

# A House for Two: Empowering Women with Property Rights

Akanksha Vardani\*

[Please click here for the latest version](#)

## Abstract

Improving women's access to property ownership is a commonly employed policy to enhance their empowerment, yet the evidence on its impact remains mixed. One reason for these mixed results may be the failure to distinguish between documented rights and effective rights - the latter encompassing both formal rights and their recognition, particularly by women and those around them, especially husbands. This study investigates the impact of strengthening women's effective property rights on empowerment through a field experiment in rural Maharashtra. I work in a setting where women are documented owners but lack effective rights, and beliefs about these rights vary within couples. I implement a randomized awareness campaign across 1,783 households, providing both spouses in the treatment group with information on women's property rights and a physical copy of the ownership document. The campaign significantly improves beliefs about women's property rights, leading to an increase in expenditure on women-specific goods by 40% and a reduction on men's alcohol consumption by 33%, though it has no overall effect on incidences of domestic violence. I then develop and test an intrahousehold bargaining model, which highlights the role of pre-existing differences in spousal beliefs. Consistent with the model's predictions, the strongest consumption effects are observed in households with the lowest initial beliefs about women's ownership, while reductions in domestic violence occur in households where the husband's initial beliefs are lower than the wife's. By focusing on effective property rights, this study clarifies the link between women's property rights and empowerment and offers insights into how beliefs could explain the mixed evidence in the literature.

---

\*Department of Economics, Columbia University.

I am indebted to Michael Best, Pierre-André Chiappori, Cristian Pop-Eleches, Bernard Salanié and Jack Willis for their invaluable support and guidance. This paper greatly benefited from discussions with César Barilla, Anja Benshaul-Tolonen, Palaash Bhargava, Daniel Björkegren, Sandra Black, Laura Boudreau, Christina Brown, Rosella Calvi, Pascaline Dupas, Florian Grosset-Touba, Karla Hoff, Dashleen Kaur, Tushar Kundu, Eliana La Ferrara, Sylvie Lambert, Madeline McKelway, Beatrice Montano, Ricardo Pommer Muñoz, Suresh Naidu, Suanna Oh, Sebastián Otero, Simon Quinn, Pauline Rossi, Srishti Singh, Alessandra Voena and Eric Verhoogen and from comments by multiple seminar and conference participants. I am thankful for the support from Ayush Prasad and his team at Pune Zilla Parishad along with Sudha Kothari and her team at Chaitanya. Janhavi Mandke provided excellent research assistance. I gratefully acknowledge financial support from NBER Gender in the Economy program, and the Program for Economic Research and Center for Development Economics and Policy at Columbia University. Research approved by Columbia University IRB and Monk Prayogshalla IRB. AEA RCT Registry ID: AEARCTR-0011432. All errors and omissions are my own.