Beyond Ownership: Land, Intra-Household Control and Women's Economic Agency: A Study of Naduvannur Village in Kerala

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ABSTRACT

Women's economic empowerment is often assessed through asset ownership, but reported ownership does not necessarily imply effective control or legally documented title. This study examines whether reported land ownership translates into substantive economic agency among women in Naduvannur Village, Kerala. Using respondent-level survey data from 450 respondents, the study analyses the relationship between land-acquisition pathways, reported ownership form and women's decision-making authority over major household assets. The empirical analysis combines descriptive statistics, a chi-square test, non-parametric comparisons and binary logistic regression with robust standard errors. In the reference parcel, joint ownership with family is the most common category (54.2%), while 32.9% is reported as sole ownership. Inheritance is the dominant acquisition pathway (67.3%), and sole ownership is more common among inherited parcels (39.6%) than purchased parcels (13.8%). The association between acquisition mode and sole ownership is statistically significant ($\chi^2 = 28.34$, $p < 0.001$). In the logistic model, purchased reference parcels have significantly lower odds of sole reported ownership than inherited parcels (OR = 0.279, 95% CI: 0.159–0.489, $p < 0.001$), conditional on total land size, recorded land value and government transfer. The broader survey further shows that women constitute 28% of individual land owners but only 12% of individual reported decision-makers in land sales. The findings support a distinction between formal ownership and substantive economic agency and suggest that women's empowerment policies should strengthen not only asset ownership but also documented rights, control and decision-making power.

Keywords: women's economic empowerment; land ownership; property rights; intra-household bargaining; economic agency.

INTRODUCTION

Economic empowerment is not simply a question of whether women possess resources; it is also a question of whether those resources can be converted into meaningful economic choices. This distinction is central to the literature on women's property rights, bargaining power and agency (Agarwal, 1994, 1997; Kabeer, 1999; Duflo, 2012; Meinzen-Dick et al., 2019). Land can provide income, security, collateral and bargaining power, but these benefits depend on who owns the asset, who controls its use and who participates in decisions concerning it. A title in a woman's name, joint family ownership and an asset formally owned by a woman but controlled by another household member therefore have different implications for economic agency.

The distinction is particularly important in India. The Hindu Succession (Amendment) Act, 2005 strengthened daughters' coparcenary rights in Mitakshara joint-family property. Yet legal reform does not automatically eliminate gender gaps in inheritance, ownership or effective control (Deininger et al., 2013; Roy, 2015; World Bank, 2023; Abraham & Neetha, 2024). Kerala provides a relevant setting because its historical family and property institutions have interacted with legal reforms and changing household practices (Kodoth, 2001; Lekha, 2023).

This study uses respondent-level data from 450 households. The land module records the area and estimated market value of up to three plots, acquisition mode and reported ownership category. A broader survey module provides descriptive information on residence ownership, asset-related decisions, financial assets, income control, credit and household shocks to contextualise the ownership–control relationship; the land regression is estimated from the respondent-level land data.

The study addresses four questions: (i) What is the pattern of women's reported land ownership in the study area? (ii) How is the form of reported ownership associated with the pathway through which land was acquired? (iii) Are land size, recorded land value and acquisition mode associated with sole reported ownership? and (iv) Does the wider survey indicate a gap between access to assets and women's individual decision-making authority?

The central proposition is that land ownership has economic significance only to the extent that women can exercise meaningful control over the asset. The paper therefore distinguishes between formal ownership and substantive economic agency and examines whether the acquisition pathway and ownership form are associated with this distinction (Agarwal, 1994, 1997; Kabeer, 1999; Swaminathan et al., 2012; Meinzen-Dick et al., 2019).

Statement of the Problem

Women's land ownership is frequently used as an indicator of economic empowerment, but nominal ownership may not imply effective control over land or other household assets. The present study addresses the limited micro-level evidence on how acquisition pathways, particularly inheritance and purchase, are associated with the form of women's reported land ownership in Kerala. It also examines whether reported ownership of major assets is accompanied by individual decision-making authority. The central problem is therefore whether land ownership translates into substantive economic agency or remains largely nominal.

Objectives of the Study

- To examine the pattern and distribution of women's land ownership in the study area.
- To analyse the relationship between land-acquisition pathways and the form of ownership.
- To estimate the association between land size, land value, acquisition mode and sole ownership.
- To examine the gap between asset ownership and women's actual decision-making authority over major household assets.

REVIEW OF LITERATURE

Kabeer's (1999) resource–agency–achievement framework provides the conceptual basis for distinguishing access to resources from the ability to use them to pursue valued goals. Duflo (2012) similarly argues that women's economic empowerment and development are mutually reinforcing, while emphasising that economic resources do not automatically eliminate social and institutional constraints. Together, these perspectives caution against using asset ownership as a complete measure of empowerment.

Agarwal (1994, 1997) places command over land at the centre of women's bargaining position. Land can strengthen livelihood security, fallback options and bargaining power, but the relevant issue is control rather than nominal access. Meinzen-Dick et al. (2019) likewise identify several pathways through which women's land rights can affect welfare and bargaining outcomes, while stressing the distinction between formal rights and effective control.

Empirical evidence shows that the relationship between property ownership and empowerment is not uniform. Allendorf (2007) finds that women's land rights in Nepal are associated with greater household decision-making and welfare outcomes, whereas Kumar et al. (2020) report that land possession alone did not significantly empower women in their NFHS-IV analysis. Swaminathan et al. (2012) find that individual property ownership can improve women's decision-making autonomy without necessarily eliminating unequal bargaining between spouses. These findings support an analysis that distinguishes individual ownership, joint ownership and actual decision-making authority.

The inheritance literature further indicates that the pathway through which women acquire property matters. Deininger et al. (2013) find that inheritance reforms increased women's likelihood of inheriting land in India, while Roy (2015) links stronger inheritance rights to women's autonomy. Heath and Tan (2020) show that inheritance-related changes can also affect women's labour supply through intra-household bargaining. More recent evidence suggests that the effects of inheritance reforms remain heterogeneous across dimensions of empowerment (Grover & Sharma, 2026; Suteau, 2025).

Research on the gender asset gap reinforces the need for multidimensional measurement. Agarwal, Anthwal and Mahesh (2021) document substantial inter-gender and intra-gender differences in land ownership in India. Deere and León (2003) show that inheritance, land markets and public distribution systems shape women's asset ownership across contexts. These studies imply that ownership should not be treated as a simple binary indicator.

The distinction between legal entitlement and realised control is also central to policy. The World Bank's Women, Business and the Law framework emphasises that legal equality, supportive institutions and actual outcomes may diverge (World Bank, 2024). Indian evidence similarly shows that gender bias, customary practices and implementation gaps continue to influence women's access to land despite legal reforms (Abraham & Neetha, 2024; Malarchitra & Sasirekha, 2025).

Kerala provides a distinctive institutional context. Kodoth (2001) shows how family structure, inheritance and property relations shape gendered access to assets, while Lekha (2023) demonstrates that bargaining over property continues to operate through family relationships. Panda and Agarwal (2005) further show that women's ownership of immovable property is associated with greater security within marriage. These findings make Kerala a useful setting for examining whether formal asset ownership is accompanied by substantive control.

Collective financial institutions may expand women's access to savings, credit and collective voice without necessarily changing control over major physical assets. Kudumbashree's programmes combine women's organisation, savings, credit, livelihoods and gender-focused interventions (Kudumbashree Mission, n.d.). This creates a relevant empirical question: can financial inclusion and collective participation coexist with continued intra-household constraints over land, housing and income?

Taken together, the literature establishes four points: property rights can strengthen bargaining power; ownership alone does not guarantee agency; acquisition and inheritance institutions shape the distribution of assets; and legal or financial inclusion does not automatically change intra-household control. The present study brings these strands together by examining acquisition mode, ownership form and decision-making within a single village-level empirical setting.

The research gap is therefore not simply the absence of studies on women's land ownership. Rather, relatively few micro-level studies examine the acquisition pathway of land, the reported form of ownership and the wider distinction between asset access and decision-making authority in the same empirical setting. This study addresses that gap using respondent-level data from 450 households in Naduvannur Village and treats ownership as a multidimensional institution rather than a binary empowerment indicator.

Conceptual Framework

The study treats economic agency as substantive rather than merely formal. Its ontological position is that an asset does not become an empowering resource simply because a woman is recorded as its owner. Ownership is a social and economic relationship that includes rights to use, manage, transfer and make decisions about the asset. Formal ownership may therefore coexist with limited effective control.The study consequently follows the sequence resource acquisition → formal ownership → effective control → economic agency. The empirical analysis directly examines acquisition pathway and reported ownership form, while the broader survey is used to assess whether reported asset access is accompanied by individual decision-making authority. The conclusion is therefore framed around the distinction between ownership and control rather than treating ownership as evidence of empowerment by itself.

RESEARCH METHODOLOGY

The empirical analysis is designed to examine whether the reported ownership form and acquisition pathway are associated with differences in sole reported ownership and whether the broader survey indicates a gap between asset access and individual decision-making authority.

The empirical strategy distinguishes the ownership and control dimensions described above. Acquisition mode and reported ownership are analysed at respondent level using the 450-observations also it is used to assess the ownership–control gap across selected household assets

Table 1. Hypotheses, expected relationships and theoretical rationale.

Hypothesis	Expected relationship	Rationale
H1	Inherited land is more likely than purchased land to be reported as solely owned.	Inheritance can create a direct personal claim; purchase maybe embedded in household financing.
H2	Larger landholdings are positively associated with sole reported ownership.	Larger or clearly identified assets may have stronger documentation and individual claims.
H3	Land value is positively associated with sole ownership, conditional on size and acquisition.	Higher-value assets may generate stronger incentives for documentation.

The respondent-level land dataset contains 450 observations and records information on up to three land parcels, including area, estimated market value, acquisition mode and reported ownership category. For the analysis of the relationship between acquisition mode and ownership status, the first parcel recorded for each respondent is designated as the reference parcel. Acquisition mode and reported ownership status therefore refer to the reference parcel, while land size and recorded land value represent the respondent's total recorded landholding. The respondent is the unit of analysis in the empirical model. The broader survey contains aggregate frequency tables on household assets and the distribution of ownership and sale decision-making across household members.

Table 2. Operationalization of variables used in the empirical analysis.

Variable	Operationalization
Outcome	Sole reported ownership = 1 if the reference-parcel category is 'own'; 0 otherwise
Land size	ln(1 + total recorded land area in cents)
Land value	ln(1 + total recorded market value)
Purchased	1 if the reference parcel was acquired through purchase; 0 otherwise

Government transfer	1 if the reference parcel was acquired through government transfer; 0 otherwise
Reference acquisition	Inherited land (reference category)

Source: Primary Data from Field Survey ; Note: ln denotes the natural logarithm. The +1 term allows the transformation to be defined for zero-valued observations.

The principal model is a binary logistic regression for the probability of sole reported ownership, estimated with robust standard errors. The specification is:

$$\text{logit}[P(Y_i=1)] = \beta_0 + \beta_1 \ln(1+\text{LandSize}_i) + \beta_2 \ln(1+\text{LandValue}_i) + \beta_3 \text{Purchased}_i + \beta_4 \text{GovernmentTransfer}_i + \varepsilon_i,$$

where Y_i equals one when the respondent reports sole ownership of the reference parcel and zero otherwise. Inherited land is the reference acquisition category. The model includes log-transformed total recorded land size, log-transformed total recorded land value, purchase status and government-transfer status. The coefficients identify associations rather than causal effects. The estimation sample size and model-fit statistics are to be reported from the underlying regression output.

Data Analysis and Interpretation

The empirical analysis is based on primary data collected through the field survey conducted in 2025.

Table 3. Descriptive Statistics of Respondents' Total Recorded Landholding

Statistic	Land size (cents)	Recorded land value (₹ lakh)
Observations	450	450
Positive observations	449 (99.8%)	449 (99.8%)
Mean	32.16	22.07
Median	20.50	14.45
Maximum	250.00	300.00

Source: Primary Data from Field Survey; Note: Land value is reported in ₹ lakh.

The recorded landholding is positively skewed, with the mean exceeding the median for both land size and recorded land value. The median therefore provides a useful indication of the typical respondent, while the maximum illustrates the extent of the upper tail. These patterns support the use of logarithmic transformations of land size and land value in the regression analysis.

Table 4. Reported Ownership Categories of the Reference Parcel

Ownership category	N	Share
Joint with family	244	54.2%
Own	148	32.9%

Joint with husband	31	6.9%
Son	8	1.8%
Father-in-law	8	1.8%
Mother-in-law	7	1.6%
Mother	1	0.2%
Father	1	0.2%
NA	2	0.4%

Source: Primary Data from Field Survey; Note: NA denotes observations coded as Not Available

Joint ownership with family is the most common reported ownership form (54.2%), while sole reported ownership accounts for 32.9%. These figures describe respondents' self-reported ownership categories and should not be interpreted as evidence of legally verified title. The distribution indicates that reported ownership is frequently shared within the household or family, making ownership form important for assessing whether reported asset access is accompanied by individual economic agency.

Table 5. Acquisition Modes of the Reference Parcel

Acquisition mode	N	Share
Inherited	303	67.3%
Purchased	123	27.3%
Government transfer	18	4.0%
Dowry	3	0.7%
Gift	1	0.2%
NA	2	0.4%

Source: Primary Data from Field Survey

Inheritance is the dominant acquisition pathway, accounting for 67.3% of reference-parcel observations, followed by purchase at 27.3%. The predominance of inheritance provides an important basis for examining whether acquisition pathways are associated with differences in reported ownership form.

Table 6. Association between Acquisition Mode and Sole Reported Ownership

Acquisition	Not sole Ownership	Sole Ownership	Sole Ownership rate
Inherited	183	120	39.6%
Purchased	106	17	13.8%

Government transfer	10	8	44.4%
Other (dowry/gift/NA)	3	3	50.0%

Source: Primary Data from Field Survey.

Sole ownership is reported for 39.6% of inherited reference parcels compared with 13.8% of purchased parcels. The chi-square test rejects independence between acquisition mode and sole ownership ($\chi^2 = 28.34$, df = 3, $p < 0.001$), indicating a strong association rather than a causal effect. Sole owners have larger median total recorded landholdings than non-sole cases (27.5 versus 20.0 cents; Mann–Whitney U = 26,908.0, $p < 0.001$). The difference in total recorded land value is smaller but statistically significant (median ₹16.0 lakh versus ₹14.0 lakh; U = 25,358.5, $p = 0.020$).

Variable	Odds ratio	Robust SE	95% CI / p-value
ln(land size + 1)	1.444	0.198	0.979–2.129; 0.064
ln(land value + 1)	0.968	0.126	0.756–1.240; 0.799
Purchased	0.279	0.287	0.159–0.489; <0.001
Government transfer	1.799	0.500	0.675–4.790; 0.240
Constant	0.307	1.378	0.021–4.576; 0.392

Table 7. Logistic Regression with Robust Standard Errors for Sole Reported Ownership Panel A. Regression Estimates

Panel B. Model Statistics

Statistic	Value
N	450
Log-likelihood	-266.218
LR χ^2 (4)	37.613
Prob > χ^2	<0.001
McFadden pseudo-R^2	0.066
AIC	542.437
BIC	562.983

Notes: Robust (HC1) standard errors are reported. Inherited land is the reference acquisition category. The outcome is sole reported ownership of the selected reference parcel. N = 450. Model-fit statistics are based on the 450 observations with non-missing reference-parcel acquisition information; Note: Inherited land is the reference acquisition category.

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Table 8. Ownership and Individual Sale Decision-Making for Selected Immovable Assets

Asset	**Asset-holding households (N)**	**Women as individual owners (%)**	**Women as individual sale decision-makers (%)**
Principal residence	428	22	11
Land	446	28	12
Agricultural land	258	20	10

Source: Primary Data from Field Survey; Note: These aggregate asset-level figures are used as contextual evidence and are distinct from the respondent-level reference-parcel analysis.

The principal regression result concerns acquisition mode. Conditional on total land size, recorded land value and government-transfer status, purchased reference parcels have significantly lower odds of sole reported ownership than inherited parcels (OR = 0.279, 95% CI: 0.159–0.489, $p < 0.001$). Here, sole ownership refers to the respondent's self-reported ownership category for the reference parcel and should not be interpreted as legally verified individual title. Thus, the odds of sole reported ownership are approximately 72.1% lower for purchased land than for inherited land in this model. Total land size is positive but marginally insignificant at the 5% level (OR = 1.444, $p = 0.064$), while total recorded land value is not statistically significant (OR = 0.968, $p = 0.799$). Government transfer is also not statistically significant (OR = 1.799, $p = 0.240$).

The ownership–control relationship can also be examined at respondent level rather than only through aggregate percentages. Among the 148 respondents who reported sole ownership of the reference parcel, 114 (77.0%) reported themselves as the individual sale decision-maker, compared with 26 of 302 (8.6%) among respondents who did not report sole ownership. The association is statistically significant ($\chi^2 = 213.75$, df = 1, $p < 0.001$). In a supplementary logistic model, reported sole ownership is strongly associated with individual sale decision-making (OR = 37.31, 95% CI: 20.53–67.80, $p < 0.001$), conditional on land size, land value and acquisition controls. These measures remain self-reported and should not be interpreted as legally verified title. The aggregate asset-level figures in Table 8 are retained as contextual evidence.

Taken together, the descriptive evidence supports the central idea of this paper that access to or formal ownership of an asset does not necessarily imply individual authority over its use, sale or income. The land analysis strengthens this argument by showing that the form of reported ownership varies systematically with acquisition pathway.

Table 9. Robustness Check: Alternative Parcel-Selection Rules

Parcel-selection rule	N	Purchased OR	95% CI	p-value
First recorded parcel (main model)	450	0.279	0.159–0.489	<0.001
Largest-area parcel	448	0.340	0.190–0.608	<0.001
Highest-value parcel	447	0.433	0.245–0.766	0.004

Source: Primary Data from Field Survey ; Note: The alternative specifications retain the same controls—ln(1 + total recorded land area), ln(1 + total recorded land value), and government-transfer status—with inherited acquisition as the reference category. The purchased coefficient remains negative and statistically significant under both alternative parcel-selection rules, supporting the robustness of the principal association.

Table 10.Respondent-Level Ownership and Individual Sale Decision-Making

Reported individual ownership of reference parcel	Not individual decision-maker	Individual decision-maker	Total
No	276	26	302
Yes	34	114	148
Total	310	140	450

Source: Primary Data from Field Survey

A respondent-level cross-tabulation provides direct evidence on the ownership–control relationship. Among respondents reporting sole ownership of the reference parcel, 114 of 148 (77.0%) also reported themselves as the individual sale decision-maker. Among respondents not reporting sole ownership, only 26 of 302 (8.6%) reported themselves as the individual sale decision-maker. The association is statistically significant ($\chi^2 = 213.75$, df = 1, $p < 0.001$). A supplementary logistic regression with individual sale decision-making as the outcome and reported sole ownership, land size, land value, purchase and government transfer as predictors gives an odds ratio of 37.31 for reported sole ownership (95% CI: 20.53–67.80, $p < 0.001$; N = 450; McFadden pseudo-R^2 = 0.403). These results are based on self-reported ownership and decision-making and do not establish legally documented title.

FINDINGS AND POLICY IMPLICATIONS

The findings highlight four main points. First, acquisition pathway is strongly associated with reported ownership form. Inherited land is substantially more likely to be reported as solely owned than purchased land. This is consistent with the literature on inheritance and property rights; however, given the cross-sectional design, the finding should be interpreted as an association rather than as evidence that inheritance itself causes sole ownership.

Second, reported ownership is institutionally heterogeneous. Joint ownership with family is the dominant reported form, while sole reported ownership accounts for about one-third of reference-parcel observations. Joint ownership may provide access to and security over assets, but it does not necessarily imply the same degree of individual decision-making authority as sole ownership.

Third, landholding size does not provide sufficient evidence of greater economic agency. Although land size is positively associated with sole reported ownership, the relationship does not reach conventional statistical significance in the main logistic specification. The findings therefore do not support the claim that larger landholdings independently translate into greater economic agency.

Fourth, the ownership–control gap extends beyond land. Evidence from the wider survey indicates that reported ownership or access to assets can coexist with limited individual authority over important economic decisions. Taken together, the findings support the central proposition of the study: economic agency depends not only on ownership or access to assets, but also on the ability to exercise meaningful control over them.

The findings suggest that policies should move beyond measuring women's asset ownership alone and incorporate ownership together with effective control. Land and housing programmes should strengthen women's documented individual or joint property rights and ensure that beneficiaries understand and can exercise those rights. Women's collectives, including Kudumbashree, can support property-rights awareness, documentation and financial literacy. Financial inclusion initiatives should similarly assess the actual use of financial services and women's participation in financial decisions rather than relying solely on account ownership. Access to emergency credit and social protection can further help reduce distress sales of productive and household assets.

Future monitoring and survey instruments should therefore capture not only the name of the recorded owner but also title status, financing, use rights, decision-making authority over asset use and sale, and asset value. Such measures would provide a more meaningful assessment of whether formal asset ownership translates into substantive economic agency.

CONCLUSION

This study asks whether reported land ownership translates into substantive economic agency for women or remains largely nominal. The evidence suggests that reported ownership alone is not sufficient to establish economic agency. In the 450-respondent land module, inheritance is the dominant acquisition pathway, and inherited land is substantially more likely than purchased land to be reported as solely owned. This association remains strong after controlling for land size, recorded land value and government-transfer status, although the cross-sectional design does not permit a causal interpretation.

The wider survey provides complementary evidence for the same ownership–control distinction. For land, women are reported as individual owners in 28% of cases but account for only 12% of reported individual sale decision-makers; similar gaps appear for principal residence (22% versus 11%) and agricultural land (20% versus 10%). Although these aggregate figures are not causal estimates and are distinct from the respondent-level land model, they reinforce the central finding that reported ownership does not necessarily translate into individual control. These findings are specific to the surveyed respondents in Naduvannur and should not be generalized to Kerala or India without evidence from representative samples. The central implication is therefore that the empowerment value of land depends on the form of ownership and the degree of control attached to it. Land ownership should be treated not as an endpoint of empowerment but as one stage in a broader process linking resource acquisition to effective control and economic agency.

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