

Review Article

Rural Women's Land Rights and their Socio-Economic Empowerment: A Study in Manikganj District of Bangladesh

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Abstract - The main thrust of the study is to assess the importance of rural women's access to land rights for their empowerment. The target group of this study is women ages 15 and over who live in the rural areas of the Manikganj district. A representative sample has been drawn randomly from the sample frame. The sample for the study has been taken from the Table calculated by Krejcie and Morgan. After collecting data, a multiple regression model has been estimated using the ordinary least square (OLS) method. From our analysis, we can see that amount of land (in decimal) to which rural women have access is influenced by age, marital status, education, number of siblings, the income of the respondent, savings, and amount of credit they took for any purpose. To ensure the right to equality and an adequate standard of living, women's access to use of and control over land and other productive resources are mandatory. These rights also help to ensure that women are able to provide for their day-to-day needs and their families.

Keywords - Rural Women, Right, Equality, Land

I. INTRODUCTION

Today, the issue of women's land rights is a burning issue. Women can get land access through the state, the family, and the market (Agarwal, 2003). In Bangladesh, most of the arable land is private property. So special attention is needed to get access through the market and family. Social and economic inequality is a common matter for women in our country. One of the main obstacles for women's development is their limited right and unjust access to resources, particularly land (Sourav, 2015). Apart from these, the existing laws and patriarchal values and practices of our society have created sharp discrimination against womenfolk. The recent annual development plan, as well as the ten years plans of the Government of Bangladesh, put emphasis on women's development through increasing literacy, better health and nutrition, employment generation, credit for the women, and many other initiatives. But there has been no mention of women's better access to land, not even in the form of the Government allocation of land for the landless women.

To ensure the right to equality and an adequate standard of living, women's access to use of and control over land and other productive resources are essential. Access to land provides benefits in both direct and indirect ways. Growing any crops is the direct advantage of land access, while there are various forms of indirect advantages. A woman can sell her property, mortgage land, or it can serve as collateral for credit, etc. These resources help to ensure that women are able to provide for their day-to-day needs and their families.

II. PROBLEM STATEMENT

To ensure the right to equality and an adequate standard of living, women's access to use of and control over land and other productive resources are mandatory. These rights help to ensure that women are able to provide for their day-to-day needs and those of their families. The main obstacle to women's development is related to their limited and unjust rights and access to resources, especially to land. Our existing laws, patriarchal values, and social practices have created sharp discrimination against rural women. The most economically important factors affecting women's situation in the gender gap are rights, control, and access to assets and lands. The most significant form of property is arable land in rural areas of our country, which is also the determinant of well-being, social status, and empowerment. (Sourav, 2015)

III. RATIONALE OF THE STUDY

Since social and economic inequality is a common matter for women, as they are seriously discriminated against in our country. Resources, including land, help to ensure that women are able to provide for their day-to-day needs and those of their families. Finding out the importance of rural women's access to land rights in Bangladesh is a rational study in the sense that there are very few studies on the land rights and socio-economic status of rural women in Bangladesh. So, the study is expected to contribute to the stock of knowledge in the area and policy-making for the economic and social empowerment of rural women.



IV. RESEARCH OBJECTIVES

The broad objective of the study is to investigate the importance of rural women's access to land rights for their empowerment. The study will also examine if the women actually enjoy their land rights. The research will also identify the factors that determine women's access to land rights and recommend policy measures to ensure women's access to land rights.

V. LITERATURE REVIEW

Land rights is a broad term with both economic and legal components. Different rights exist within a broad bundle of potential rights and the dimensions related to the security of tenure. Land may be held under statutory or customary tenure systems, and many countries, particularly those in Africa, may have several systems operating simultaneously. According to a paper by Jinnah (2013), women in Bangladesh face various discriminations. Both social and economic disparity is common feature in society. The main factor acting as a hindrance against the development of the women is related to their limited and unequal rights and access to resources, particularly to land and other fixed assets. The existing laws of inheritance, patriarchal values, and social practices in Bangladesh society are inclined towards the consolidation of discriminatory attitudes. To empower women, it is very important to establish their rights to take control over their property, respect their decision in family, society, and in the state. According to the paper of Khan et al. (2016), the Islamic property distribution system is able to bring justice between man and woman in property sharing. Islamic system may solve the discrimination against women in the property. Islamic law will help women to be more secure economically, and it will help the government to empower women. According to a paper by Sarwar et al. (2007), approximately 96% of privately owned lands in Bangladesh are owned by a male. Women do not generally have the resources or access to credit necessary to purchase land in their own name. The government has not historically titled government allocated land in the names of women separately. Daughters and widows often do not inherit land despite legal provisions granting them some inheritance rights to land. Also, separated and divorced women have no right to claim any portion of their husband's land. Women's use right of land and traditional role in agriculture has been undermining day by day in the backdrop of globalization and commercialization of farming. This is because Bangladesh does not have the legal concept of co-ownership of marital property; unless a woman's name is actually on the land document, she has no ownership in that family land, even if she contributes to the land by working on it or processing the crops from it. Many women are aware of their rights, but they do not know how to exercise them, or they feel socially barred from exercising them. One commonly used framework (Schlager and Ostrom, 1992) identifies five rights regarding land, which may be bundled together into what we commonly refer to as ownership, or they may be vested in different people. Drawing from the gender and assets literature, the

WLR (women's land rights) literature often talks about use, control, and ownership rights to land (IFPRI, 2013; Johnson et al., 2016). Each of these terms refers to different components within larger "bundles of rights". Use of rights involves the ability or permission to employ an asset. Ownership is the state of independently having all these rights, including sale or other forms of disposal, backed by formal legal institutions. In practice, however, the definitions are often not clear-cut; men and women can accrue benefits from land even without having full land ownership rights. The security of property rights is also important. Place et al. (1994) defines three dimensions of tenure security: robustness, duration, and assurance of rights. Robustness refers to how many of the bundle of rights are held. Arnot et al. (2011) find that tenure security is often ill-defined using a wide range of indicators, making it challenging to make comparisons across studies. When we consider individual land rights, it is also useful to know whether the person holds them alone or jointly with another person or persons. There is evidence that holding land jointly is common in many, but not all, places in the world (Doss et al., 2014; Kieran et al., 2015; Deere and Leon, 2003). Whether a woman is the sole owner of a plot of land rather than owning jointly with her husband may have different implications for many outcomes. Analyses of the dimensions of joint ownership are still emerging (Jackson, 2003; Ambler et al., 2017; Doss et al., 2013); it should not be assumed that joint and independent ownership has the same implications. The papers analyzing WLR considered here use a wide range of conceptualizations and indicators of WLR. Although we attempt to identify the rights that are being considered in each paper, the outcomes of the papers themselves are not always clear. Some qualitative studies have more nuanced definitions of WLR, including local definitions and perceptions of tenure security.

VI. RESEARCH GAP

There are very few studies on the land rights and socio-economic status of rural women. So, the study is expected to contribute to the stock of knowledge in the area and policy-making for the economic and social empowerment of rural women. No research has been carried out to examine if the women actually enjoy their land rights or not. Moreover, no research has been done to identify the factors that determine women's access to land rights and review the existing institutional arrangement for women's access to land rights. This research gap can be met by doing research covering the aspects stated in the above research questions of this proposed study.

VII. METHODOLOGY

A. Nature of the study

The study is quantitative in nature.

B. Study Area

Manikganj district of Bangladesh has been selected as a study site because the area bears the usual characteristics of the whole of Bangladesh, neither forward nor backward, and therefore, it is expected that the findings of the study will represent that of Bangladesh.

C. Unit of Analysis

As Siddiqua (2003) finds, according to the children act 1933, a child refers to a person who is less than 15 years. So, the units of analysis of this study are women aged 15 and over who live in the rural areas of the Manikganj district.

D. Sample Size Determination

The sample for the study has been taken from the Table calculated by Krejcie and Morgan

(1970) using the following formula:

$$S = X^2 NP (1 - P) \div d^2 (N - 1) + X^2 P(1 - P).$$

S = required sample size.

X² = the table value of chi-square for I degree of freedom at the desired confidence level (3.84).

N = the population size.

P = variability in samples (assumed to be .50 since this would provide the maximum sample size).

D = the degree of accuracy expressed as a proportion (.05).

E. Sampling Procedure and Data Collection

In the Manikganj district of Bangladesh, there are 7 Upazilas. Initially, 2 Upazilas will be selected by simple random sampling. One union Parishad area (sub-Upazila) from each of the Upazilas was selected randomly. Then names of villages of the 2 union Parishad areas were collected, and 2 villages from each union Parishad area were selected randomly. Onwards, a complete list of female villagers of the selected total 4 villages of the 2 union Parishad areas has been collected, which will be used as a sample frame. Finally, a representative sample has been drawn randomly from the sample frame.

F. Tools of Data Collection

To achieve the objectives, the relevant data has been collected through conducting the primary cross-sectional survey. A set of questionnaires consisting of both structured, closed-ended, open-ended, numerical questions as well as some non-numerical questions was used in interviewing the respondents. Before use, the questionnaire was duly pre-tested.

G. Research Method

The existing institutional arrangement for women’s access to land rights in Bangladesh has been presented, and descriptive statistics were carried out to explain the respondents’ demographic and socio-economic aspects like- age of respondents, their marital and educational status, their importance in the decision making process in their respective families, their gross income, living expenses, savings, amount of land, amount of non-land assets, etc. Furthermore, it has been examined whether the women enjoy their land rights or not, and to what extent.

Econometric analysis has been carried out to find out the determinants of women’s access to land rights which ultimately identified the factors that constraint women’s access to land rights. Since data on access to land right variable has been collected as quantitative, in the decimal unit, the following multiple regression model has been estimated:

$$Y = \beta_1 + \beta_2X_1 + \beta_3X_2 + \beta_4X_3 + \beta_5X_4 + \beta_6X_5 + \beta_7X_6 + \beta_8X_7 + \beta_9X_8 + \beta_{10}X_9 + \beta_{11}X_{10} + \beta_{12}X_{11} + \mu$$

Where Y = Amount of land in decimal to which women have access

- X₁= Age
- X₂=Marital status
- X₃= Education
- X₄= Profession
- X₅= No. of children
- X₆= No. of siblings
- X₇= Income of the respondent
- X₈= Income of other family members
- X₉= Total expenditure
- X₁₀= Savings
- X₁₁= Amount of credit
- β₂ to β₁₂ = Coefficients of the respective explanatory variables.
- β₁ = Constant
- μ = Error term

VIII. FINDINGS AND DISCUSSION

A. Marital Status of the Respondents

According to our study, the average age of our respondents is 44, and most of the women are married.

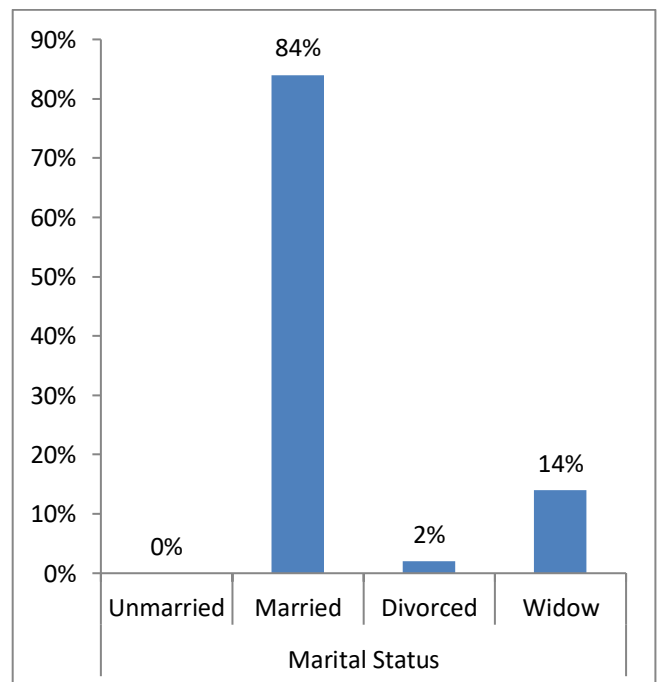


Fig. 1 Marital Status of the Respondents

B. Educational Qualification of the Respondents

The bar chart shows the educational qualification of the respondents. According to the study, about 13% of the women are illiterate. More than one-fourth of the respondents completed study up to class five, while 19% have passed SSC and 17% passed HSC. No one completed post-graduation, but only 5% completed graduation.

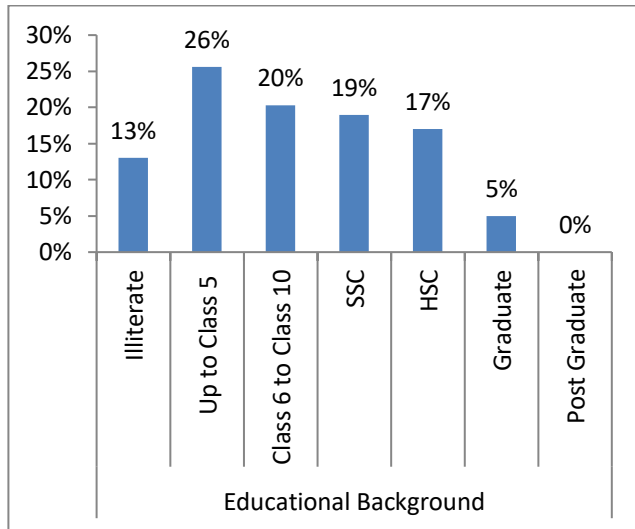


Fig. 2 Educational Qualification of the Respondents

C. Profession of the Respondents

As we can see from the bar diagram, very few women are engaged in income-generating occupations like government jobs, private jobs, etc. While 69% of the respondents are housewives. 7% of them are government jobholders, and more than 5% are doing private jobs. In addition to that, approximately 18% of the respondents are engaged in other activities like agricultural activities, handicraft-related activities, auto-van pulling, etc.

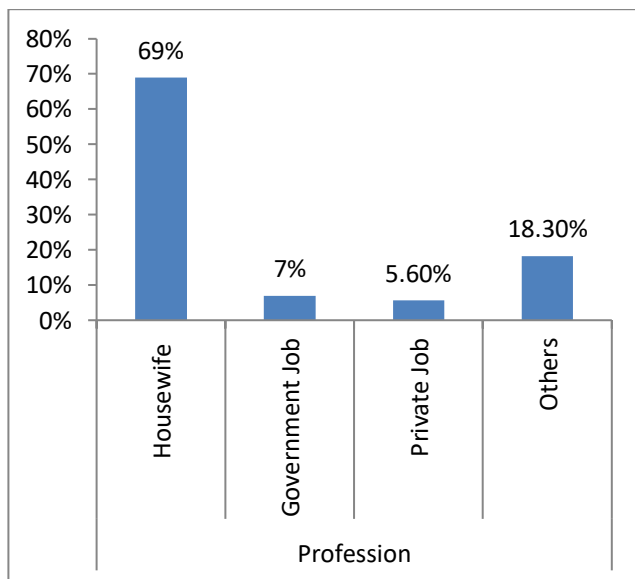


Fig. 3 Profession of the Respondents

D. Respondents' Land Related Information

As seen from the pie chart, 67% of the women have got access to land from their husbands. Very few of the remaining women have purchased their own land, and the rest somehow got access to lands either from their parents or husbands.

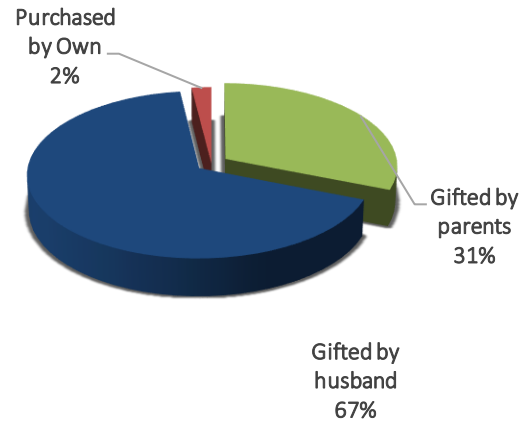


Fig. 4 Respondents' Land Related Information

E. Types of Lands the Respondents Have Access To

The bar chart indicates that 43.28% of the respondents have access to cultivable lands, and 28.35% of the women have access to homestead lands. According to the study, 48% of the women are getting benefits from their lands while 35% of the women are still not getting any benefit from their lands. Most of the women who are getting benefits from their land mainly produce cereal.

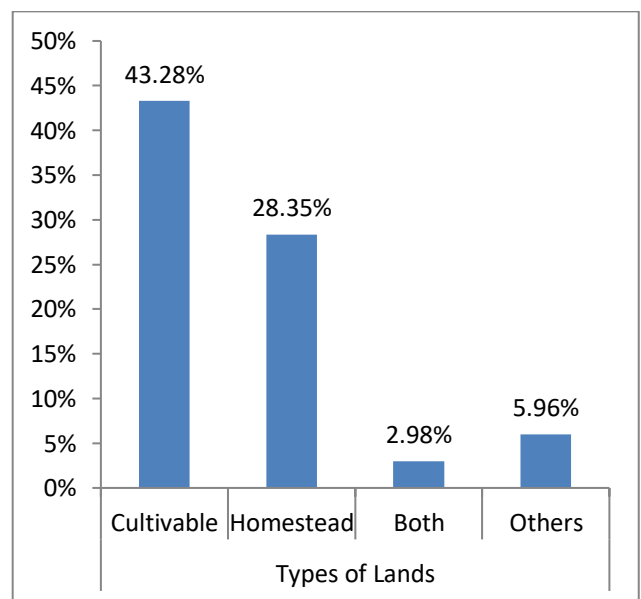


Fig. 5 Types of Lands the Respondents Have Access To

G. Income Received by Respondents from Different Sectors

As we can see in the graph, our target respondent’s income has come mostly from the non-agriculture sector like tailoring, shopkeeping, selling hens/ducks/eggs, handicrafts, etc.

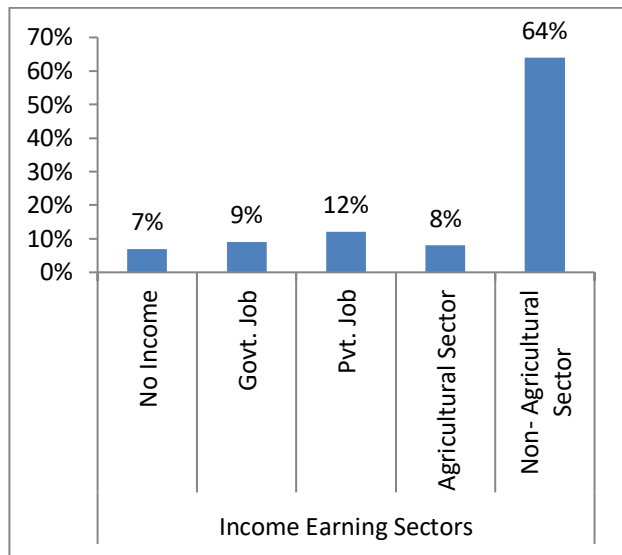


Fig. 6 Income Received by Respondents from Different Sectors

F. Respondents’ Information of Institutional Advantage

According to our study, the percentage of taking credit facilities for rural women is very less. Only 27% (approximately) took credit from different organizations, while 73.01% did not avail any credit. Here is a huge difference of 46.02%. The pie chart shows the percentage of taking credit of rural women. The blue part shows the percentage of rural women who took credit, and the red part shows the percentage of rural women who did not take any credit.

H. Regression Analysis

Table 1. Model Summary

R Square	Adjusted R square
.762	0.73

From the above table, we can say that the value of the coefficient of determination (R^2) is 0.73, which means that 73% of the variation in the dependent variable can be explained by the independent variables included in the model.

Table 2. Coefficients Summary

Model	Coefficient	t	Sig
Age(years)	0.172	2.946	.004
Marital Status	0.137	2.487	.014

Education(years of Schooling)	1.58	3.219	.001
Profession	-.036	-0.147	.883
No. of Children	-4.02	-6.26	.960
No. of Siblings	-1.688	-2.38	.021
Income of the respondent	0.056	8.344	.002
Income of Other Members of Family	-1.57	-0.430	.667
Total Expenditure	0.001	0.185	.853
Savings	0.360	2.94	.004
Amount of Credit	0.216	3.12	.002

The coefficient table shows that age, marital status, education, number of siblings, the income of the respondent, savings, and amount of credit are statistically significant. That means the amount of land (in decimal) to which women have access is influenced by age, marital status, education, number of siblings, the income of the respondent, savings, and amount of credit they took for any purpose. From the above data, we see that there is a positive relationship between age and the amount of land (in decimal) to which women have access which is statistically significant. If the age of the respondent increases by one unit, the amount of land to which she has access increases by 0.172 units. Marital status is also positively related to land access of women. If marital status changes, access to land also changes in the same direction. It is also statistically significant if we look at the table. The number of siblings and access to land are negatively related. That means If the number of siblings increases by one unit, the amount of land to which she has access decreases by 1.688 units. Education and access to land are positively related. If the education of the respondents increases by 1 unit, land access also increases by 1.58 units. There is also a positive relationship between the income of the respondents and the amount of land (in decimal) to which women have access which is also statistically significant. If the income of the respondent increases by one unit, the amount of land to which she has access increases by 0.56 units. Saving is also positively related to land access. If savings increases by one unit, the amount of land to which she has access increases by 0.36 unit. Credit facility and land access are positively related. If the credit facility increases by 1 unit, land access will also increase by 0.216 units.

IX. CONCLUSION AND RECOMMENDATIONS

A. Summary

Women are still in a backward position than their male counterparts in Bangladesh due to the existing patriarchal norms of the rural society. In Bangladesh, rural women face problems having access, ownership, and control over the land due to their poor educational background, the existing laws, and patriarchal values and practices of our society. To ensure the right to equality and an adequate standard of living, women's access to use of and control over land and other productive resources are mandatory. These rights also help to ensure that women are able to provide for their day-to-day needs and those of their families. From our analysis, we can see that amount of land (in decimal) to which women have access is influenced by age, marital status, education, number of siblings, the income of the respondent, savings, and amount of credit they took for any purpose. From our collected data, we calculate that at least 83% of respondents are saving-oriented, and the rest 17%, do not save anything from their income. That means access to land has a positive impact on savings which is definitely good for the economy. According to our study, the percentage of taking credit facilities for rural women is very less. Only 27% (approximately) took credit from different organizations. As Credit facility and land access are positively related, from our finding, we have also seen that women who took credit facility are somehow benefitted. BRAC is in the highest position from where 29.41% of respondents took credit facility. 84.97% of the respondents took credit for buying land, while the lowest percentage of credit has been taken for agriculture. Only 3.81% credit has been taken for this purpose.

B. Policy Implications

In the context of Bangladesh, rural women usually have lack access to training facilities which is one of the major obstacles for pursuing their income-generating activities (IGAs). Therefore steps should be taken to provide an adequate number of pieces of training to the poor rural women on the basis of their needs. It is also important to provide training manuals to the trainees at a nominal price. Training programs must be conducted by experienced trainers who are well conversant with the norms and culture of the rural society in Bangladesh. It is important to ensure that training sessions are conducted in a manner so that rural women can have easy access to the training sessions. The training center needs to be established as possible as near to the villages as possible. In Bangladesh, rural women face problems having access, ownership, and control over the land due to their poor educational background. Thus, proper steps are needed to be taken to ensure that every rural girl gets a free schooling facility. It is essential to establish adequate rural schooling facilities by creating effective partnerships among the government and NGOs. It is also important to create awareness among rural people about the importance of women's education. Necessary legal steps should be taken by the government to ensure land rights for rural women.

Emphasis should be given to providing government-owned land as a lease to the landless women so that they can use it for Income-Generating Purposes (IGAs). It is also important to build awareness among the rural people about the issues of women's land rights. Poor women usually have a lack of access to institutional credit facilities, which severely hampers their economic activities. It needs to be ensured that an adequate amount of credit is provided to the poor rural women through the government agencies and NGOs women as per needs and the nature of IGAs pursued by them. Credit needs to be disbursed to the women on time. Credit repayment policy needs to be easy and flexible so that they do not face problems in repaying their loans easily.

Necessary steps need to be taken to strengthen the family planning program in rural areas. It is important to build awareness among rural people about the adverse impacts of having a large family. Steps need to be taken to provide necessary financial and other benefits (such as special healthcare facilities and educational facilities for children etc.) to the families having very few family members. Moreover, the government should introduce some special deposit schemes for these rural women so that they can save more and get a good return.

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