

Rationale

The property rights of women in India are governed by a complex set of personal laws with separate provisions for Christians, Muslims, tribals and Hindus (which includes Buddhists, Sikhs and Jains). There is therefore no single right to property for women in India. This diversity of laws is increased by the ability of the centre and states to both legislate upon this topic. The irony is that the sole common factor in these plethora of laws is the lack of constitutional protection for these rights with only a reference to the non-justiciable directive principles.¹

This complex legal structure results in lack of clarity on which authority is accountable for enforcement. Beneficiary awareness also suffers. The problem is further aggravated by the largely patriarchal social structure of India where men are the default heads of the family and women are treated as second class citizens with limited access to resources such as education, nutrition and property. This is reflected in the pattern of land ownership: a mere 10.9% of agricultural land owners are women.² This number very closely corresponds to the number of female headed households in India, which is 11%³.

The lack of ownership of property puts women in a severely vulnerable position, forcing them to put up with domestic abuse and depriving them of decision-making power. It also makes them vulnerable to poverty and destitution as if the husband dies, divorces them or throws them out of the house they have very limited options for sustaining themselves.

To address these issues the Government Resolution 1094/3625/10-08-1994 was passed by the government of Maharashtra, declaring that every married woman has the right to have an equal share in her husband's property. However this rule was not properly implemented both in rural as well as urban areas.

Comment [A1]: Confirm.

This lacunae was highlighted by Mahila Arthik Vikas Mahamandal (MAVIM), the women's economic development corporation of the government of Maharashtra. MAVIM decided to focus on creating awareness among women in Maharashtra about their right to their husband's property and began the initiative known as 'Ghar Doghaanche Abhiyan' or 'Home of Two campaign'. The campaign began in May-June 2013 in Parbhani district, Maharashtra.

¹ Shruti Pandey. Property rights of Indian women. <http://www.muslimpersonallaw.co.za/inheritedocs/Property%20Rights%20of%20INDian%20Women.pdf>

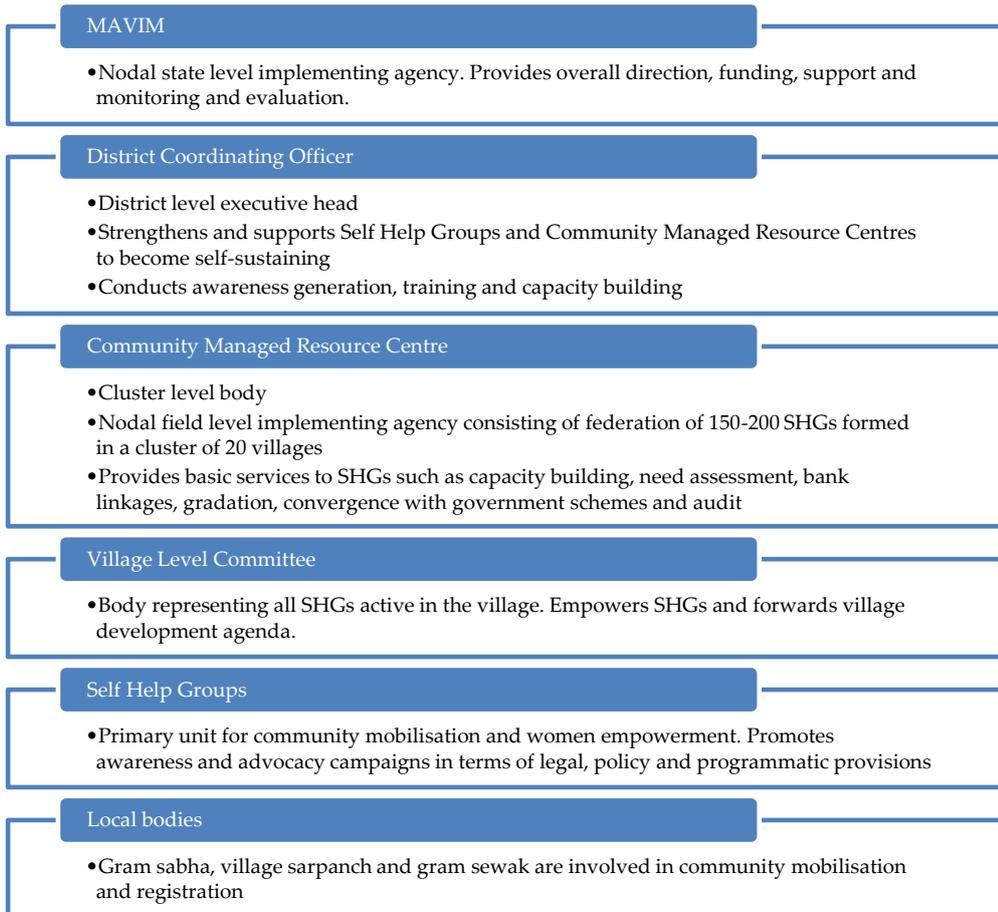
² Food and Agricultural Organisation. <http://www.fao.org/economic/es-policybriefs/multimedia0/female-land-ownership/en/>

³ Census of India, 2011.

Objective

Enforcement of the right to property for women by registering joint ownership of land and housing by husband and wife.

Stakeholders



Implementation strategy

GDA put under Tejaswini structure - parbhani initiative and campaign mode of implementation - focus on backward sections of society for ease of implementation - existing awareness generation campaign - content and strategies of communication - overcoming opposition from men - generation of consent and registration - monitoring and evaluation

MAVIM had a rural women empowerment program called Tejaswini running in 33 districts of Maharashtra, including Parbhani. The program was built on four work components, namely: i) Grassroots institution building ii) Microfinancial services iii) Livelihood and microenterprise development iv) Women Empowerment. Under women empowerment, property rights was a sub-theme under which Ghar Doghaanche Abhiyan was taken up as an initiative by Parbhani district. While awareness generation on the right to property was being done in other districts as well, what differentiated the Parbhani experience was its campaign mode and outcome-oriented approach which focused not just on generating awareness but on taking the next and crucial step of translating it into actual registration of joint ownership.

However the challenge of tackling patriarchy by attacking one of its foundations - male ownership of private property - was formidable. There was also a clear relationship between the *size* of property involved and the difficulty in ensuring registration, with *zamindari*⁴ families having much more feudal mindsets and being much more reluctant to share property with women. Even in cases where property would be registered with women, it would be generally for the purpose of avoiding taxation and not for real empowerment. Therefore the implementation strategy adopted was to focus on families with *small* property holdings as the assumption was that these would be more receptive to the initiative.

Owing to the caste system, the families with small property holdings showed a clear pattern: they invariably belonged to the SC, ST, OBC and minority communities. There was also a significant overlap between them and BPL families. Accordingly MAVIM focussed its initiatives on these communities. Villages were selected where there was a strong presence of SHGs. The pilot of Ghar Doghaanche Abhiyan was conducted in 23 villages with some of them being Mooli, Sunegaon, Pimpri and Brahmangaon.

Awareness Generation

The actual implementation of the initiative only required that the husband and wife register their property as co-owners at the panchayat office. The main challenge lay in generating the demand for this and in getting both parties to agree to it. This required significant and sustained awareness generation.

It was for this reason that villages with a strong presence of SHGs were selected. The existing system of SHGs made it easy to disseminate gender awareness among women. The SHGs also had a reputation as organisations that contributed positively to society and were therefore trusted by their communities.

⁴ Landlord.

Through the SHGs, gender awareness training would be given via the *sahyogini* - a field level functionary affiliated to the district office - to the women members. This training is also imparted at the CMRC and district level. Women would be made aware of the unpaid labour they do, such as domestic chores and agricultural labour, bolstering their self-esteem and countering the perception that housewives 'do nothing'. Examples would be given of maids and agricultural labourers who would be paid for performing the same chores.

Women would also be made aware of their vulnerability. Males typically control the household income and retain ownership of housing and land. Even jewellery and utensils, which are used almost exclusively by women, are ultimately owned by the male. This makes women extremely vulnerable and leaves them with little say in how resources are utilised. Incidences of husbands frittering away the family earnings on alcohol are frequent, as are those of domestic abuse and women being thrown out of the house.

Women are thus made aware that despite contributing equally, if not more, to the family income, they are left thoroughly vulnerable and have no security. They are then introduced to the government resolution which gives them a right to joint ownership of their husbands house and land. Through sustained awareness generation the demand is generated.

Males of the village are also involved in these meetings. They are given these examples and asked to empathise with the plight of their mothers and sisters who are similarly disempowered. The security of their future is highlighted. This softens their approach and sensitises them to the need for women empowerment. They are made aware of how they themselves stand to benefit if their wives are empowered and how the village as a whole can progress. They are also complimented for supporting their wives in their SHG endeavours and are exhorted to continue the good work and make their wives co-owners of property as well. Key officials such as sarpanches and gram sewaks are also given training and made aware of the Government Resolution and its legal status.

The communication strategy is informally referred to as 'slow poisoning' by the implementing officials because it is given in small doses over time. Local folk artists are also involved and they spread awareness in villages through their performances.

Once demand has been generated and there is an agreement from both sides, the husband and wife have to jointly register as co-owners of the house at the village office. The registration is carried out by the gram sewak. It is then registered in Form 8-A, after which both become joint owners of the house. Women then put up name plates on the house, proclaiming their equal status as owners.

All positive behavior is rewarded for reinforcement. Husbands who register along with their wives, along with supportive sarpanches and gram sewaks are felicitated at public functions

and given a 'Jyotiba Phule'⁵ award which honours their progressive and inclusive efforts. As Maharashtra has had a legacy of many famous social reformers who are revered by the people, such awards are seen as a mark of high respect.

Successes are disseminated in various ways:

- Study tours/exposure visits are conducted to successful villages where peer learning can take place. When SHG members share their successes, it motivates women from other villages to replicate the initiative.
- Experience sharing meetings are arranged among villages where strategies, problems and solutions are discussed.
- Cluster level meetings at the CMRC are also held where such best practices are shared.

Monitoring and Evaluation

- SHE monitoring application is used by MAVIM and provides consolidated data on program functioning
- Monthly review meetings are held at the district level where problems are identified and action is taken from the block authorities such as Block Development Officers
- CMRC is also involved in monitoring

Resources utilized

Ghar Doghaanche Abhiyan is implemented through the Tejaswini system and so does not require any additional resources whatsoever for implementation. The Tejaswini system itself is funded by the Government of Maharashtra and International Fund on Agricultural Development (IFAD). Efforts are on to make the CMRCs self-sustaining by making them charge fees from SHGs for services provided.

Key Challenges in Implementation

Overcoming resistance from men. This was the most significant challenge faced.

Impact

Sustainability & Replicability

Successful replication requires the following preconditions:

⁵Jyotiba Phule was a famous social activist in Maharashtra who fought for the rights of women and backward castes.

1. SHGs must be present in large numbers in the village and must have a history of successful initiatives. This will help them gain the community's trust and make it possible for them to initiate the dialogue on women's right to property. The success of the initiative largely depends on the credibility of SHGs.
2. Women in the village must be actively mobilised through SHGs or other means and be aware of their rights. This is an essential prerequisite as only then will there be the demand generation for taking campaign forward.
3. Males must also be involved in awareness generation. They must be seen as partners in the process and not opponents. They must be communicated in the language of their mothers and sisters so they understand the subject of women's vulnerability and exploitation from a position of empathy and thereby become more willing to support the initiative. It is important to note that negative communication that accuses them of villainy and exploitation or takes a threatening and legalistic approach to property enforcement has very low chances of success.
4. Constant positive reinforcement of good behaviour, especially of males, through community felicitations and gift-giving will also help soften male opposition and bring them on board.
5. Capacity building and awareness generation should be seen as an ongoing process and at least fortnightly or monthly follow ups should be carried out.
6. Local government machinery must also be involved in the entire process. Efforts must be taken to maintain maximum coordination between VLCs, gram sewaks and sarpanches. Gram sewaks and sarpanches often face political pressure from local vested interests and therefore must be assured that they have state-level or higher-level administrative support.

Conclusion

Fact Sheet	
Theme	
Nodal Implementing Agency	
Area of Coverage	
Target groups	
Year of Implementation	

Include field photos, graphs, charts, tables, maps, stakeholder quotes where necessary