indian state of Kerala incorporates deliberate appropriations with the objective of establishing infrastructure that is supportive of gender equality (Kolovich and Loungani, 2018). Sanitation facilities, especially in lower-income countries like India, play a crucial role in safeguarding girls against gender-based violence and promoting school attendance (IMF 2017d; Jain-Chandra and others 2018).

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The figure shows the percentage of married women who earned money in the 12 months before to the poll and who is primarily responsible for deciding how to use that money

Figure 4

Control Over Women's Earnings



Source: NDHS 2016

52% of women exercise autonomous decision-making regarding the allocation of their wages, while 35% make shared decisions with their spouses. Just 11% of women indicate that their spouse mostly determines the allocation of their wages. The percentage of women who autonomously determine how to allocate their personal income rose from 31% in 2006 to 53% in 2011 and has since stabilised at 52%. The proportion of women who said that their husbands have exclusive authority over their monetary earnings decreased from 10% in 2006 to 5% in 2011, before rising to 11% in 2016(NDHS,2016).

Around 39% of married men make decisions on the use of their own wages independently, whereas 40% make these decisions jointly with their spouses. There is a discrepancy between men and women when it comes to who has control over men's monetary earnings. A smaller percentage of women (29%) compared to men (39%) report that the husband has authority over his wages(NDHS,2016).

Greater family sizes are correlated with spouses exerting more control over their personal earnings. For instance, a higher proportion of men (59%) and women (38%) with more than five children indicate that the husband has exclusive authority in determining how his wages will be utilised, in contrast to a lower percentage of men (28%) and women (32%) with

nochildren. According to ecological zone, a higher percentage of men (48%) and women (39%) in the mountain zone are likely to claim that husbands have autonomous control over their incomes.

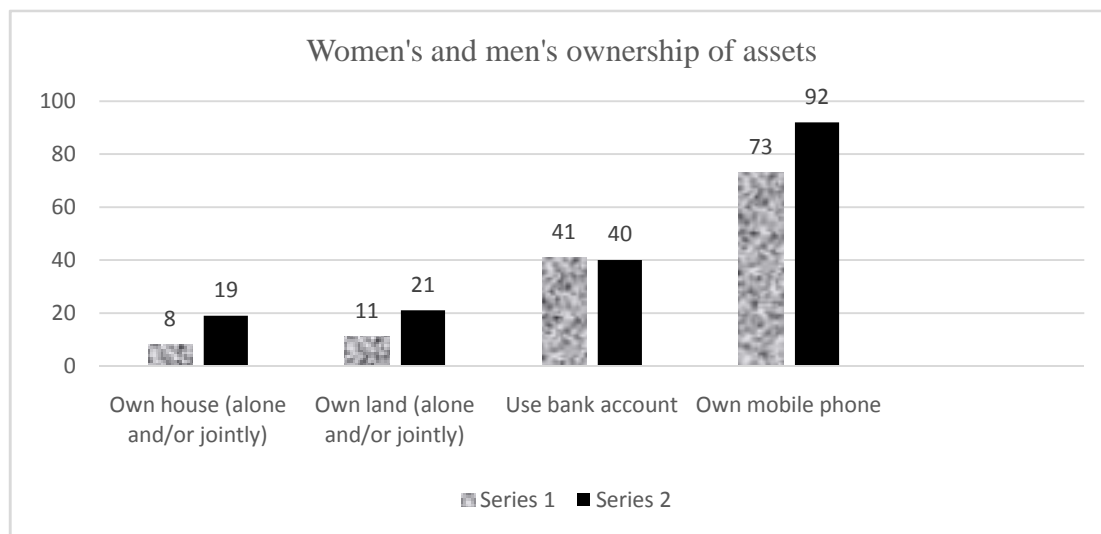
One bullet point. Only 2% of males in Province 2, 6% in Province 5, and 8% in Province 7 state that women have exclusive control over how their husbands' wages are utilised. The probability of men autonomously making decisions regarding the utilisation of their income diminishes as their level of education rises, dropping from 46% among those with no education to 36% among those with a secondary level certificate or higher. Generally, the probability of husbands and wives jointly making decisions regarding men's earnings rises as their level of wealth increases (NDHS,2016).

Women's judgements regarding the utilisation of their own and spousal income differ based on the disparity between their earnings and their husband's earnings. Women who have a similar income to their husbands are more willing to share financial responsibilities (NDHS,2016). The primary spouse accounts for 52%. The wife and husband collectively own 35%. The primary individual is the husband, accounting for 11%. 3% of something else. The data represents the percentage breakdown of married women who earned money in the 12 months prior to the poll. Women's empowerment is shown in their ability to exercise control over their personal income (52%) as well as their spouse's income (63%). Women who have a higher income than their husbands are more inclined to be the primary decision-maker regarding the utilisation of their own earnings (57%) and their husband's earnings (26%) (NDHS,2016). 40% of women who were employed but did not receive any monetary compensation and 42% of women who were not employed make decisions on the use of their husband's earnings in collaboration with their spouse.

Men have a greater ownership rate of houses or land compared to women. According to Figure 15.3, 19% of men possess a house and 21% own land either individually or in partnership. In comparison, just 8% of women own a house and 11% own land.

Figure 5

Women's and Men's Ownership of Assets



Source: NDHS 2016

Individuals typically accumulate greater assets as they advance in age. Elderly individuals, both women and men, have a higher probability of possessing real estate, either independently or in partnership with others. As an example, 19% of women and 53% of males between the ages of 45 and 49 possess a residential property, however less than 1% of both women and men aged 15 to 19 own a house(NDHS,2016).

Individuals with a higher level of academic attainment have a decreased likelihood of possessing residential property. Approximately 36% of men lacking formal education possess a residential property, in contrast to only 15% of those who have attained a higher level of education. In the same vein, the percentage of men who own land decreases from 30% for those without any education to 19% for those with a higher level of education(NDHS,2016).The impact of wealth on land ownership varies between males and females. Within the female population, 5% of individuals belonging to the lowest income category possess land, whereas 18% of those in the highest income category do. Among men, the ownership of land is 21% in the highest income group and 25% in the lowest income group(NDHS,2016).The location of residence also has an impact on property ownership. Urban women exhibit a higher likelihood of possessing a house (9% as opposed to 6%) and land (13% compared to 9%) in comparison to rural women. Conversely, the situation is different for men.

Approximately 80% of men and women who possess a house and land have legal ownership through a title or deed. The ownership rate of houses is 87% for women and 81% for men, while the ownership rate of land is 92% for women and 93% for men(NDHS,2016).

Age is a determining factor for both women and men in terms of possessing legal ownership of a title or deed for a property or land. For instance, a minimum of 90% of individuals aged 45-49, regardless of gender, possess a title or deed for a house or land.

It is noteworthy that women who have not had any formal education (96%) and those belonging to the lowest wealth category (95%) are more inclined to possess a legal document or proof of ownership for land compared to women who have completed at least secondary level education (89%) and those belonging to the highest wealth category (89%). Among males, individuals lacking formal education (76%) exhibit the lowest likelihood of possessing a title or deed for a residential property(NDHS,2016).

The majority of women, namely 79%, are aware of the extent of property or land owned by their household. Additionally, a significant proportion, 89%, have knowledge of the registered owner of the property(NDHS,2016).

The percentage of women who possess information regarding home property rises with age, starting at 63% for those aged 15-19 and reaching 89% for those aged 40-49. The percentage of women who possess knowledge regarding household property is at its lowest in the hill zone (72%) and in Province 3 (69%).87% of women with no education possess knowledge regarding the extent of their household's property, but only 72% of women with an SLC or higher education level have the same awareness(NDHS,2016).

The percentage of males and females utilising a bank account is nearly same, with 40% and 41% respectively (NDHS,2016). The ownership of mobile phones is prevalent among both genders in Nepal, with 73% of women and 89% of men possessing one. Nevertheless, a minuscule fraction of individuals utilise their mobile device for conducting financial transactions, with only 9% of women and 8% of men doing so(NDHS,2016).

The percentage of females utilising a bank account is at its peak among individuals aged 35-39 (57%) and at its lowest among those aged 15-19 (11%). Among males, the highest percentage of individuals who use a bank account is seen in the age group of 40-44, with 60% of them having a bank account. On the other hand, the lowest percentage of bank account

usage is observed among males aged 15-19, with just 8% of them having a bank account(NDHS,2016). Women living in urban areas, the hill zone, and Province 4 have a higher likelihood of using a bank account compared to women in rural areas and other zones and provinces.

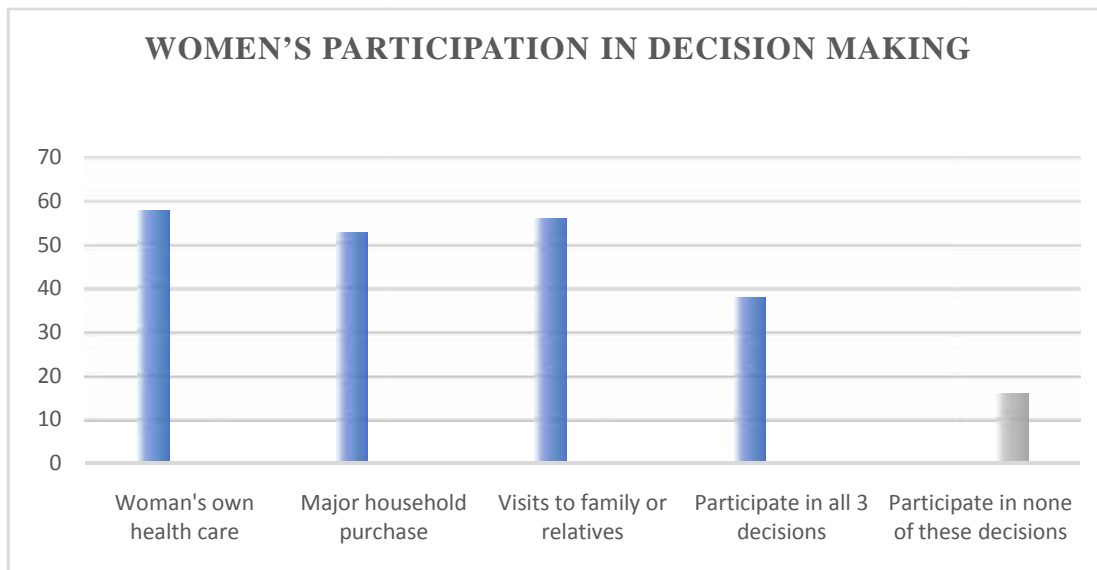
The percentage of women using a bank account is 46% in urban areas, 46% in the hill zone, and 53% in Province 4, while it is 32% in rural areas and other zones and provinces. Education and household wealth are positively correlated with the utilisation of a bank account among males. Men with an SLC or higher have the highest utilisation rate of bank accounts at 56%, while men with little education have the lowest utilisation rate at 28%(NDHS,2016). Men in the highest wealth quintile have the highest usage of bank accounts (65%), while those in the lowest quintile have the lowest usage (17%).

The lowest rates of mobile phone ownership are observed among women and males in the oldest and youngest age brackets. The ownership of mobile phones is most prevalent among individuals aged 20-24, with 85% of women and 96% of males in this age group possessing one. Women aged 15-19 (14%), residing in metropolitan areas (10%), the hill zone (11%), the central region (11%), and Province 3 (13%), having completed SLC or above (17%), and belonging to the highest wealth quintile (12%) are the most inclined to utilise a cell phone for financial transactions. Among men, the pattern is same, with the largest usage of mobile phones for financial transactions occurring among individuals aged 25-29 (13%)(NDHS,2016).

If a woman makes decisions in any one of the following three categories, either by herself or in tandem with her husband, she is deemed to be involved in household decision-making:(1) their own health care, (2) major household purchases, and (3) visits to their family or relatives.

Figure 6

Women's Participation in Decision-making



Source: NDHS 2016

Percentage of currently married women age 15–49 participating in specific decisions 35% of women reported making decisions about their personal healthcare in collaboration with their spouses, while 29% stated that their husbands primarily make these decisions. Additionally, 23% of women claimed that they predominantly make these decisions independently. Men exert greater influence than women when it comes to making independent decisions regarding their personal healthcare, with a majority of 53% (NDHS,2016).

Approximately 35% of women are inclined to autonomously make significant decisions on home purchases. Around 27% of women reported having autonomy in making decisions about visiting their family or relatives. Of the women who are currently married, over half (58%) independently or in collaboration with their husbands make decisions regarding their personal healthcare, major household purchases (53%), and visits to family or relatives (56%). According to Figure 38% of people are involved in all three decisions, whereas 28% are not involved in any of the decisions.

(NDHS,2016) males are more inclined than women to make decisions on their children's education either independently or in collaboration with their spouse, with a percentage of 75% compared to 62%. Approximately 76% of women stated that they have the authority to

independently or jointly with their husband make decisions on the utilisation of their inherited asset (pewa).

The participation of women in all three decisions rises with age, starting at 9% among women aged 15-19 and reaching a maximum of 50% among those aged 35-39. Participation in all three decisions experiences a gradual decrease beyond the age of 40. Women who are employed for monetary compensation (48%) and those who live in metropolitan areas (41%) are the most likely to independently or jointly make all three decisions with their spouses. Only 20% of women in Province 6 participate in decision making, making them the least likely group to do so. Curiously, males who are employed but not receiving monetary compensation are more inclined to independently or collectively make decisions regarding significant household purchases (62%) and the education of their children (76%).

1.2 Statement of Problem

Women worldwide experience unjust treatment due to the perception that they are less capable of making substantial contributions to the economy (Duflo, 2012). This perpetuates a system or milieu in which women are deprived of equal educational chances, hence impeding their ability to generate income in the future. Likewise, women frequently face restrictions on land and property ownership, which hinder their ability to save savings and participate in the formal labour market (Dhamija, 2022). Certain households exhibit a preference for sons over females due to the belief that sons are more likely to generate more income. This perpetuates a cycle of poverty for women and their families, and hinders the overall economic progress of the country.

Gender inequality results in a phenomenon known as "missing women," characterised by a higher proportion of men than women in certain countries such as India and China (Sen, 1990). They hold the belief that having males will yield greater advantages, such as perpetuating the family name or offering future financial assistance. Conversely, daughters are occasionally perceived as a liability due to dowry traditions or limited employment opportunities (Dhamija, 2022). This gender bias against girls results in a reduced representation of women in the population, leading to significant social and demographic challenges.

One of the urgent concerns in Nepal is the heavy reliance on agriculture, which directly or indirectly supports about sixty percent of the population. This agricultural sector is predominantly informal and predominantly employs men, both culturally and socially. Additionally, it lags behind in terms of technological advancements. Significant disparities exist in various employment market indicators between females and males. More precisely, the proportion of employed females in relation to the total female population, known as the female employment-to-population ratio (EPR), is currently 22.9 percent. This figure is 25.4 percentage points lower than the male EPR. The labour force participation rate (LFPR) for women was 26.3 percent, whilst the LFPR for males was 53.8 percent, according to the National Labour Force Survey (NLFS) in 2018.

Economists generally agree that women experiencing ownership of valuable assets, such as land, serves as a significant wellbeing indicator, since it enhances their sense of financial security. Women's access to assets can enhance their influence in their families' decision-making processes (Mehra, 1997). By utilising land or other valuable assets, women can achieve financial independence through activities such as renting out the assets or cultivating crops for sale. When women possess significant bargaining power, they obtain greater autonomy in their life and a more influential role, resulting in a more equitable distribution of resources within the family, such as access to education and healthcare for themselves and their children (Kelkar, 2011). Multiple studies indicate that when women possess property ownership and achieve financial autonomy, families tend to allocate greater resources towards education, healthcare, and nutritious food.

Therefore, it is imperative to examine the impact of women's land ownership on their empowerment in developing nations such as Nepal, where the constitution has just granted equal inheritance rights to property.

1.3 Research Questions

- i. How does women's land ownership affect their empowerment?

1.4 Research Objectives

The primary aims of this study are to investigate the influence of land ownership on women's empowerment and to explore how the implementation of progressive inheritance rights within families can enhance the well-being of women in Nepal.

The study has the following specific objectives.

- i. To analyze the influence of land ownership on the empowerment of women.
- ii. To examine the impact of impact of equal rights in inheritance on women's empowerment.

1.5 Significance of the Study

This research aims to investigate the influence of landownership on the empowerment of women. The study aims to determine the correlation between equal inheritance rights and the enhancement of women's negotiating power in decision-making, ultimately resulting in improved economic well-being.

The paper examines the methodological deficiencies, disparities in research findings, and inconsistencies in policy recommendations. This study utilises a household survey dataset called the Nepal Demographic and Health Survey (NDHS), which was collected by New Era and financed by US-Aid. Consequently, the study enhances our comprehension of how land ownership affects the empowerment of women. Moreover, the employment of robust methodology ensures that the study's conclusions are relevant and may be utilised by policymakers. Hence, the study's findings will hold significant worth for scholars, researchers, and all parties involved.

1.6 Scope and Limitations of Study

There are some problems with the study that could change the results, such as memory bias, missing data, or changes in how the 2016 Nepal Demographic and Health Surveys were done. Even though econometric methods were used to try to account for the fact that land ownership is endogenous, the study may not be completely true because of residual confounding factors or variables that could not be observed. It's possible that the study's results can only be used in Nepal or other agricultural economies where women depend on farming for their main source of income. The study only looked at certain aspects of women's empowerment, like making decisions about their health care and buying things for the home. It may not have looked at all aspects of empowerment. Looking at poll data from 2001 and 2011 can help us understand how women's empowerment has changed over time, but it's also important to think about other things.

1.7 Organization of Study

There are five chapters in the study. The study introduction is covered in Chapter I. The second chapter contains a review of the literature. The third chapter discusses research methodology. In Chapter IV, the findings are presented and discussed. Chapter V concludes with a summary and conclusions.

CHAPTERED

LITERATURE REVIEW

The formal writings envision a diverse range of literary works drawn from multiple sources. While some of the concepts and tales in the field of study are empirical, others are theoretical in origin. Moreover, national and international literature can be used to categorise empirical literature. Reviewing relevant literature and properly citing it is therefore an addendum to preparing a research paper. This investigation additionally comprises.

2.1 Theoretical Review

Patriarchy refers to the establishment and formalisation of male authority over women and children within the family, as well as the expansion of male authority over women in society as a whole (Lerner 1986). The worldwide distribution of patriarchy exhibits significant variations across different societies. Women in liberal democracies such as the United States, Canada, and England experience significantly higher levels of workforce participation, education, and safeguarding of civil and political rights (such as freedom of speech and the right to vote) compared to women in countries like Iran, Saudi Arabia, or Bangladesh. Moreover, global manifestations of patriarchy are not fixed; they undergo continuous transformation and development. The factors that have contributed to changes in population growth include fertility rates, improvements in the overall sex ratio, and trade liberalisation (Farrelly, 2011). Feminists strive to eradicate patriarchy and establish a world characterised by enhanced inclusivity and substantial equality between genders. To attain these ambitions, it is crucial to acquire a comprehension of the reasons behind the existence and persistence of patriarchy, as well as the potential methods to mitigate it(Farrelly, 2011).

Equality

The full and equal enjoyment of rights and freedoms for all people, without distinctions due to factors like race, colour, sex, language, religion, political opinion, national or social origin, property, birthplace, or other status, is defined as equality in the UN Charter. It is about making sure that everyone has an equal chance to live life to the fullest. It acknowledges that every human being has the same inherent rights and freedoms from birth.

Gender Equality

Over the past ten years, there has been a growing emphasis on using wide efficiency reasons to support the promotion of gender equality, in addition to the intrinsic or social justice argument. By employing increasingly advanced analysis, these efficiency arguments have shown the advantages of eliminating gender inequality to the economy, enterprises, and societal wellbeing, as well as the consequences of failing to do so. The World Bank, International Monetary Fund (IMF), World Economic Forum, and large firms have all started to promote the extensive benefits of advocating for gender equality (Berik,2017).(Babugura,2017) The term "gender equality" refers to the equal opportunities, rights, and obligations of men, women, and girls and boys. They should have equal opportunities to realise their full human rights and to contribute to and profit from political, social, economic, and environmental growth in the framework of a green economy. In the process of greening economies, any gender-based discrimination, exclusion, or limitation will hinder or negate their ability to exercise their fundamental freedoms and human rights.It is crucial to emphasise that gender equality does not imply a homogeneous society for men, women, girls, and boys. It just means that being born male or female will not affect their prospects, privileges, or duties. It is about valuing and taking into account their needs, interests, and objectives on an equal basis and acknowledging the diversity of various groups of men and women.

Empowerment

Empowerment involves confronting and opposing unfair conditions or actions that compel individuals to participate in society in ways that disregard their rights (Oxfam, 1995). Empowerment refers to the ability to make choices and necessitates altering the societal systems that create power dynamics and unequal allocation of resources and opportunities. Empowerment consists of two interconnected components: resources and agency. Resources encompass both physical and non-physical assets. Tangible resources refer to assets that have a physical form and can be measured in terms of their financial or material value. Intangible resources, on the other hand, encompass knowledge, skills, abilities, and involvement in political and social endeavours. Agency refers to the ability of individuals to establish their own aims and objectives and successfully accomplish them (Kapitsa, L. M., 2008).

According to certain experts, empowerment consists of three components: self-empowerment, mutual empowerment, and social empowerment. These three factors are interconnected. Self-empowerment refers to the act of taking personal initiative and responsibility for one's own growth and development. Mutual empowerment, on the other hand, involves fostering relationships with people in order to support and uplift each other. Social empowerment, in turn, is achieved by eliminating barriers such as social, political, legal, and economic obstacles that hinder individuals from exerting their influence and achieving their goals. Focusing exclusively on one or two aspects of empowerment is inadequate for accomplishing significant transformation (Kenneth, E. Pigg, 2002).

Development is not solely intended for individuals, but rather they have a responsibility to actively participate in its progress. Individuals ought to engage actively in the decision-making processes and undertakings that shape their lives. Empowering women by investing in their abilities and granting them autonomy in decision-making is not only crucial but also contributes to economic expansion and advancement (UN, 1995). Empowerment is defined as the extent to which individuals engage in the decision-making and implementation processes that shape their lives (Oxfam, 1995).

Empowerment of Women

Women empowerment refers to the act of granting women the central position of power. Given that women comprise 50% of the country's population, it is imperative that they are granted an equitable role in the process of decision-making. Women are significantly disadvantaged in terms of possessing genuine authority in society, particularly in decision-making roles. They are indeed a marginalised segment of society (Chakrabarty,2012). The aspect of empowerment is both constant and dynamic. The process requires a continuous integration of women in positions of power. It is important to note that this is a complex process with multiple dimensions and various aspects. Empowering women enables them to fully actualize their identity, authority, status, influence, and capacity in all spheres of societal existence. Furthermore, it offers an opportunity for increased access to both knowledge and resources (Chakrabarty,2012).These hold great significance in this context. The true measure of empowerment can be assessed by evaluating one's ability to make decisions. It also offers increased autonomy in relation to it. Once again, it signifies the equal standing of women. Empowering women socially and economically will enhance their knowledge of their rights and responsibilities. (Chakrabarty,2012) this will serve as a

foundation for enhancing the quality of life, achieving independence, boosting self-worth, building self-assurance, and increasing one's interaction with society.

(Babugura,2017) Another essential tactic for improving gender equality is the empowerment of women. It is distinct from gender mainstreaming in that it focuses on correcting long-standing prejudice against women and girls. The terminology, goals, and emphases employed in the discussion of the subject vary widely. In the middle of the 1980s, women's empowerment arose as a countermovement to patriarchy. The idea was expanded to include a person's process of self-transformation in the 1990s. Three key components that together comprise the Fourth World Conference on Women's vision for women's empowerment in Beijing in 1995. "The expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them" is how social economist Naila Kabeer defines empowerment. power critique of the social political process towards empowerment Three dimensions—shifts in social, political, and economic power inside and between individuals and groups—are seen to be the channels via which empowerment happens.

Men do not make concessions when it comes to the rights they desire for their own spouses and the rights of other women. Men support women's rights because they value the well-being of their daughters. Additionally, promoting women's rights leads to increased investments in children's education (Doepke, M., & Tertilt, M., 2008). Women empowerment eradicates erroneous value systems and oppressive attitudes from society.

Akhtar (1992) argues that this environment eliminates gender discrimination and allows both males and females to utilise their skills in constructing a harmonious community. Girls' education is crucial in achieving women empowerment. Education fosters the acquisition of skills, knowledge, and self-assurance in women, enabling them to seize economic possibilities. The provision of fee concessions and scholarships for economically disadvantaged girls at the school has significantly contributed to the increase in the number of educated women. Vocational training programmes aim to enhance the abilities and employment prospects of women (Tornqvist, A. & C. Schmitz, 2009).

The objective of Women Empowerment is to achieve equitable allocation of power between genders. Both genders should be granted equitable economic, social, legal, and political chances to foster their advancement. In order to attain empowerment, women must enhance

their self-esteem, self-assurance, and comprehension of their own capabilities, while also recognising their own worth and valuing their knowledge and talents. Women should achieve equitable distribution of power and participation in decision-making within the realms of their homes, society, economics, and politics through the process of women empowerment (Panigraphy, R.L., & Bhuyan, D., 2006). Desai (2010) emphasises the challenges related to the empowerment of women, including advancements in education, health, and their involvement in economic and political activities.

Women should possess autonomy, influence, and priority in consequential and significant decision-making. Empowering women decreases both maternal mortality and fertility rates. Violence against women hinders the well-being of women. Women empowerment is assessed based on factors such as knowledge, health, resources, decision-making, and employment.

Women's Economic Empowerment

The objective of Women Empowerment is to achieve equitable allocation of power between genders. Both genders should be granted equitable economic, social, legal, and political chances to foster their advancement. In order to attain empowerment, women must enhance their self-esteem, self-assurance, and comprehension of their own capabilities, while also recognising their own worth and valuing their knowledge and talents. Women should achieve equitable distribution of power and participation in decision-making within the realms of their homes, society, economics, and politics through the process of women empowerment (Panigraphy, R.L., & Bhuyan, D., 2006). Desai (2010) emphasises the challenges related to the empowerment of women, including advancements in education, health, and their involvement in economic and political activities. Women should possess autonomy, influence, and priority in consequential and significant decision-making. Empowering women decreases both maternal mortality and fertility rates. Violence against women hinders the well-being of women. Women empowerment is assessed based on factors such as knowledge, health, resources, decision-making, and employment. Women have relatively easy access to education compared to other resources, which in turn contributes to their societal growth. In less developed nations, women who lack education face unfavourable circumstances as they rely on men for support (Isiugo-Abanihe I.M, 1996). Gender disparity in education hinders economic development.

Societies that fail to allocate resources towards the advancement of women experience negative consequences such as reduced income and limited economic progress (Dollar, D., &

Gatti, R., 1999). Empowering women results in increased economic growth. Women should strive to enhance their own power and agency. Organisations that are in the process of growth and progress provide assistance and resources to promote the empowerment of women. This includes various aspects such as improving women's health, enhancing educational opportunities, ensuring reproductive rights, encouraging political engagement, and facilitating access to microcredit (Oxaal, Z., & Baden, S., 1997).

UNDP enhances women's economic empowerment through the following strategies: enhancing the recognition and reduction of unpaid labour performed by women, facilitating women's access to land, and promoting their involvement in decision-making processes. Offering comprehensive training and development programmes to provide women entrepreneurs with the necessary skills, commercial acumen, and functional expertise. Accrediting companies that promote workplace equality; Advocating for the rights of women to own and control property (Women's economic empowerment, n.d.). Fernandez (2009) examines the correlation between women's rights and economic progress, with a particular emphasis on women's property rights as a fundamental economic right. Men as husbands prefer a patriarchal system where women have limited rights, but fathers do not endorse this system. Economic development refers to the process of accumulating capital and experiencing a decrease in fertility rates. Gender equality promotes economic growth and reduces household poverty by providing women with rights, skills, safety, and respect. However, women's labor force participation is low due to gender-segregated labor markets, limited education, and access to credit. Economic empowerment can be achieved through better health, early marriage reduction, and degree assistance.

Gender equality, particularly in education and employment, is crucial for economic growth, but progress in certain aspects may not necessarily lead to critical gender equality elements. The World Bank Action Plan (2006) aims to establish markets for women in land, labor, capital, and product. Institutions should be reformed to ensure equal rights and opportunities for men and women, while economic development should be encouraged for equal resources. Policy measures and increased awareness about women's rights and legal protections are crucial.

2.2 Empirical Reviews

Bina Agarwal (1997) In specifically, the bargaining technique is one of the different models that economists have suggested for evaluating gender relations. While these models offer a helpful framework, they frequently miss important components of gender dynamics inside households, such as variables that impact bargaining power, societal norms, and motivation based on self-interest. By addressing these issues, this study seeks to expand the scope of the negotiating strategy to include the market, community, and state in addition to the home. Bina Agarwal (1997) The research looks at how the reform of property rights affected women's education in India and concludes that while it greatly empowered women, it had no generational influence on children's education. According to the research, these outcomes may be influenced by status conflicts between couples as well as the gender and birth order of a kid.

Deere et al. (2004) investigated the factors influencing women's access to land and how they affect household income in Peru, Brazil, and Paraguay's owner-operated farms. Previous research conducted in Latin America indicates that the gender of the head of the household does not significantly affect household income, which is not surprising considering the ambiguity surrounding self-declared headship. Our hypothesis is that women's land rights positively influence household income by expanding their alternatives. However, considering the challenges faced by farmers, it is more likely that women's land rights will affect off-farm income than farm revenue. According to regression research, female land rights are positively correlated with off-farm income in both Paraguay and Peru, although this relationship is only statistically significant for dual-headed households in Peru, where the bargaining power theory is in effect. They have a negative correlation with farm revenue in Brazil as well as with farm income in both countries.

Allendorf, K(2007) The argument that women's land rights can advance development by empowering them, raising production, and enhancing welfare is becoming more and more prevalent. Nevertheless, these statements have not received much empirical investigation. This study investigates whether women's land rights in Nepal empower women and improve the health of young children by using data from the 2001 Nepal Demographic and Health Survey. Both of these theories are supported by the findings. One indicator of their empowerment is the fact that women who own land are much more likely to be the ones to

make final choices in the home. Similarly, there is a significant difference in the likelihood of severe underweight among children whose moms own land.

Peterman, A. (2011) used 13-year longitudinal panel from rural Tanzania to assess the effects of community-level women's property and inheritance rights on women's economic outcomes. The preferred model formulation accounts for individual-level time invariant heterogeneity and attrition by applying inverse probability weighting to a woman-level fixed effects model. The findings show a substantial correlation between women's earnings, self-employment, and employment outside the home and changes in women's property and inheritance rights. The outcomes are not restricted to women from marginalised subgroups. Research suggests that sub-Saharan Africa's lack of gender parity may impede women's and society's overall economic development.

Economic progress and women's empowerment have a complicated relationship. It's not certain that merely advancing women's rights will begin a never-ending cycle of improvement where women's empowerment and economic development boost each other, ultimately leading to gender equality in wealthier societies, even though economic growth can lead to women's empowerment and women's empowerment can positively impact economic decisions (Duflo, 2012). On the one hand, women cannot be fully empowered by economic progress alone, particularly when it comes to shattering long-standing preconceptions that restrict their ability to make decisions. However, while empowering women can improve children's nutrition and overall health, it might not have a positive impact on other aspects of their schooling. Therefore, not all problems relating to gender inequality can be resolved by economic development or by emphasising women's empowerment alone (Duflo, 2012). It is likely that policies that expressly help women will be necessary to achieve real equality between men and women, which is a very important goal, even at the expense of some expenses. In order to effectively address economic growth and women's empowerment, policymakers must be pragmatic and recognise that both have their limitations and that benefits may not always exceed costs.

(Deere and Twyman, 2012) focused on egalitarian decision making, which refers to a situation where both men and women believe that they make decisions together and agree that their partners are equally involved in decision-making. The study provides evidence that in Ecuador, women's control over resources is linked to equitable decision-making within marriages. The proportion of wealth owned by women in a partnership is strongly and

positively linked to the probability of making joint decisions about both employment and expenditure.

Tewodros, (2013) study examines the impact of land tenure reforms on women's empowerment, particularly in managing their land as households. Survey data from 394 women in 2007/08 shows that despite changes, men still dominate land decision-making. However, women have made progress in controlling their land and assets, but these gains have not kept pace with improvements in income control, earnings decisions, and political participation. The study found that women's empowerment improved overall after the reforms, but a decrease in empowerment score was experienced by 31% of female respondents, suggesting that affirmative action provisions may not be embraced by all. The study suggests that all-encompassing approaches, such as strengthening women's organizations and promoting education and awareness, are needed to ensure women's empowerment in all spheres of life.

(Doss et.al 2015) the lack of precision in measuring and interpreting gender and land statistics hinders the ability to effectively outline a policy response to the potential gender inequities experienced by women and men. This study examined the conceptual and empirical aspects of land rights disparities between women and men in African countries, focusing on the levels and relative inequities. The study delves into a theoretical examination of the methods for assessing gender-based land outcomes, the varying interpretations of ownership and control in different situations, and the significance of considering these elements for the advancement of gender and land statistics. The second half of the paper provides a comprehensive analysis of current data from extensive studies conducted at a small scale. This study summarised the latest patterns and developments in the distribution of land access, ownership, and control based on gender. The third segment showcases fresh information derived from a diverse range of nationally representative and extensive unpublished data pertaining to gender and land in Africa. The results offer a detailed comprehension of the significance of evaluating land indicators for gendered development in Africa and worldwide. Additionally, they provide fresh statistics on various land outcomes to assist stakeholders in addressing gender-land inequities.

Roy (2015) examines how state-level modifications to India's central inheritance legislation affect women's outcomes in the wake of improved female property inheritance rights. Given that the death of the grandfather is the primary catalyst for the division of the natal

household's ancestral property, the crucial question to answer is whether the woman's paternal grandfather passed away after the amendment was enacted in her state. The study assesses the reform's impact using a triple-differences method.

Mishra, K., and Sam, A. G. (2016) Using data from the 2001 and 2011 Nepal Demographic and Health Surveys, seek to examine the effects of women's land ownership on intra-household bargaining power with regard to healthcare, major household purchases, and family visits in developing countries. They find that there is a significant and positive correlation between land ownership and women's empowerment, with a particular emphasis on the increased impact noted in 2011 over 2001. They also emphasise the significance of taking into account the endogeneity of land ownership in earlier research, indicating that policies promoting land rights equity in agrarian economies hold the potential to improve women's empowerment and improve household welfare.

Bose et al. (2017) investigate how women's empowerment is affected by their increased rights to inherit land in India, with a particular emphasis on the reform's consequences across generations and their educational accomplishments. Using a difference-in-differences methodology, the study finds that women from land-owning households had a notable 0.48-year gain in educational attainment following the change to the Hindu Succession Act. The results, however, also point to a notable drop in children's educational achievements, especially for boys born to moms who benefited from the reform. This decline is explained by moms' increased educational attainment, which allows them to recognise the higher opportunity cost of educating boys.

(Menon et al., 2017) the Land Law enacted in Vietnam in 1993 established a land market by bestowing households with transferable land-use rights. The study employed a combination of research approaches to examine if the implementation of land titling resulted in enhancements in household economic stability. Additionally, it investigated whether there were divergent impacts between land titles registered under women's and men's names. By utilising a comparable group of households from Vietnam's 2004 and 2008 Household Living Standards Survey, the research reveals that when women possess land-use rights exclusively or when couples jointly hold these rights, it leads to advantageous outcomes such as higher household expenditures, increased self-employment opportunities for women, and reduced vulnerability to poverty within the household. Interview results from Vietnam corroborate

these findings by demonstrating that women who have exclusive or shared ownership of property experience enhanced well-being and elevated social standing.

Dick et al. (2019) using the gender, agriculture, and assets Project (GAAP) paradigm, investigate the relationship between women's land rights (WLR) and poverty reduction, outlining possible avenues for improved well-being and poverty alleviation in rural areas. They evaluate the body of literature using a systematic review process, primarily using observational studies because there is a dearth of experimental research. The results point to a compelling case for the relationship between WLR and enhanced negotiating power, the ability to make decisions about consumption, investments in human capital, and intergenerational transfers. Other paths, like the management of natural resources, government services, empowerment, resilience, domestic violence, HIV risk, consumption, and food security, have less convincing data. Crucially, there are surprisingly few research that look specifically into the relationship between WLR and poverty. The complexity of land rights regimes, household-level assessment, gender roles, and the preponderance of studies from Africa are the main sources of limitations in the evidence. In light of ongoing land tenure reforms around the world, the study emphasises the necessity of thorough evaluations of reforms that strengthen WLR and advocates for strategic programme design and evaluation to fill in evidence gaps and improve the efficacy of policies that support WLR.

The study conducted by Pradhan et al. (2019) examines the impact of property rights on the empowerment of women across various life stages and social contexts, including diverse ethnicities, household structures, and socioeconomic classes. The study employs the concept of intersectionality to analyse these dynamics. The study analyses the findings from ethnographic research undertaken for the "Evaluation of the Welfare Impacts of a Livestock Transfer Programme in Nepal." It focuses on investigating the patterns in women's methods to assert their individual rights over joint and personal property within their homes. The research reveals that the legal classifications of property rights in Nepal do not adequately consider the complex rights to goods that are shared within households. To fully comprehend the rights that women value, it is important to explore the social dynamics around property, rather than solely focusing on individual control over assets for women's empowerment. The report provides suggestions on how research and development programmes, particularly in South Asia, might prevent misinterpretation of asset and empowerment statistics by include a nuanced understanding of property rights over the whole life cycle.

According to empirical research from Doepke and Tertilt (2019), it has been found that when moms have control over money, there is an increase in spending on children compared to when fathers have control. Does this suggest that directing transfers towards women contributes to economic development? The study examined a noncooperative model of the family, where a gender wage disparity results in the household specialising in certain tasks. Consequently, mothers do allocate a greater amount of money towards their children and make a higher investment in developing their human capital. However, the impact of directing transfers to women on growth can vary depending on the characteristics of the production function. Transfers to women are more likely to be advantageous when human capital, rather than physical capital or land, is the predominant factor of production. The empirical evidence that supports our mechanism is: According to the data from the Mexican PROGRESA programme, providing financial transfers to women results in an augmentation in expenditures on children, but a decrease in the rate of savings.

Kang et al. (2020) conducted research on the convergence of land ownership and gender roles in African agriculture. Although the formalisation of land ownership has been shown to have significant effects on gender, it is necessary to recognise that the management and allocation of time are crucial for the productivity of agricultural activities and the well-being of household members. Understanding the intersection of gender with the ownership and operation of plots is crucial. The study aims to analyse plot-level data obtained from nationally representative household surveys conducted in Ethiopia and Malawi. The objective is to describe the structure (sole male, sole female, or joint) and domain (plot ownership, plot management, or output management) of land control within each household. The study addresses the following research questions: 1) Are there any disparities in gender representation in the degrees of agreement across various domains of controls? Additionally, how does the ownership structure and managerial rights impact the allocation of labour on plots? A study has found that both males and females are most likely to have exclusive managerial rights in plots that are held solely by either gender.

However, in cases where plots are jointly owned, the exclusive right to plant crops is predominantly held by males. Research also indicates that although women contribute more of their own labour to the plots they manage, the specific pattern of gender bias in labour distribution differs depending on the mix of structure and domain. The presence of

heterogeneity indicates that analyses of gender disparity in relation to land rights are influenced by the selection of the control domain.

(Mengesha et al., 2021) conducted study on the government's implementation of a land titling programme that includes both women and men. This effort aims to mitigate gender imbalances in the accessibility of land and natural resources. Following the introduction of the land titling programme, there has been a notable increase in women's awareness of their land rights. Nevertheless, the effective implementation of the land titling programme is hindered by the conduct of government officials and the prevailing patriarchal ideas among local communities. In order to enhance women's ability to utilise land and natural resources, it is necessary to substitute traditional land tenure systems with formal land laws.

The study conducted by Kotikula et al. in 2021 Within low-income regions of Dhaka, Bangladesh, both men and women report comparable rates of home ownership, which underscores a noteworthy gender equality dynamic in light of wider gender discrepancies in property ownership. Women exhibit a higher level of fear regarding eviction compared to males, with 22% of women expressing worry as opposed to 15% of men. Having documented ownership, which acts as proof of occupancy rights, greatly alleviates fears about eviction for both males and females. More precisely, the presence of these documents leads to a 23 percentage point decrease in women's concerns, while men see an 11 percentage point decrease in concerns.

Bose Nayana and Das Shreyasee (2021) This study examines the generational implications of the improvements in women's inheritance rights in India. By employing a difference-in-differences approach and the Indian Human Development Survey data for rural India, the study discover that the property rights reform greatly enhanced women's empowerment by raising their level of education. The study does not, however, discover that the reform has an intergenerational impact on kids' schooling. The study investigates two plausible mechanisms that could account for these findings: the influence of status conflict between partners and the gender and birth order of a kid. Study examines this route because a woman's ability to negotiate may be influenced by her relative status to her spouse. In homes where fathers have lower levels of education than mothers, children's educational attainment significantly declines. Taking into consideration a child's gender and birth order, the study find no indication of a preference for sons through the education channel.

Agrawal et al. (2021) study highlights the importance of measuring gender inequality in land ownership for women's economic empowerment, legislation implementation, and SDG 5 achievement. The study uses a longitudinal dataset from 2009 to 2014 across nine Indian states to quantify inter-gender gaps in agricultural land possession. Despite progress, women make up only 14% of landowners and command only 11% of agricultural land in rural areas. Women are more likely to inherit land as widows than daughters, highlighting the complexity of social structures.

Bhalotra et al., (2021) looks at the effects of laws giving women in India equal inheritance rights, these laws actually strengthen the traditional preference for sons. There has been an increase in female foeticide if children born after the reform in homes with a firstborn daughter are less likely to be females by 3.8–4.3 percentage points. Additionally, the research reveals an increase in excess female newborn mortality as well as a trend towards son-biased fertility ceasing after the reform, suggesting higher expenses related to having daughters. In the end, the results imply that even if laws may be passed with the intention of promoting gender equality, deeply ingrained cultural norms may prevent them from working. However, the study provides some flimsy evidence of progressive changes in patrilocal standards over time.

Dagdeviren and Oosterbaan's (2022) study, the authors explore the gendered aspects of land rights, specifically examining the concept of "the effective use of land rights" in relation to market transactions involving land. The objective is to cultivate a more intricate comprehension of land inequality. This study focuses on analysing transactions conducted by households that own land, specifically in the land market, which includes activities such as selling, purchasing, and renting land. Additionally, it examines other market exchanges that are essential for maximising the advantages derived from land as a productive resource, such as credit, labour, and input markets. The research is conducted in Tamil Nadu, India. The analysis relies on primary survey data and semi-structured interviews. The results indicate that women's ownership of land is linked to their involvement in certain land-related market transactions. Women have a higher level of involvement in buying land, as indicated by the frequency of them possessing land titles, compared to their involvement in selling land. When women possess land, their engagement in overseeing farm labourers is increased, however their direct ability to obtain finance and participate in agricultural input markets remains severely restricted.

The significance of these discoveries for national and international policies, particularly for the UN Sustainable Development Goals (SDGs), is that legal changes that ensure equal rights for women are necessary but not enough on their own. Additional and ongoing efforts are required on various fronts to challenge and address regressive social norms and customs.

Tandel et al. (2023) The study looks at how equal inheritance rights for Indian women, granted by state and federal changes, affect fertility and the quality of children born. Using the difference-in-differences method, it is shown that women impacted by state changes had an average of 0.4 more children, with no discernible impact on the height of the offspring. On the other hand, the federal reform has resulted in, on average, 0.22 fewer children and taller offspring, according to analysis done using panel data and a special treatment based on fathers' deaths. The federal reform reduced the number of sons born, but it had no effect on the number of daughters born. Overall, the results imply that women's property rights may have an impact on gender ratios, child health, and fertility decisions.

There are numerous studies in conducted in the area of land ownership and women empowerment. Ghimire et al. (2024) examines the socioeconomic and empowerment status of rural women in Nepal's Sunsari district who have Joint Land Ownership (JLO). Results show a significant increase in monthly savings, improved access to credit, income, participation in cooperatives, entrepreneurship, decision-making, occupation, and overall socioeconomic conditions. Women's participation in the JLO program also increased by 77% in rural areas and 23% in urban areas. The findings suggest that JLO significantly impacts rural women's empowerment, gender equality, and overall development, assisting in achieving UN Sustainable Development Goals.

Shi et al. (2024) With an emphasis on gender disparities, the study examines how China's Rural Land Contracting Law has affected labour movements from agricultural to non-agricultural industries. It discovers that after the land reform, both men and women gravitate towards non-agricultural jobs, but women do so considerably more slowly.

Due in large part to uneven labour market conditions, there is a notable gender disparity in the rise in off-farm labour participation (men: +16.69%; women: +1.95%) and hours spent in off-farm industries. The study emphasises the role that land property rights play in the transformation of rural areas, but it also shows that the full potential advantages of land reforms may not materialise if gender differences in job possibilities are not addressed. These

findings have significant policy ramifications for developing nations seeking to develop their rural areas.

2.3 Research Gap

The primary goals of this study are to look into how land ownership affects women's empowerment and how implementing progressive inheritance rights within families can improve women's welfare in Nepal. The precise goals of the study is to evaluate how land ownership affects women's empowerment. to investigate how women's empowerment is affected by equal rights in inheritance.

CHAPTER III

RESEARCH METHODOLOGY

3.1 Introduction

This part presents a detailed conceptual framework together with an extensive research design. It covers the methodological components, such as the data sources that will be used in the investigation and the instruments and procedures for data analysis (e.g., econometric and descriptive statistics). An operational definition of the variables is provided along with a basic model specification for the generalisation of data analysis techniques.

3.2 Research Design

The objective of this study is to empirically study how land ownership can increase the intra-household bargaining power (also known as household bargaining power) of Nepali women in light of the conversation that has been had. By doing this, we add to the body of literature on the causes and consequences of women's empowerment in a number of ways. Firstly, our research complements the few existing studies that examine the direct correlation between women's empowerment and land ownership (Allendorf, 2007; Mason, 1996; Pandey, 2010; Wiig, 2013). In addition, we utilize data from the 2016 Nepal Demographic and Health Survey (NDHS). The study uses mixed approach or the computation of research question. Qualitative approach is implemented to explain the status of land ownership and women bargaining power as well as empowerment, while quantitative approach is to compute the relationship between land ownership and bargaining power.

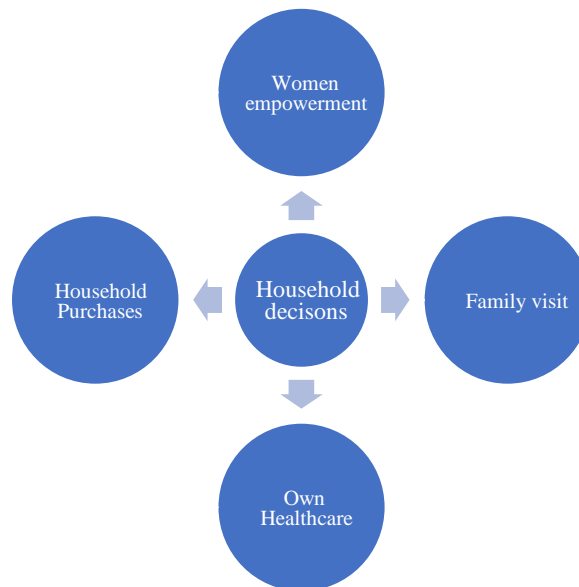
3.3 Conceptual Framework

We summarise the theoretical work that forms the basis of our econometric specification. To comprehend home bargaining mechanisms, several theoretical models have been constructed. The analysis of household decision-making as a bargaining problem between a husband and wife with independent utility functions was initially done by Manser and Brown (1980). This model presupposes that negotiations take place in the aftermath of a divorce, with the idea being that the more advantageous one partner would be in the divorce process (in comparison to the other partner), the greater the compensation offered to keep the marriage intact.

Because she is legally entitled to a portion of the household assets (such as land) in the event that the marriage dissolves, the fear of divorce—when combined with legal rights—thus strengthens the wife's negotiating position. In many marriages, it may not be customary or practicable to threaten divorce. In civilizations like South Asia, where divorce is not a socially accepted practice, a different model put out by Lundberg and Pollak (1993) appears more likely. According to this approach, negotiations are carried out under the fear of noncooperation, which occurs when one partner refuses to give up privately held assets while the marriage is still intact. Thus, if cooperation fails, this model suggests that shifting asset ownership from the husband to the wife will benefit the wife more and hurt the husband less.

Figure 7

The Conceptual Framework of the Study



Source: Author's Own Calculation

3.4 Source of Data

The Nepal Ministry of Health and the United States Agency for International Development (USAID) provided funding for the 2016 Nepal Demographic and Health Surveys (NDHS), which are used in this study. In order to produce accurate estimates for demographic characteristics including fertility, the prevalence of contraceptives, health indicators, infant mortality, and women's empowerment, the NDHS is a cross-sectional household survey that is nationally representative. Information on women's involvement in three categories of

decision-making is gathered in the empowerment section: significant household purchases, visits to family or relatives, and personal health care.

The study analyzed information gathered from the 2016 Nepal Demographic and Health Surveys (NDHS). 11,473 families were chosen for the 2016 survey, and 11,040 of them finished the interviews. 13,089 women were found to be eligible for the survey, and 12,862 of them were able to be interviewed, yielding a 98.3% response rate for that year. Specifically, the study used filtered data from the 2016 Nepal Demographic and Health Surveys (NDHS) for our research. Only women who satisfied the following requirements were included: they had to be working in agriculture, their families had to own land, they had to be married and living with their husbands, and they couldn't be the leaders of their homes. Our final sample size consisted of 2,726 women from the 2016 survey.

3.5 Tools of Analysis

Study sample is based on household structure and occupation, focusing on women involved in agriculture and whose household's own land. Land ownership information is limited to landed households, avoiding biases due to wealthier households with more access to resources.

Comparing women in landed and landless families using a basic mean comparison t-test reveals that there are considerable differences in their characteristics. Therefore, comparing them could lead to estimates that are biased. We also incorporate the household wealth index into our model, as mentioned in the model specification above, since wealthier households might have greater access to resources and knowledge that could influence women's empowerment. We further restrict the sample to women who are married and live with their spouses, as single women or women living apart from their husbands may be the main decision-makers in their homes. Including these women could lead to estimations of land ownership that are skewed upward in terms of empowerment.

3.6 Model Specification

The economist has proposed a number of models since the home bargaining mechanism is the foundation of this research. Manser and Brown established a divorce-based household bargaining mechanism. Given that divorce rates are substantially higher in Western nations

than in South Asian societies. Given that marriage is a social phenomena rather than a subject pertaining to a couple in South Asia. Therefore, the model proposed by Manser and Brown cannot be applied to Nepal. As a result, we use the Lundberg and Pollak model. This concept is predicated on noncooperation, whereby the female refuses to share or give her resources, yet they continue to coexist. This indicates that a woman's negotiating strength in household decision-making would increase if she had equal inherent property rights. That results in both economic welfare and the empowerment of women. Here, we investigate the empirical link that exists between land ownership, other drivers of empowerment, and empowerment itself, which is the outcome variable:

$$E_i = \alpha + \theta L_i + \beta H_i + e_i$$

where, E_i is women empowerment measured in term for decision making of women relating to household consumption, relative visit, and health expenditure. Likewise, L_i denotes as land ownership measured in dummy of 0, 1. H_i is the household characteristics such as Education, age, media exposure, age at first marriage, ecological zone, area of residence, ethnicity etc. e_i is the residual of the model.

Table 1

Operationalization and Measurement of Variables

Variables	Definition and Measurement	Expected Sign
Dependent Variables		
Final Decision alone	Dummy Variable If women takes any one of the decision related to health, household purchase, or relative visit alone =1 otherwise 0	
Independent Variables		
Land Ownership	Dummy Variable 1 = Ownership of land held jointly with family members or alone and 0 otherwise	Positive
Education Status	Dummy Variable 1 = Attainment of basic or higher Level of Education and 0 otherwise	Positive
Age	Continuous Variable Current age of women at the time of survey	Positive
Media Exposure	Dummy Variable 1= If womens are exposed to any one of newspaper, radio, television, or internet at least once in a week, otherwise 0	Positive
Age at first marriage	Continuous Variable Age of the women's first marriage	Positive/Negative
Relationship with HH	Dummy Variable 1 if the respondent women is wife of household head and 0 otherwise	Positive
Area of Resident	Dummy Variable 1 if the residential area is urban and 0 otherwise	Positive
Wealth Index	Categorical Variable 1 = Middle Level 2 = Low Level 3 = High Level	

Ethnicity	Categorical Variable 1 = Brahmin/Chhetri 2 = Dalit 3 = Janajati 4 = Muslim 5 = Others	
Ecological Zone	Categorical Variable 1 = Hill 2 = Mountain 3 = Terai	

CHAPTER IV

RESULTS AND DISCUSSIONS

4.1 Introduction

This section of the study presents the findings from both descriptive and econometric analysis. The descriptive analysis encompasses calculations of central tendency and dispersion for the individual and household characteristics of household and household head. In addition to descriptive analysis, this study incorporates a variety of graphs and figures that illustrate different properties of the surveyed data. Moreover, rigorous econometric analysis has been conducted to investigate the function of remittance as an insurance mechanism during climate shocks.

4.2 Description of Study Area and Summary Statistics

Table 4.1 consist of 2726 observations, covering various demographic and socio-economic characteristics. The variable "Final Decision Alone" indicates that 31.4% of respondents make decisions independently, with a mean of 0.314 and a standard deviation of 0.464. Land ownership is relatively low, with only 10.2% of respondents owning land (mean = 0.102, standard deviation = 0.303). Educational attainment shows that 45.8% of respondents have some level of education, reflected by a mean of 0.458 and a standard deviation of 0.498. The average age of respondents is 34.19 years, with a standard deviation of 9.26 years, while the mean age at first marriage is 17.37 years, with a standard deviation of 3.25 years. Media exposure is high, with 80.9% of respondents having access to media (mean = 0.809, standard deviation = 0.393). Additionally, 71.6% of respondents have a close relationship with the household head (mean = 0.716, standard deviation = 0.450).

The table 4.1 also categorizes respondents based on their area of residence, with 45.4% living in rural areas and 54.6% in urban areas. Wealth distribution shows that 18.5% of respondents are at a high wealth level, 20.6% at a middle wealth level, and 60.9% at a low wealth level. Ethnic composition includes 39.0% Brahmin/Chhetri, 10.7% Dalit, 40.3% Janajati, 1.6% Muslim, and 9.1% from other ethnic groups. The ecological zone data specifies that 283 respondents reside in the Terai region, with unspecified counts for the Mountain and Hill

regions. This comprehensive overview of the respondents' demographic and socio-economic characteristics provides valuable insights into the patterns and trends within the dataset.

Table 2

Descriptive Statistics of Household's Demographic and Sociocultural Characteristics

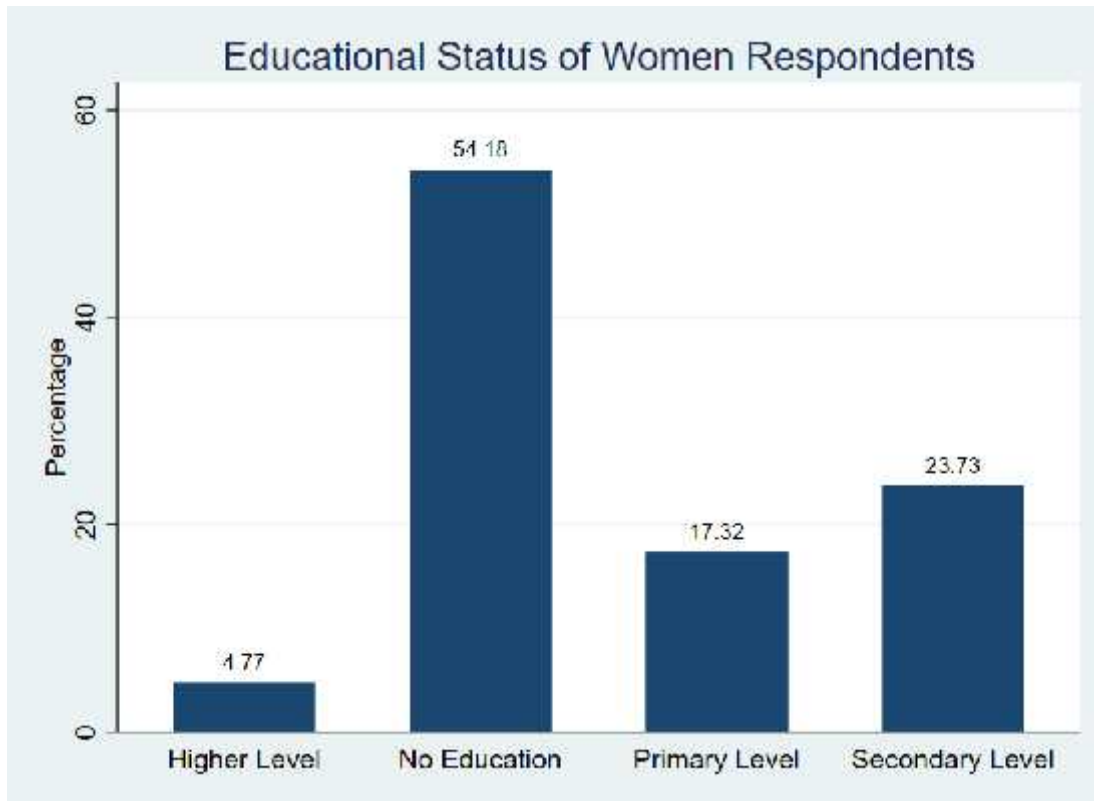
Variable	Obs	Mean	Std. Dev.
Final Decision alone	2726	0.314	0.464
Land Ownership	2726	0.102	0.303
Education Status	2726	0.458	0.498
Age	2726	34.192	9.255
Media Exposure	2726	0.808	0.393
Age at first marriage	2726	17.37	3.251
Relationship with HH	2726	0.716	0.450
Area of Resident			
Rural	1237		
Urban	1489		
Wealth Index			
High Level	504		
Middle Level	562		
Low Level	1660		
Ethnicity			
Brahmin/Chhetri	1062		
Dalit	292		
Janajati	1097		
Muslim	44		
Others	249		
Ecological Zone			
Mountain	283		
Hill	1403		
Terai	1040		

Source: Author's own calculation using survey data

4.3 Socioeconomic and Demographic Characteristics

Figure 8

Educational Status of Women Respondent



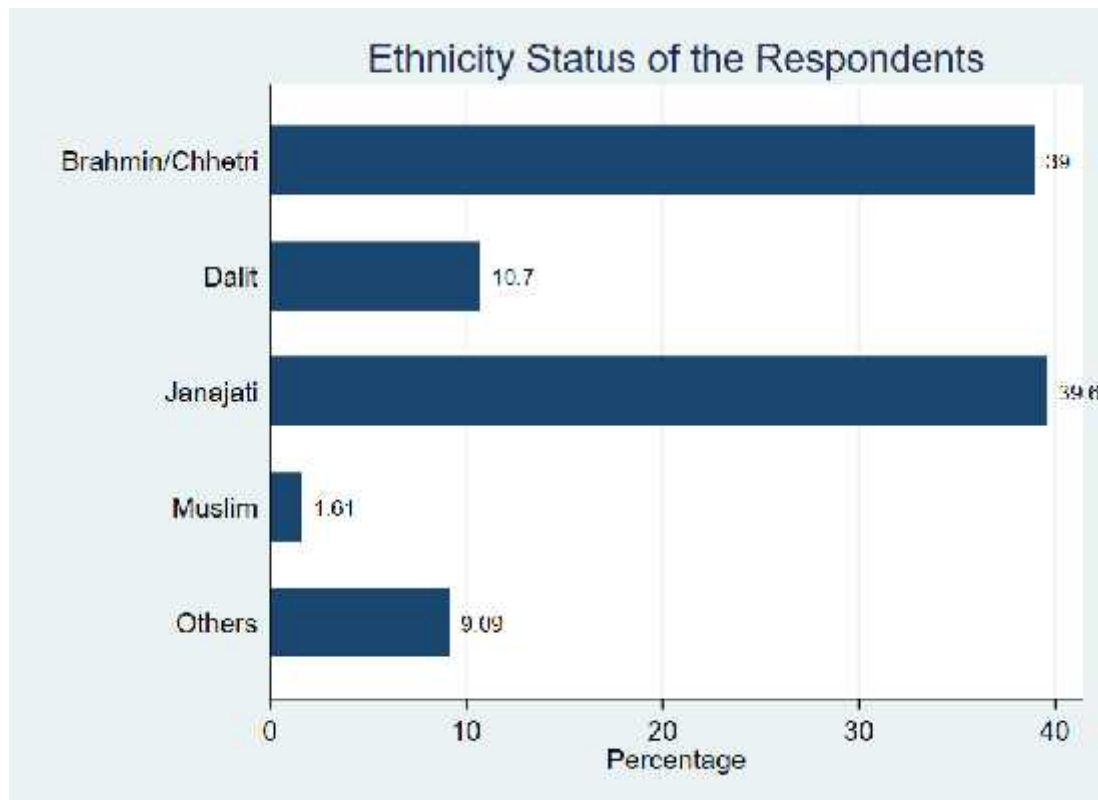
Source: Author's Own Calculation

The bar chart depicts the educational attainment of female participants, categorised into four groups: Higher Level, No Education, Primary Level, and Secondary Level. An important discovery is that a significant majority of women, specifically 54.18%, lack formal schooling. This exceeds the values of all other categories by a significant margin. Furthermore, 23.73% of the female population has successfully finished secondary education, ranking it as the second most prevalent level of educational achievement. Primary level education is the third most common, with 17.32% of respondents having achieved this level. Merely 4.77% of the respondents have achieved an educational degree beyond secondary education, making higher education the least prevalent level of educational achievement.

The data shows a significant educational disparity among women, with over half lacking formal education. Although some progress has been made, barriers remain in higher education. The low percentage of women with higher education highlights the need for increased efforts to promote empowerment and socio-economic development.

Figure 9

Ethnicity Status of the Respondents



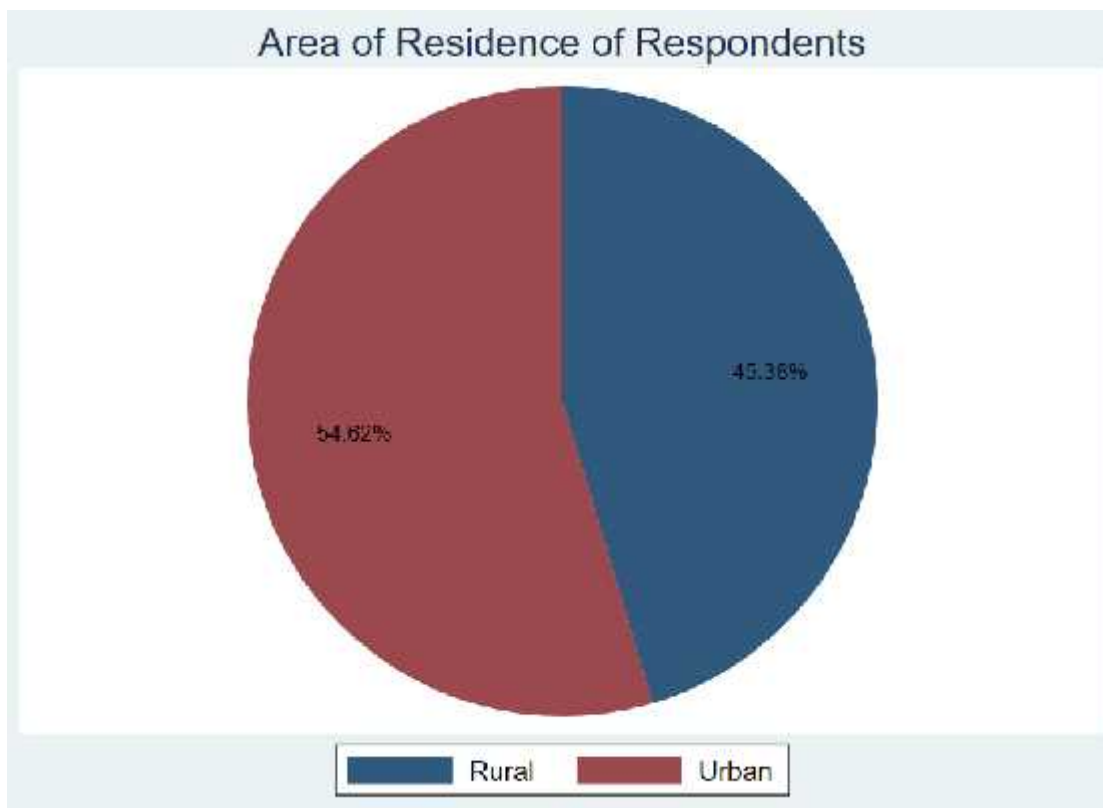
Source: Author's Own Calculation

The graph above illustrates the ethnic composition of the participants. The survey classified the respondents' ethnicity status into five distinct groups. The individuals named include Brahmin, Chhetri, Dalits (including Hill Dalits, Terai Dalit, and other dalits), Janajati (including Newar), Muslims, and others (including all other castes not previously mentioned). The proportion of respondents who identified as Brahmin/Chhetri and Janajati is nearly identical. The population consists of 39% Brahmin/Chhetri and 39.6% Janajati. The proportion of respondents that identify as Dalit is 10.7%, while just 1.61% of respondents identify as Muslim. The proportion of unmentioned ethnicities within the four specified groupings which is categorized as others is 9.09%.

The survey graph demonstrates a heterogeneous ethnic composition among the participants, with two groups exhibiting equivalent and noteworthy representation. Minority groups also participate, although their proportions are relatively smaller. The data highlights the existence of a diverse demography, demonstrating that the survey includes both prominent and less prominent ethnic groups.

Figure 10

Area of Residence of Respondents



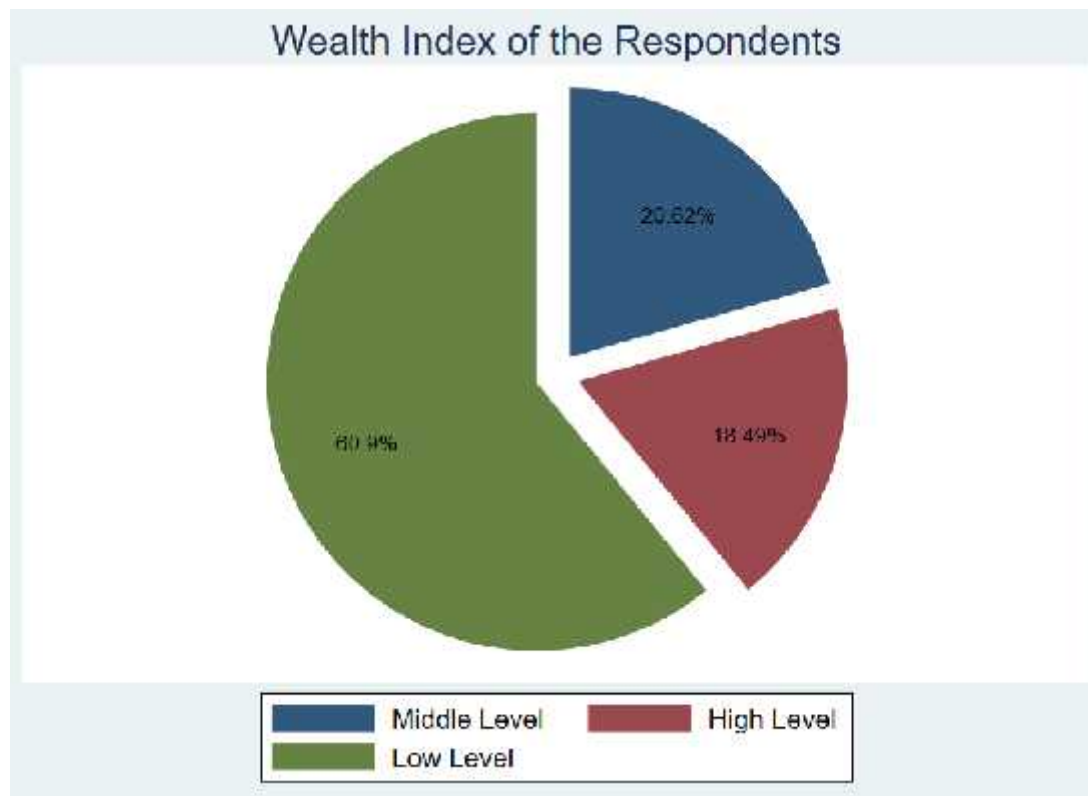
Source: Author's Own Calculation

The pie chart above displays the distribution of respondents based on their residential area. They were categorised into two groups: Rural and Urban. Out of the total 2,726 respondents, 54.62% of them reside in urban areas. This suggests that the remaining respondents are from rural areas, which accounts for 45.38% of the total respondents.

The pie chart analysis clearly divides respondents into rural and urban areas, highlighting the distribution without specifying numerical data.

Figure 11

Wealth Index of the Respondents



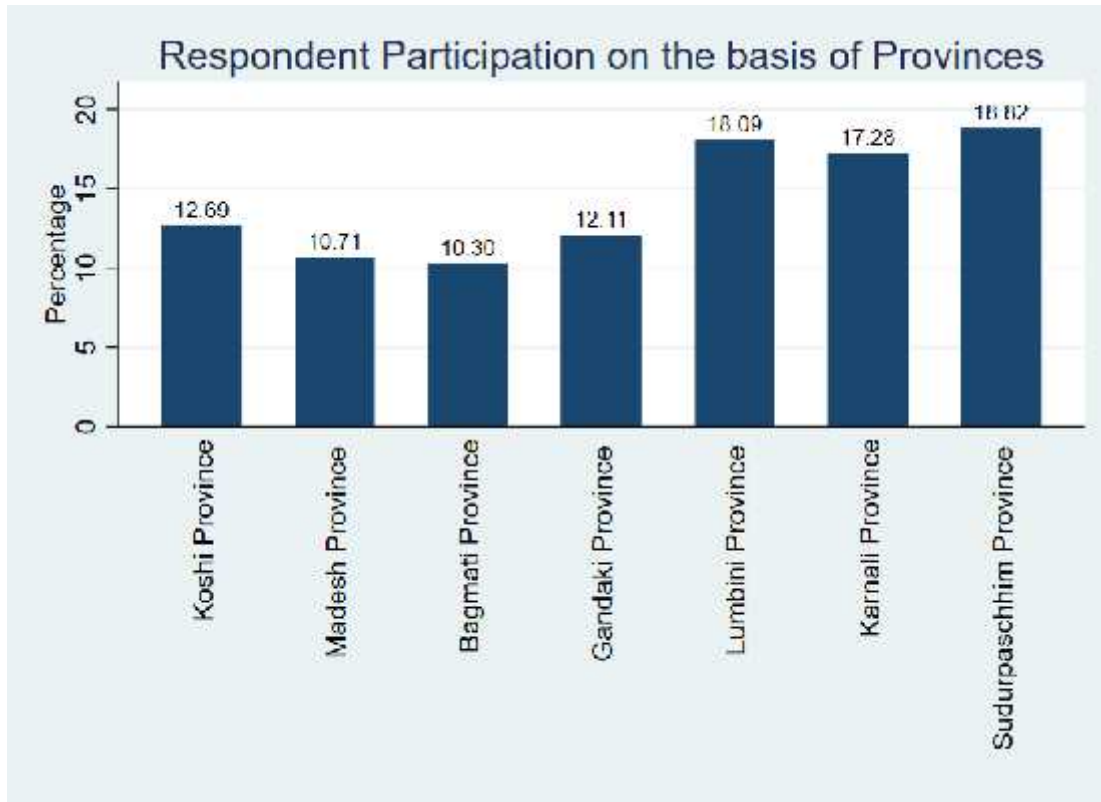
Source: Author's Own Calculation

The provided graphic displays the respondents' wealth index. The respondents' wealth index is categorised into three groups: the low-income group, the middle-income group, and the high-income group. Out of the total of 2,726 respondents, more than half of them came from a poor socioeconomic level. 60.9% represents the proportion of total respondents. The percentage of the intermediate income group is slightly higher compared to the high income group, at 20.62%. Out of all the responders, 18.49% are from the High level category.

The majority of participants belong to the low-income group, which greatly surpasses the number of individuals in the middle and high-income categories. The middle-income group is somewhat larger than the high-income group, suggesting a gradual variation in the distribution of wealth among the members. This configuration emphasises the dominant economic difficulties and inequalities among the examined population.

Figure 12

Respondents Participation on the Basis of Province



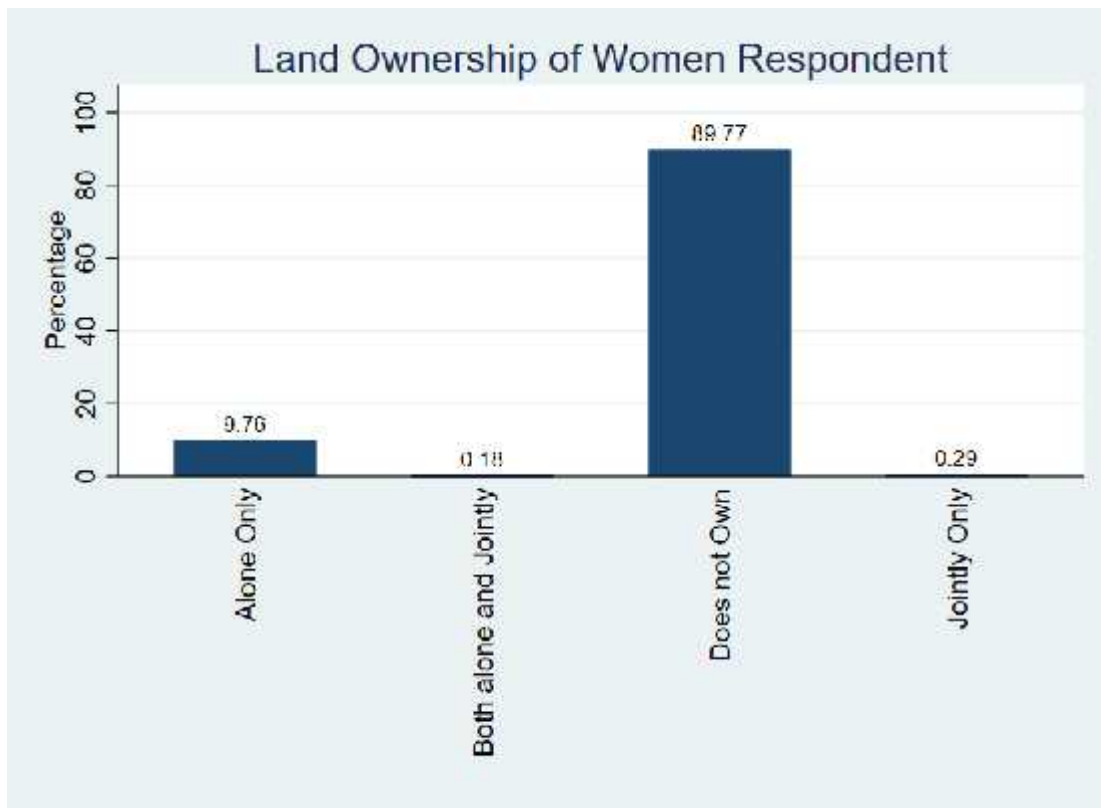
Source: Author's Own Calculation

The graph above displays the proportion of participation from various provinces. The Sudurpaschhim province has the highest proportion of involvement, with 18.82%, followed by the Lumbini province with 18.09%. The participation rate of responders from Karnali Province is 17.28%, followed by Koshi with 12.69%, Gandaki with 12.11%, Madesh Province with 10.71%, and Bagmati with 10.30%.

The graph shows a balanced distribution of participant involvement across provinces, with Sudurpaschhim and Lumbini provinces leading with high rates, followed by Koshi, Gandaki, Madesh, and Bagmati.

Figure 13

Landownership of the Women Respondents



Source: Author's Own Calculation

The graph depicted above displays the distribution of land ownership among the female participants. It is classified into four categories. The ownership options include individual ownership, both individual and joint ownership, No ownership of any kind and shared ownership with someone else only. Out of the participants, 2726 individuals responded. The proportion of women who do not own land is remarkably high. It represents 89.77% of the total responders. 9.76% of women possess land exclusively, whereas 0.18% of women possess land jointly and exclusively. Out of all the respondents, 0.29% of women reported that they jointly own land with their husbands and family.

The graph shows significant disparities in land ownership among female participants, with most not owning land and a small fraction having exclusive or joint ownership, highlighting the need for more comprehensive data collection.

4.4 Results and Discussion

This section presents the projected outcomes derived from equation (1). The utilised model is the Multiple Linear Regression model. The odds ratios in our regression analysis provide effect of land ownership on decision-making by a woman in the household while controlling for other variables in the model. An odds ratio greater than 1 indicates that the likelihood of the outcome increases as the predictor variable increases, while an odds ratio less than 1 suggests that the likelihood of the outcome decreases as the predictor variable increases.

The odds ratio of land ownership is 1.588, which indicates that each unit increase in land ownership, the odds that women will take either of the decision alone will be likely to increase by approximately 58.8%. Similarly, "edu_stat" with an odds ratio of 1.353 suggests that for every unit increase in educational status, the odds of the decision making increase by about 35.3%.

Variables with odds ratios close to 1, such as "wealth_indexHigh_Level" and "wealth_indexLow_Level," indicate that these factors have minimal influence on the woman's decision making outcome. Conversely, odds ratios significantly below 1, such as "ethnicity_muslim" with an odds ratio of 0.208, suggest a negative relationship between being from the Muslim ethnicity group and the decision making.

Table 3

Regression Results

Estimate Std. Error z va	Coeff	Std Error	Odd Ratio
(Intercept)	-1.959***	0.367	0.141
owns_land	0.462***	0.137	1.588
edu_stat	0.302**	0.110	1.353
Media_exp	0.351**	0.121	1.421
age	0.019**	0.006	1.019
age_at_first_marriage	-0.028**	0.014	0.972
HH_wife1	0.534***	0.120	1.705
rural_urbanurban	0.254**	0.089	1.290
wealth_indexHigh_Level	-0.004	0.139	0.996
wealth_indexLow_Level	-0.010	0.118	0.991
ethnicity_dalit	0.172	0.148	1.188
ethnicity_janajati	0.313**	0.102	1.367
ethnicity_muslim	-1.569**	0.616	0.208
ethnicity_others	-0.356**	0.198	0.700
ecological_zonemountain	-0.355**	0.157	0.701
ecological_zoneterai	-0.185	0.113	0.831
loglik	-1696.3		
chisq	149.2		
AIC	3274		

Robust standard errors in parentheses

*** p<.01, ** p<.05, * p<.1

Source: Author's Own Calculation

Overall, these findings highlight the importance of factors like land ownership, education, age, marital status, household composition, and ethnicity in influencing the decision making power of women. The robust standard errors help ensure the reliability of these estimates, offering valuable insights for further analysis and policymaking in relevant contexts.

Table 4

Odd Ratios in Regression Analysis

	Dependent Variable		
	if women take health related decision alone or jointly with husband =1,	if women take health related decision alone or jointly with husband =1,	if women take health related decision alone or jointly with husband =1,
	Odd Ratio	Odd ratio	Odd ratio
owned Land	1.869***	1.964***	1.881***
Loglike	-1883.2	-1856.1	-1874.3
Chisq	112.45	335.51	339

Robust standard errors in parentheses

*** p<.01, ** p<.05, * p<.1

The odds ratios in the regression analysis indicate the relationship between land ownership and the likelihood of women making health-related decisions either alone or jointly with their husbands. A value greater than 1 for the odds ratio suggests that as land ownership increases, the odds of women taking health-related decisions independently or jointly with their husbands also increase. In this case, the odds ratios for land ownership are statistically significant across all models, indicating a strong positive association between land ownership and women's decision-making authority in health matters.

For instance, in Model 1, the odds ratio of 1.869 suggests that for every unit increase in land ownership, the odds of women making health-related decisions alone or jointly with their husbands increase by approximately 86.9%. Similarly, in Models 2 and 3, the odds ratios of 1.964 and 1.881 respectively further emphasize the positive relationship between land ownership and women's decision-making autonomy in health-related issues.

The negative log-likelihood values and the associated chi-square statistics indicate the goodness-of-fit of the models, with higher chi-square values suggesting better model fit. Overall, these findings underscore the significance of land ownership as a determinant of women's empowerment in health decision-making processes within households. Such insights are crucial for policymakers and practitioners aiming to promote gender equality and women's agency in healthcare decision-making contexts.

4.5 Discussion

The empowerment of women emerged as a significant trend in the 1990s, marking the fourth phase of policies aimed at integrating women into the development process. This strategy is widely regarded as the most logical and suitable one implemented so far. Empowerment is the act of bestowing authority, generating strength from within, and facilitating capability (Kumar, 2012). Empowerment is a complex process that aims to help individuals or groups to fully realise their identity and capabilities in all aspects of life. The process encompasses various stages, such as developing awareness, increasing confidence, recognising one's self-worth, organising, participating in decision-making, and ultimately gaining fair and equitable access to and control over resources (Kumar, 2012). Empowerment is a continuous and ongoing process, rather than a one-time occurrence. Consequently, it is a lengthy process that may involve multiple stages. Each process or step may need individual exertion. The construction process is gradual and incremental. This study attempts to analyse the relationship between landownership and women's empowerment, as well as its impact on economic welfare, with the goal of reducing gender gap.

The study's findings indicate that remittances function as a mechanism for enhancing women's empowerment. The study's results are consistent with the research conducted by Mishra et al. (2016), which shows that owning property has a substantial effect on enhancing women's bargaining power within the household and promoting women's empowerment. Mishra et al. (2016) study on Nepal Demographic and Health Surveys reveals a positive correlation between women's land ownership and intra-household bargaining power in healthcare, major household purchases, and family visits. They emphasize the importance of land rights equity policies for women's empowerment and household welfare.

The study examines the impact of land ownership and education on women's decision-making power. The odds ratios show that land ownership increases the likelihood of women making decisions by 58.8%, while education status increases the likelihood by 35.3%. Factors with odds ratios close to 1 have minimal influence, while those below 1 suggest a negative relationship. The findings underscore the importance of factors like land ownership, education, age, marital status, household composition, and ethnicity in shaping women's decision-making power. The regression analysis shows a strong positive association between land ownership and women's decision-making authority in health matters. As land ownership increases, the odds of women making health-related decisions independently or jointly with

their husbands also increase. The odds ratios are statistically significant across all models, indicating a strong positive association between land ownership and women's empowerment in health decision-making processes. These findings are crucial for policymakers and practitioners promoting gender equality and women's agency in healthcare decision-making.

CHAPTER V

SUMMARY AND CONCLUSION

5.1 Introduction

The purpose of this chapter is to provide a concise overview of the primary discoveries and conclusions of the study. This study aims to examine the impact of land ownership on women empowerment. The study utilised data from the Nepal Demographic Health Survey (NDHS) and analysed the relationship logistic regression.

5.2 Summary

The research findings highlight the complex and diverse elements that affect women's decision-making authority within homes. Land ownership has a crucial role in determining the level of influence women have in major decision-making processes. This is consistent with previous research that highlights the connection between economic empowerment, such as the ownership of assets like land, and the independence of women. Crucially, the analysis emphasises the importance of these elements in influencing women's empowerment in the unique context of healthcare decision-making. The correlation between owning property and women's autonomy in health-related decision-making highlights the significance of economic empowerment in enhancing women's ability to obtain and manage healthcare resources.

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The study seeks to analyse the correlation between land ownership and the empowerment of women, as well as investigate the effects of equal inheritance rights on women's

empowerment. In summary, these findings offer significant knowledge for policymakers and practitioners who aim to advance gender equality and empower women in decision-making settings. By acknowledging the influence of factors like land ownership and education, we can gain insights that can guide specific actions to empower women and promote fairer household relationships.

5.3 Conclusion

This study investigates the impact of land ownership on the empowerment of women in Nepal. The study utilises data from the 2016 Nepal Demographic and Health Survey (NDHS) to examine the impact of land ownership on women's decision-making power within their families, employing logistic regression techniques. The focus lies on variables such as autonomous decision-making in relation to their own healthcare, participation in significant household expenditures, and the liberty to visit family or relatives. The findings indicate a positive correlation between land ownership and women's sense of empowerment in Nepal.

The results of this study are vital for policymakers who are dealing with the issue of gender inequality and empowerment. The study seeks to analyse the correlation between land ownership and women's empowerment, as well as investigate the effects of equal inheritance rights on women's empowerment. The findings suggest that possessing land can strengthen women's ability to negotiate within the household and result in increased economic autonomy. Furthermore, increased female control over land ownership leads to higher investments in crucial expenses like education and healthcare, corroborating the results of previous research.

Based on the findings of the study, it is recommended that policymakers in Nepal implement several key strategies to enhance women's empowerment through land ownership. Firstly, legal reforms are essential to ensure women's rights to own, inherit, and manage land independently, with a particular focus on guaranteeing equal inheritance rights for women. Facilitating access to land through distribution programs and providing financial assistance or subsidies can significantly help women, especially those in marginalized and rural communities, to acquire land. In addition, providing legal assistance and organising awareness campaigns helps educate communities about the advantages of women owning land and decrease societal opposition. Implementing economic and educational initiatives, such as providing entrepreneurship training and investing in education, can effectively

empower women to utilise their land more productively and improve their ability to make decisions. Consistent data gathering and evaluations of impact are essential for evaluating the efficacy of these policies and implementing required modifications. Promoting the establishment of women's cooperatives and collaborating with non-governmental organisations (NGOs) might offer supplementary assistance and resources. Policymakers can utilise these suggestions to harness land ownership as a potent instrument for advancing gender equality and enhancing the socio-economic standing of women in Nepal.

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