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Gender Inequality in ownership of Assets in the state of Jharkhand.

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Abstract
Gender is a primary marker of social and economic stratification and, as a result, of exclusion. For more than two decades, the goal of reducing gender inequality has held a prominent place in international organizations and in national strategy statements. Where does the Jharkhand state stand with regard to gender parity in well-being? This paper explores that question. This paper examines the evidence available on the distribution of wealth gender-wise around Jharkhand. Specifically, it seeks to analyze the effects of having women's name on the land title, where land property is typically family governed, and where preexisting norms may bias against women's land ownership. In this paper we use the data taken from NFHS-4 and we use Lorenz curve to show the Inequality.

Keywords: Gender Inequality, Assets, Ownership, Economic disparity.

Introduction
Gender inequality in India refers to health, education, economic and political inequalities between men and women in India. Gender inequalities, and their social causes, impact India's sex ratio, women's health over their lifetimes, their educational attainment, and economic conditions. Women have equal rights under the law to own property and receive equal inheritance rights, but in practice, women are at a disadvantage. This is evidenced in the fact that 70% of rural land is owned by men.
In Jharkhand nearly half 49% of women and 78 % of men in Jharkhand own a house alone or jointly with someone else, and 41 % of women and 70 % of men own land alone or jointly with someone else. Ownership of both a house and land increases sharply with age. Among women age 45-49, 64 % own a house and 51 % own land, and among men age 45-49, 96 % own a house and 87 % own land.
Nearly half of women 49% own a house alone or jointly with someone else, and 41 % of women own land alone or jointly with someone else.

Objectives of the study:
1. To analyze the magnitude of gender disparity in ownership of Assets (Land and house) in the state of Jharkhand.
2. To examine the current status of gender disparity in ownership of assets (Land and house) in Jharkhand state.
3. To analyze the social norms in inequality of ownership of assets (Land and house) in Jharkhand**.**

Literature review:
Aind and oraon (2013) in their study focused that Women in a tribal society of Jharkhand play a vital role in their social, cultural, economic and religious ways of life and are considered as an economic asset in their society. But they are still lagging far behind in the various walks of life like education, employment, good health and economic empowerment etc. **Kelkar and Nathan (1993)** in their paper wrote about the patrilineal Adivasi communities of Jharkhand. Adivasi custom has a fine gradation of various rights in land that

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women in different stations have - rights of unmarried daughters, wives, widows and so on. They sum up the whole gamut of women's right to land as two kinds: - (1) life interest in land and (2) right to a share of produce land. **Rao (2007)** in her paper attempts to present women's land claims as a gender issue, not only is it found that women are unwilling to mobilise around this issue, but there is also an enhanced resistance from men. **Rao (2007)** in her work based on field research in Dumka district, Jharkhand, examines the mechanisms through which women operationalize their rights to land.

Research Methodology:
This study is based on secondary data. The source of secondary data used in this study is from NFHS-4 (National Family and health survey) 2015-2016 and Agricultural Census 2010-2011. In this paper I have used the following data analysis tools:
a) Tabulation
b) Bar chart
c) Pie Chart: The formulae of pie diagram is:

$Any\ component\ part = \frac{component\ value}{Total\ Value} \times 360°$

d) Simple Percentage method **-** this method is used to know the change. It represents the percentage share of one variable to the total Value.

$\% \ of \ a \ Factor = \frac{Value\ of\ that\ factor}{Total\ Value} \times 100$

e) Lorenz Curve: In this paper since I am obtaining gender inequality in ownership of assets so my Lorenz

Curve is obtained as follows:

$$L\left(\frac{k}{p}\right) = \sum_{i}^{k} y_i$$

Where;
k
$= 1 \ldots\ldots n \ is \ the \ position \ of \ each \ individual \ in \ ownership \ of \ ag$
i
$= 1 \ldots\ldots k \ is \ the \ position \ of \ each \ individual \ in \ ownership \ of \ a$
$P = total\ number\ of\ population$
$y_i = is\ the\ wealth\ (land)\ of\ i^{th}\ individual\ in\ the\ distribution$

$$\sum_{i}^{k} y_i$$

$= Cumulated\ wealth(land)\ up\ to\ the\ k^{th}\ individual$
The X-axis records the cumulative proportion of population ranked by land ownership level. Its range is therefore (0, 1). The Y-axis records the cumulative proportion of land held by men and women.
f) Gini coefficient: The Formulae to find out Gini is as follows:

$$Gini = \frac{Concentration\ Area\ (A)}{Maximum\ Concentration\ Area\ (A+B)}$$

$$Gini = \frac{A}{(A+B)}$$

$$Gini = \frac{A}{0.5}\ Or\ Gini = 1 - 2B$$

Data Interpretation and Findings:

Table. 1.1: Ownership of assets in Jharkhand state Percentage of women and men age 15-49 who own a house or land either alone or jointly, according to background characteristics, India, 2015-16

Background characteristic	W O M E N		M E N	
	Own a house alone or jointly	Own land alone or jointly	Own a house alone or jointly	Own land alone or jointly
Age				
15-19	34.0	29.8	58.8	53
20-24	44.7	37.9	67.7	63.5
25-29	49.5	41.9	76.1	68.7
30-34	51.7	42.2	83.2	72.7
35-39	56.3	45.4	87.5	78.7
40-44	56.5	47.7	92.7	82.7
45-49	64.2	51.1	95.5	87.1
Residence				
Urban	49.0	38.5	77.4	67.8
Rural	48.8	41.7	78.0	71.3

Note: Total includes women/men who don't know their caste/tribe, who are not shown separately.na = Not applicable

Source: - International Institute for Population Sciences (IIPS) and ICF. 2017. *National Family Health Survey (NFHS-4), India, 2015-16: Jharkhand.* Mumbai: IIPS.
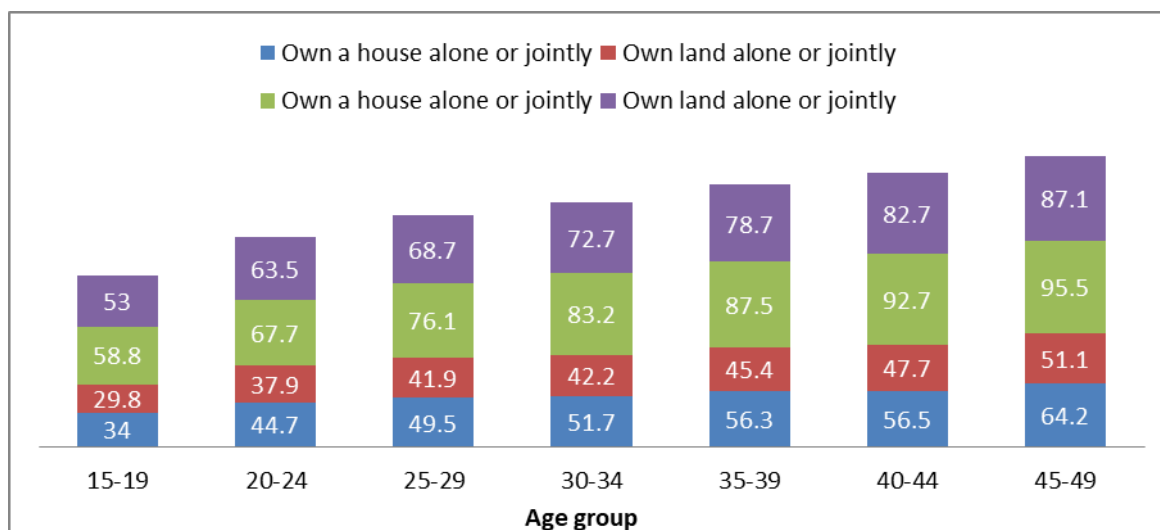
Fig. 1.1: Ownership of assets in Jharkhand state according to age group

Source: - International Institute for Population Sciences (IIPS) and ICF. 2017. *National Family Health Survey* *(NFHS-4), India, 2015-16: Jharkhand.* Mumbai: IIPS.

Fig. 1.2: Ownership of assets in Jharkhand state according to areas.

Source: - International Institute for Population Sciences (IIPS) and ICF. 2017. *National Family Health Survey (NFHS-4), India, 2015-16: Jharkhand.* Mumbai: IIPS.
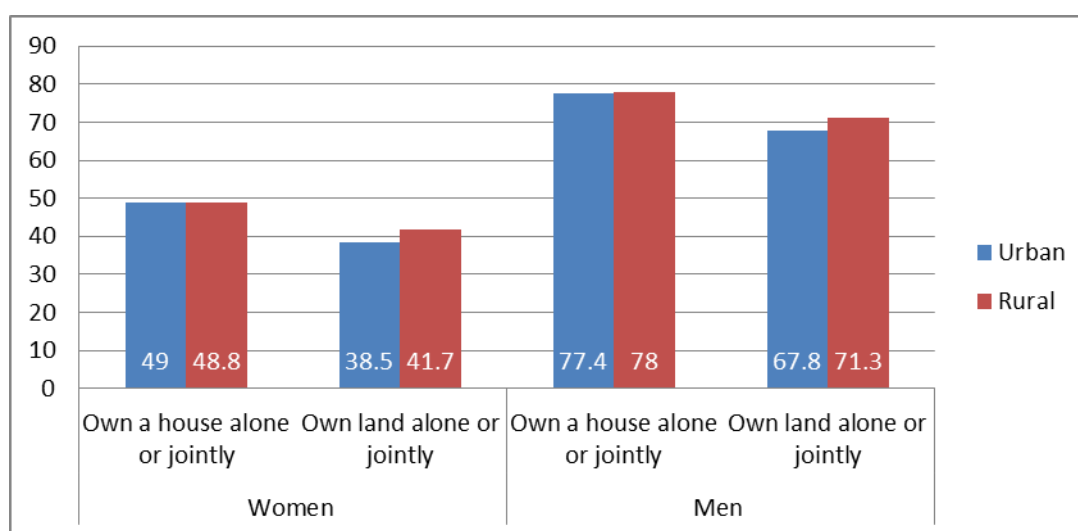The above table 1.1 and graph 1.1 and 1.2 represents the percentage of women owing assets alone or jointly in Jharkhand state of India on the basis of certain classifications such as age, residence, schooling, religion, caste and wealth etc. Nearly half (49%) of women and 78 percent of men in Jharkhand own a house alone or jointly

with someone else, and 41 percent of women and 70 percent of men own land alone or jointly with someone else. Ownership of both a house and land increases sharply with age. Among women age 45-49, 64 percent own a house and 51 percent own land, and among men age 45-49, 96 percent own a house and 87 percent own land.
Lorenz Curve and Gini – Coefficient for gender inequality in ownership of assets in context of Jharkhand.

Table. 1.2: Gini Coefficient for India with respect to gender inequality in land ownership, Jharkhand, India.

	Fraction of land	Fraction of population	Fraction of population holding land	Score
Female	0.09	0.80	0.2	0.108
Male	0.91	0.2	0	0.182
				Total = 0.29
			G = 1- Total	**G = 0.71**

Data Source: - Agriculture Census 2010-11, Gini – Coefficient author's calculation.

Table 1.2 represents that out of the total agricultural land in Jharkhand 80% women occupy around 9% of land whereas 2% of men own 91% of land thus showing a vast inequality represented with the help of Gini – Coefficient yielded

from the above mentioned data which is around 0.71 which is nearest to 1 and as we have discussed earlier in chapter-3 that if Gini is Close to 1 it shows maximum inequality.

Table. 1.3: Agriculture Land Holdings by Men & Women, Jharkhand, India

	% of population	% of land	% of land/ % of population	Cumulative % of population	Cumulative % of land
				0	0
Female	80	9	0.1125	80	9
Male	20	91	4.55	100	100

Data Source: - Agriculture Census 2010-11, Lorenz curve author's calculation.

Table 4.10 represents the same data as undertaken to find the Gini – Coefficient, with the help of this table we are able to represent the Lorenz curve that is shown in the Figure 4.12. Lorenz is extracted after finding out the cumulative percentage of population and cumulative percentage of land held from the data used for finding out Gini. It also represents the extent of inequality.
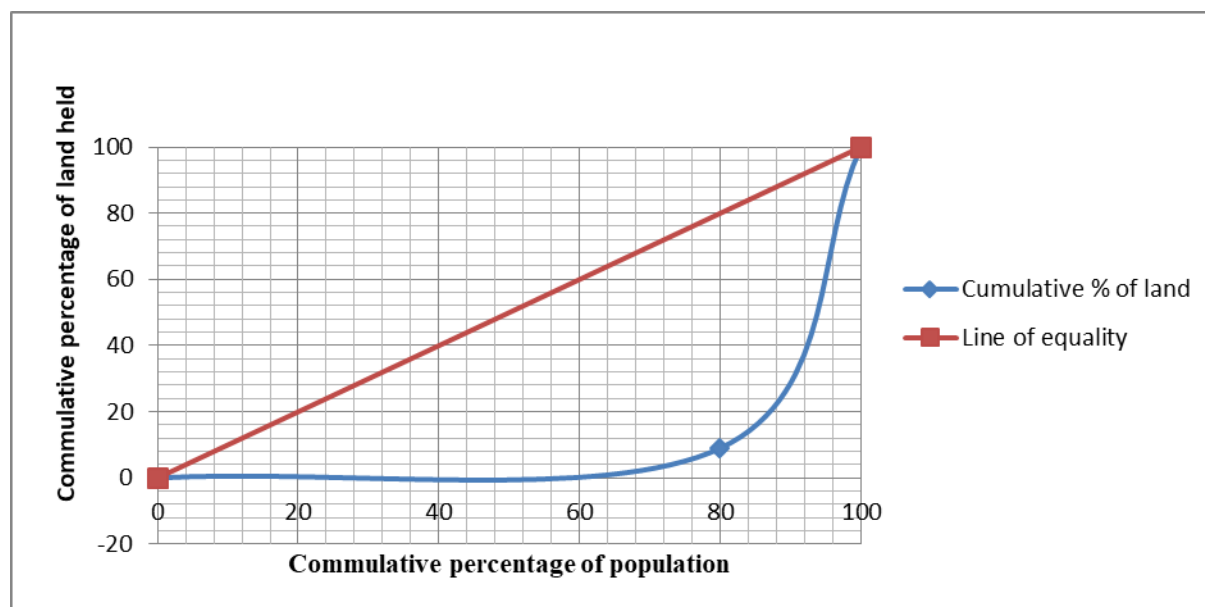
Fig. 4.12: Lorenz curve for land held by Men & Women, Jharkhand, India.
Data Source: - Agriculture Census 2010-11, Lorenz curve author's calculations

The above Figure 4.12 represents that there is vast inequality between men and women in ownership of land in Jharkhand, this can be known on the grounds that the diagonal line in figure depicts the line of equality and the farther the Lorenz curve from the line of equality that is depicted by the dark blue line the greater the inequality.

Major Findings with respect to Jharkhand
Nearly half (49%) of women and 78 percent of men in Jharkhand own a house alone or jointly with someone else, and 41 percent of women and 70 percent of men own land alone or jointly with someone else.

* Ownership of both a house and land increases sharply with age. Among women age 45-49, 64 percent own a house and 51 percent own land, and among men age 45-49, 96 percent own a house and 87 percent own land.
* Out of the total agricultural land in Jharkhand 84% women occupy around 9% of land whereas 2% of men own 91% of land thus showing a vast inequality represented with the help of Gini – Coefficient yielded from the above mentioned data which is around 0.7064 which is nearest to 1, that is, if Gini is Close to 1 it shows maximum inequality.

Suggestions and conclusion:
Devising ways to increase awareness among both men and women about women and their rights on properties, about the existing provisions to claim the rights and also to change age-old patriarchal custom oriented bias. Ensuring women's education, so that they understand the value of economic independence and are able to exercise their rights to attain that. Implementation of laws that ensure women's right on properties and also to make the processes of availing these laws more user friendly are some of the suggestions to improve the scenario.

It can be concluded that gender inequality remains one of the biggest obstacles to shared prosperity. No country, no economy, no company or community can meet today's challenges or achieve its potential until all its people can achieve theirs. We look forward raising our game in ways that get us to equal.

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