# Female Empowerment through Inheritance Rights: Evidence from India \*

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#### Abstract

This paper investigates whether inheritance rights empower women by increasing their autonomy/say within the household. Existing literature focuses on the woman's income contribution to the household budget as the key source of decisionmaking authority within the household. But property rights, in particular inheritance rights, can be an important alternative source of such authority since they improve the woman's "outside options" leading to greater bargaining power within the household. In India, the original inheritance law for the Hindu majority, laid down by the central government in 1956, was biased against female heirs but some states have thereafter amended the law to make it more gender equal. Exogenous variation created by the specification of this amendment to the law, in terms of religion and land-holding, is used to identify the effect of inheritance rights on autonomy of women. Using the National Family Health Survey (NFHS), I find evidence that endowing women with inheritance rights equal with men increases their autonomy within their marital families. The effect seems to be stronger for women whose husbands' occupation is complementary to the form of property inherited, especially in rural areas.

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# 1 Introduction

It is widely acknowledged that the persistent lack of gender equality constitutes one of the unpleasant truths facing many countries in the developing world today. Women lag behind men in terms of access to education, labour market opportunities, political representation, and even legal rights. [give statistics]. At the same time, however, a substantial literature argues that women's empowerment is desirable not only on grounds of equity but also because it has efficiency implications. Indeed, the former Secretary General of the United Nations, Kofi Annan, identified gender equality as a "prerequisite" for the achievement of other Millennium Development Goals (MDG), including elimination of poverty, reduction of infant mortality, attainment of universal primary education etc. (United Nations, 2005). [give quote]

The cornerstone of such female empowerment is decision-making authority within the household. A large literature has emphasized the role of the woman's contribution to the household budget as the key source of her decision-making power within the family. Thomas (1990) finds that income in the hands of women is associated with larger improvements in child health relative to income in the hands of men while in a later study (Thomas, 1992) he finds the same holds for expenditure share of household nutrients, health and housing. Duflo (2003) finds that in South Africa, pensions received by women had a significant impact on the anthropometric status of girls as compared to pensions received by men, which is reflective of differential preferences of the two sexes. In a related vein, the role of expansion of employment opportunities for women has therefore also received a fair amount of attention in the literature. Two recent studies have shown that increased labour market opportunities for women have indeed translated into better outcomes for them. Qian (2005) finds that following the agricultural reform in rural China, an increase in the female income increased the survival rates for girls. In India, Luke and Munshi (2005) find that after controlling for total household income, an exogenous increase in female income among lower castes significantly increased investment in schooling, particularly for girls.

However, the woman's flow contribution to the household budget in terms of income is not the only factor that may influence her decision-making power within the household. The issue of property rights is also of parallel importance in this regard for the following reasons. Firstly, it may be argued that women who own property, e.g. land, have a stronger fall-back position outside marriage (outside options) and therefore greater

bargaining power within it as compared to landless women, which would in turn be reflected in greater autonomy/say of the former type in respective household choices. Agarwal (1994a, 1994b) noted that in India, widows with land titles living with their adult sons were treated with much greater respect and consideration than those who were landless and economically dependent. Secondly, in rural India, a person's social status is also quite often judged by the amount of land he or she owns. No other forms of asset, e.g. animals etc. are as important as land because land provides a permanent source of income and enhances the value of lifetime income (Roy and Tisdell, 2002). So ownership of land by a woman can also have indirect impact on her bargaining power via her monetary contribution to household expenditure, even aside from being regarded more highly by society in general and hence within her family as well. Thirdly, it has also been argued that granting property rights to women increases their investment incentive that might boost productivity of the land, leading once again to a positive effect on their earnings and hence their say in the family (Roy and Tisdell, 2002).

The objective of this paper is to explore the impact of a particular form of property rights, namely inheritance rights, on the autonomy status of women. I attempt to understand whether the woman enjoys better status in her marital family if she brings into her marriage the (potential) possibility of inheriting permanent property from her parental family.

The institutional setting of inheritance law in India provides a suitable backdrop to explore the relationship between inheritance rights and women's autonomy. As in the case of the overall legal structure, property laws in India too vary by religion. The fundamental law governing present day property rights of four religions i.e. Hindu, Buddhist, Jain and Sikh, called the Hindu Succession Act of 1956, was designed to lay down a law of succession whereby sons and daughters would enjoy equal inheritance rights. In fact, however, significant gender inequalities persisted that disadvantaged the daughter considerably. The main source of bias came from joint family property to which sons enjoyed right by birth to an independent share but daughters did not. Both had equal rights of inheritance to the separate property that their father accumulated during his lifetime. Due to the fact that a considerable amount of property, especially land in rural areas, is still jointly owned, such biased rights may actually have a crippling effect on the status of women in India.

This paper exploits the natural experiment relating to the amendments that five Indian states, namely Andhra Pradesh, Tamil Nadu, Kerala, Karnataka and Maharashtra,

made to this central inheritance law to correct the inherent gender bias by granting the daughter equal share in the joint family property just like her brother. The amendments stated that only women who married after the reform was passed in their state could benefit from the new rules of inheritance, which defines my treatment group. Also, since this law applied to certain religious sects and not to others, exposure to the amendment was hence jointly determined by year of marriage and religious adherence.

Using the National Family and Health Survey dataset that contains detailed information on a sample of over 28,000 ever-married women, I find that increase in inheritance rights of women has a significantly positive effect on their autonomy status in their marital households. The effect is strong for women whose form of inheritance is complementary with their husband's occupation, especially in rural areas.

This paper relates to several strands of literature. Within the vast literature on property rights, papers have focused on the role of property rights in enhancing investment incentives, not only in agricultural land (Banerjee, Gertler and Ghatak, 2002), Besley (1995) etc. but also in terms of residential investment (Field, 2005), entreprenurial investment of retained earnings (Johnson et al, 2002) etc. Strong property rights are found to improve investment. Another set of papers look at the impacts of property titles on labour supply (Field, 2007), and even squatter beliefs (DiTella et al, 2007). DiTella et al (2007), e.g. find that squatters with legal titles report beliefs that match broadly with those of the local city population despite significantly different types of lives led by the two groups. On the other hand, this paper also relates to the literature on the status and say of women. Rangel (2006) shows that access to alimony rights improve outside options of women and increase their influence over intrahousehold allocation of resources while Jensen and Oster (2007) show that introduction of cable television improved women's status in India. In this paper I attempt to tie these two strands together and provide empirical evidence on the separate effect of property rights on women's autonomy.

The remainder of the paper is organized as follows. Section 2 provides the historical and present context of the institutional background of inheritance in India. Section 3 discusses the dataset and the empirical strategy used to identify the impact of female inheritance rights on female autonomy. Section 4 is devoted to the estimation of these effects while Section 5 concludes.

# 2 The Institutional Background

# 2.1 The Hindu Personal (Inheritance) Law

Historically, the most important legal doctrines regarding Hindu inheritance were the Mitakshara and Dayabhaga schools that prevailed since twelfth century AD, which later laid the foundation for legal practice during British rule as well as strongly influenced the formulation of contemporary Hindu law <sup>1</sup>. The most important distinction between these two schools was in terms of their classification of property. The Mitakshara system made a distinction between "joint family property" and "separate property". Joint family property "consisted principally of ancestral property (that is, property inherited from the father, paternal grandfather or paternal great-grandfather), plus any property that was jointly acquired or was acquired separately but merged into the joint property" while separate property "included that which was self-acquired (if acquired without detriment to the ancestral estate) and any property inherited from persons other than his father, paternal grandfather or paternal great-grandfather" (Agarwal, 1994). Under Mitakshara, four generations of male members became joint heirs or coparceners to the joint family property by birth while women had no such rights. The Dayabhaga system, on the other hand, treated all property as self-acquired/separate property including the person's "notional" share of joint family property. Under both these systems, daughters had right to inherit separate property of their father but only in the absence of noted male heirs and the widowed mother.

Today, property rights of Hindus are governed by the Hindu Succession Act of 1956 (HSA) which interestingly governs not only the Hindus but also the Buddhists, Jains and Sikhs. The Act sought to unify the *Mitakshara* and *Dayabhaga* under a common umbrella and purported to lay down a law of succession that gave equal rights of inheritance to sons and daughters. In fact, however, significant gender inequalities remained.

According to the Act, daughters of a "Hindu" male dying intestate (i.e. without leaving a will) were equal inheritors, along with sons, of only their father's separate property and his "notional" portion of joint family property, but had no direct inheritance rights to joint family property itself. Sons, on the other hand, not only inherited their share of the father's own property and his "notional" portion of joint family property but also had a direct birth right to an independent share of the joint family property. In

<sup>&</sup>lt;sup>1</sup>The *Dayabhaga* system held sway in Bengal and Assam while the *Mitakshara* system held sway in the rest of the country (Agarwal, 1994)

other words, daughters could never be coparceners but sons could. Additionally, sons could demand partition of the joint family property while daughters could not. Obviously, under the *Dayabhaga* system such gender inequality didn't exist since the notion of joint family property and separate property are identical in that case. However, the *Mitakshara* system was prevalent in most of India and hence for all practical purposes, gender inequality was indeed widespread. <sup>2</sup>

The reason why such gender inequality in inheritance rights becomes an important issue is because the law could potentially be used to disinherit daughters in the following ways:

- Firstly, if a father renounced his rights in the coparcenary (joint) property, his sons would continue to maintain their independent rights to the coparcenary but his daughters, widow or mother would lose out on the possibility to gain from such property.
- Secondly, after partition of the coparcenary, if the father made a gift of or willed his share in the coparcenary to his sons, the rights of his female inheritors would be defeated.
- Thirdly, if a father converted his separate or self-acquired property to coparcenary property, then his daughters, who would have originally enjoyed equal shares in that property with their brothers, would now lose out.

Hence the HSA was by no means a gender neutral law. Moreover, for millions in rural India, property takes the form of land that is typically family-owned, which makes such gender bias quite a significant phenomenon.

### 2.2 State Amendments to the Hindu Succession Act

Inheritances, being a concurrent topic in India, both the central and the state governments have the right to amend the laws concerning it. Over the course of time, some states have enacted legislation to amend the Act. In particular, Kerala amended in 1976, Andhra Pradesh in 1986, Tamil Nadu in 1989, Maharashtra and Karnataka in

<sup>&</sup>lt;sup>2</sup>For a Hindu woman dying intestate, all her property devolves equally upon her sons and daughters and husband, if alive. If she has no children or other heirs with first right to her property, then the property devolution takes place according to the source of acquisition.

1994, following which daughters were granted *independent* inheritance rights and the right to a share by survivorship in joint family property, equal with their brothers, but only if they were *unmarried* at the time of the reform. <sup>3</sup> I argue that this would increase the autonomy of the women exposed to the law amendment in these states since land constitutes a large share of family property in rural India and almost 78 percent of rural families own some land (Agarwal, 2005). And deriving from the increased autonomy and greater say of these women, child outcomes like mortality rates, education and health, etc. may improve. It may even boost agricultural productivity (in face of male outmigration especially in south India) by enabling women to take loans to invest on their land to which they have formal entitlement and thereby enhance family income. Additionally, joint coparcenary for women meant that their shares in joint property would be held intact even if they were disinherited from their father's own property in his will. These amendments thus sought to, at least partially, redress the concern of gender bias inherent in the original Central law, albeit locally, and it is these amendments that I use to study the impact of female inheritance rights on female autonomy in India.

# 3 Data and Identification Strategy

#### 3.1 Data

The data used in this paper is obtained from the 2005-06 wave of the National Family and Health Survey (NFHS) of India which is conducted by the Ministry of Health and Family Welfare, Government of India. The sample, which is representative at the state level, consists of over 28,000 ever-married women between the age of 15-49 in 29 states of India, with year of marriage varying from 1964 - 2004. It is important to add here that the Hindu Succession Act was amended at the central government level in 2005 along exactly the same line as the state amendments of Andhra Pradesh, Karnataka etc. Hence I drop all women from the sample who were married on or after 2005. Detailed information is collected on each selected woman (as well as her spouse) regarding age, education, religion, caste, employment, media exposure, etc.

<sup>&</sup>lt;sup>3</sup>Kerala passed a slightly different amendment in the form of the Kerala Joint Hindu Family System (Abolition) Act that recognized all family members with an interest in the undivided family estate as being independent full owners of their shares from then onwards. But since the spirit of the amendment was in the same direction and could be expected to favourably affect the inheritance of the daughter, I club them together.

along with land ownership and other household characteristics. The survey also asks questions concerning the "autonomy" status of women like "Are you allowed to go to the market alone?", "Are you allowed to go to the health care facility alone?" and "Are you allowed to go outside the village/community alone?", the answers to which are "yes, alone", "only with someone else" or "not at all". The survey also asks questions relating explicitly to household decision-making which may be interpreted as being reflective of the bargaining power of the women in the household. For the purpose of this paper, I look at the autonomy questions and construct a dummy variable for each question, which takes the value 1 if the answer is a "yes" and 0 otherwise. The final "autonomy" variable is constructed as the sum of these three dummies and constitutes my primary dependent variable. I also construct dummy variables "Reform" and "Land", of which the former codes every women married after the law amendment in their state as 1 and 0 otherwise, and the latter codes every woman whose husband's family owns land as 1 and 0 otherwise.

Table 1 gives the summary statistics for this sample for the Hindu and non-Hindu group respectively. The average Hindu woman is 34.18 years old with an average "autonomy" score is 1.72 out of a maximum of 3, and 12 percent of them have been married after the reform was passed in their state. On average, they have 4.04 years of education while their husbands have 7.03 years. In the non-Hindu group, the average age is 34.05 years which is very similar with the Hindu group. However, the average autonomy score of non-Hindu women is lower at 1.6 as compared to the Hindu women. 28 percent of them were married after the reform was passes in their state. The non-Hindu women are on average more educated than their Hindu sisters but their husbands are less educated than those of the Hindus. in both groups, 38 percent of the families of the women surveyed in the sample own land.

## 3.2 Identification Strategy

The identification strategy uses the fact that exposure to the amended gender equal inheritance law was jointly determined by a woman's year of marriage and religion. Only if she was married *after* the amendment was passed would she be eligible to inheritance shares as per the new rule of the Hindu Succession Act. A possible concern might be systematic variation in migration behaviour of parents in response to the reform. If more gender equal parents migrate to the reforming states to take advantage of the favourable

laws, then the estimates of the effect of inheritance rights on female autonomy will be biased. However, anecdotal evidence claims that the majority of migration in India is accounted for by movement of women following marriage. Rosenzweig and Stark (1989) claim that according to the 1981 Population Census, such women constituted 80 percent of all individuals who resided in an area apart from the birthplace in India. Indeed, net outflow of migrants for reasons of employment represents only 1.6 percent of the rural population in 1971 and only a little more than 8 percent of the 1971 urban work force. More importantly, Rosenzweig and Stark also point out that in their sample of ICRISAT villages, the mean distance between a woman's original residence place and marital place of residence was 30 kilometres. Hence the possibility of systematic migration across states seems remote in this particular context.

Additionally, the Act only applied if the woman was either Hindu, Buddhist, Jain or Sikh by religion. One might be worried about inter-religious marriages, where the woman's religious status changed after her marriage, since the dataset contains information on the woman after her marriage while her inheritance rights would be determined by her religious status before marriage. Such misclassification could then introduce bias in the results. But the incidence of inter-religious marriages in India is very low due to strong social opposition. Indeed in my sample, the proportion of inter-religious marriages is less than 3 percent. Hence religion can be safely considered exogenous to the reform.

The main econometric specification I use in the paper is

$$a_{ist\tau} = \alpha_{is} + \beta_{it} + \gamma R_{s\tau} + \delta R_{s\tau} \cdot H_i + \rho H_i + \pi_{st} + \mu x_i + \epsilon_{ist\tau} \tag{1}$$

where  $a_{ist\tau}$  is the measure of autonomy as constructed above of a woman i in state s born in year t married in year  $\tau$ ,  $R_{s\tau}$  is the reform dummy that equals 1 if the woman was married after the reform was passed in her state, and  $H_i$  is another dummy which equals 1 if she is Hindu, Buddhist, Jain or Sikh by religion and 0 if she is Muslim, Christian, Parsi or Jew <sup>4</sup>.  $\alpha_{is}$  are religion-state fixed effect that control for time-invariant state-specific effects of religion, i.e. whether in some states, these four religions have different effects on the autonomy of their women compared to others, following certain unobserved state characteristics.  $\beta_{it}$  is the religion-year of birth fixed effect which control

<sup>&</sup>lt;sup>4</sup>In the following analysis, I refer to the treatment group as just "Hindu" although it includes Buddhists, Jains and Sikhs as well, and the control group as non-Hindu

for differential religion-specific time effects - this would capture how these religions may have evolved over time for the country in general.  $\pi_{st}$  captures state-year of birth fixed effects that control for differential state-specific time trends. I use year of birth as the time dimension here since using state-year of marriage fixed effects would have meant that I am unable to identify the level effect of the reform as it too varies as the state-year of marriage level. This is possible because women born in the same year could have been married in different years. Finally,  $x_i$  denotes individual level controls like age, education, employment status, caste etc and  $\epsilon ist\tau$  is the error term. To address serial correlation concerns and to allow for heteroskedasticity, the standard errors are clustered at the state level (see Bertrand, Mullainathan and Duflo 2004).

In the above specification, the coefficient of interest  $\delta$  is identified by the mix of the variation in state and year of marriage following the HSA amendment interacted with the variation in the religious status of the woman in question. It captures how the impact on the autonomy of women of the inheritance law amendment varies by religious denomination.

# 4 Results

## 4.1 Basic Results

Table 2 presents the unconditional difference-in-difference results. The average levels of autonomy status of the Hindu group pre-reform is higher than that of the non-Hindu group and statistically significant, implying that Hindus were more progressive towards women to begin with. But while the non-Hindu group did not experience any improvement in their average autonomy status after the reform (the difference is -0.077 and insignificant), the Hindu group did enjoy significantly greater autonomy post reform (the difference is 0.17 and highly significant). The difference in these differences can be interpreted as the causal effect of the legal amendment under the assumption that in the absence of the reform, the change in the autonomy status would not have been systematically and significantly different between the two groups. A woman living in a state that amended the law and married after the date of amendment had autonomy status that was higher on average by 0.18 standard deviation.

But these provide only suggestive evidence since no controls have been incorporated as yet. Thus to obtain more convincing results lets turn to the estimation of equation 1 that includes state-time, state-religion, religion-time fixed effects as well as individual level controls. Table 3 presents the results of this estimation. Column (1) indicates that exposure to the amended inheritance rights regime in India improved the autonomy status of the treatment group i.e. the Hindus by 0.10 standard deviation but had no impact on the autonomy status of the women belonging to the control group, since the coefficient is negative and insignificant. Pre reform, Hindu women generally enjoyed greater autonomy compared to their non-Hindu sisters, as is indicated by the positive and significant coefficient of the Hindu dummy. In column (2), I incorporate age as an individual level control as older women are likely to enjoy greater autonomy, and find that the coefficient for the interaction term between reform and religion is still positive and significant, and sligtly greater in magnitude. Age indeed turns out to have a positive impact on autonomy. But the Hindu dummy now becomes negative and significant! From table 1 we know that Hindus are sligtly older on average, and it may be the case that in column (1) the Hindu dummy was picking up some of the effect of the age variable and was positive. With age included as an explicit control, it appears from column (2) that the Hindu women are actually worse off compared to the non-Hindus in terms of autonomy before the reform.

In column (3), I control for standard of living and age. Standard of living is an index caluclated on the basis of expenditure and asset ownership patterns of the household and classifies the household into low, medium and high categories. I find that now the Hindu dummy is back to being positive and significant again. Also, while the interaction term still seems to have a positive and significant coefficient, the effect of the reform on the control group is now negative and significant. This suggests that post reform, the non-Hindu religions became more repressive towards their women. The marginal effect of the reform on the Hindu women was significantly different from this but we are unable to ascertain if the overall effect of the reform on the Hindu women was significantly positive. The picture remains the same once we add educational differntial between wife and husband in column (4). Having a higher standard of living improves the autonomy status of women as does an increase in the education differntial between the wife and the husband. I also check using the absolute years of education accumulated by the women and the results are similar.

# 4.2 Land Ownership

Table 3 also shows that if the husband is engaged in agriculture as an occupation, the wife's autonomy status seems to suffer (column 4). A possible explanation for this might follow from the fact that agriculturalists belong to the higher castes which are known to be more conservative in their outlook towards women. Stash and Hannum (2001) state that "high-caste groups tend to be socioeconomically advantaged, and ... better able to implement stricter standards governing women's activities". Since the most frequent form of joint family property is land, the interesting question to ask in this context is whether such conservatism on part of the agriculturalist husbands' change in the face of the possibility of their wives inheriting a form of asset that is complementary to their occupation. Complementariness may arise not only from the actual inheritance of land but also the "potential" of doing so. Rosenzweig and Stark (1989) discuss consumption smoothing tendencies among rural Indian families to mitigate income risks in an environment characterized by information costs and spatially covariant risks. In such a context, complementarity benefits are higher for the husband if the wife is legally empowered to inherit, which may in turn have a positive effect on her intra-household bargaining power.

The specification is of the following form:

$$a_{is\tau} = \alpha_{is} + \beta_{i\tau} + \pi_{s\tau} + \delta R_{s\tau} \cdot L_i + \mu x_i + \epsilon_{is\tau} \tag{2}$$

where  $L_i$  is a dummy that switches onto 1 if the woman's husband's household owns land.  $\delta'$  is the coefficient of interest. Table 4 presents the result for the estimation of equation 2. Columns 1 and 2 report the results without individual controls while columns 3 and 4 with individual controls. Exposure to the amended inheritance law does increase the autonomy of the women whose husbands who own land, in support of the complementarity hypothesis presented above, both without controls (column 1) and with controls (column 3). Column 2 and 4 estimates the above equation only for the sample of women that belong to the religions for which HSA applied, namely - Hindu, Buddhist, Sikh and Jain, with and without controls respectively. The effects in these cases are indeed stronger in magnitude compared to those for the whole sample. The other regression that might further strengthen the case in favour of the complementarity hypothesis is one which tests this relationship for the sample of control religions, namely Muslims, Christians, Parsis and Jews, and finds no effect.

# 5 Conclusion

This paper investigates the effect of inheritance rights on female autonomy by exploiting a natural experiment in the form of an amendment to the original inheritance law in India that was differentially implemented by some state. The amendment gave daughters the right to independent shares by birth to the joint family property, equally with their brothers, that they were deprived of earlier. The exposure to the law amendment was jointly determined by year of marriage and religious sect that the woman belonged to. Only if she was married after the amendment was passed would she be eligible to inheritance shares as per the new rule of the Hindu Succession Act. I find that granting inheritance rights to women that was at par with their brothers increased the degree of autonomy they enjoyed in their marital families. The effect is also strong for women whose husbands' occupation is complementary to the form of property inherited, more so for the sample of "correct" religions.

The positive effect on female autonomy is encouraging and stimulates us to think of further extensions that investigate the expressions of such autonomy in terms of effect of economic outcomes. Greater female autonomy could be reflected in greater bargaining power in household decision-making that could impact the final consumption bundle under the assumption of differential preferences of women as compared to men. Further research needs to concentrate on identifying the effect of increased female inheritance rights on various outcomes of household decision-making including child outcome like health and education etc.

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Table 1 Summary Statistics

Variable	Hindu			non-Hindu			All		
	N	mean	s.d	N	mean	s.d	N	mean	s.d
Autonomy	21613	1.72	1.30	6453	1.6	1.36	28066	1.69	1.31
Reform	21613	0.12	0.33	6453	0.08	0.28	28066	0.11	0.32
Age	21613	34.18	6.9	6453	33.6	5.94	28066	34.05	6.72
Years of education	21613	4.04	4.98	6453	5.39	4.34	28066	4.35	4.88
Partner's years of education	21607	7.03	5.02	6452	6.79	4.63	28059	6.98	4.93
Land	21609	0.38	0.4	6449	0.38	0.49	28058	0.38	0.49

Table 2

Means of Autonomy by Religion and Reform

	(1)	(2)	(3)		
	Reform	No Reform	Difference		
Hindu	1.865	1.696	0.17		
	(0.024)	(0.009)	(0.027)		
Non Hindu	1.539	1.616	-0.077		
	(0.056)	(0.017)	(0.061)		
Difference	0.326	0.08	0.24		
	(0.059)	(0.02)	(0.06)		

Note: Standard errors are in parentheses. Hindu includes Hindu, Sikh, Buddhist, Jain non-Hindu includes Muslim, Christian, Jew, Parsi

	Autonomy Autonomy Autonomy Autonomy Aut				
	(1)	(2)	(3)	(4)	(5)
Reform*Religion	0.177***	0.180***	0.168***	0.167***	0.158***
	(0.0549)	(0.0556)	(0.0448)	(0.0448)	(3.84)
Reform	-0.097	-0.098	-0.132**	-0.154***	-0.205***
	(0.066)	(0.067)	(0.053)	(0.054)	(-3.16)
Hindu	2.53***	-5.98***	3.17***	3.52***	
	(0.376)	(0.638)	(0.814)	(0.809)	
Age		0.064*	0.062*	0.062*	0.0649*
		(0.035)	(0.034)	(0.035)	(1.91)
Standard of living Index			0.185**	0.191***	0.120***
			(0.041)	(0.042)	(4.62)
Education differential				0.021***	0.0228***
				(0.006)	(4.42)
Partner occu=Professional/Managerial					0.119
					(1.27)
Partner occu= Clerical					0.0216
					(0.21)
Partner occu=Sales					-0.0898
					(-0.79)
Partner occu=Agri					-0.379***
					(-5.20)
Partner occu=Services					0.0543
					(0.32)
Partner occu=Manual					-0.0786
					(-0.86)
Religion-state FE	YES	YES	YES	YES	YES
Religion-year of birth FE	YES	YES	YES	YES	YES
State-year of birth FE	YES	YES	YES	YES	YES
R-squared	0.76	0.76	0.77	0.77	0.77
No. of Observations	28066	28066	27641	27635	27604

Standard errors in parentheses, clustered at the state level

<sup>\*</sup> p < 0.10, \*\* p < 0.05, \*\*\* p < 0.01

 ${\bf Table}~{\bf 4}$  Effect of Reform on Women's Autonomy - Land

	(1)	(2)	(3)	(4)
	Autonomy	Autonomy	Autonomy	Autonomy
Reform*Land	0.182*	0.227**	0.143*	0.181**
	(0.100)	(0.101)	(0.0763)	(0.0725)
Age	,	,	0.0209***	0.0195***
			(0.00343)	(0.00345)
Primary Education			0.0316	0.0343
			(0.0295)	(0.0355)
Secondary Education			0.102***	0.122***
			(0.0296)	(0.0415)
Higher Education			0.444***	0.470***
			(0.0663)	(0.0619)
Husband = Professional/Managerial			-0.0291	-0.108
			(0.0726)	(0.0703)
Husband = Clerical			-0.0366	-0.133
			(0.0983)	(0.0969)
Husband = Sales			-0.0687	-0.135
			(0.0861)	(0.0953)
Husband = Agriculture			-0.233***	-0.327***
			(0.0780)	(0.0830)
Husband = Services			0.00137	-0.0946
			(0.104)	(0.116)
Husband = Manual			-0.0254	-0.0919
			(0.0903)	(0.101)
2-way FE	YES	YES	YES	YES
$H_i=1$ sample	NO	YES	NO	YES
R-squared	0.703	0.714	0.720	0.731
No. of Observations	28400	22369	27679	22123

Standard errors in parentheses, clustered at the state level

<sup>\*</sup> p < 0.10, \*\* p < 0.05, \*\*\* p < 0.01