

# Access to Property Rights and Empowerment of Urban Poor Women in Lucknow

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## Abstract

Land tenure and property rights are essential for people living in informal settlements and public housing in urban areas that define "rights" of urban poor. These parameters enable them to access public services and also influence their decisions related to the right to sell, mortgage, develop and sublet. Another critical dimension directly linked to them is women's access and right to ownership of land and property in contemporary urban areas. Women face such discrimination that compromises their practical and strategic gender needs. Moreover, it reduces their dignity and negotiation power within the household and outside. This study was conducted to address consequences for urban poor women living in public housing and informal settlements in Lucknow. The research observes how property rights affect the practical and strategic gender needs of urban poor women. To estimate the right to ownership amongst urban poor women in the four categories of housing schemes, a total of 120 questionnaire surveys were carried out. Data saturation criteria were adopted to decide the sample size for the research. A combined approach of both qualitative and quantitative survey was taken up to gauge women empowerment. The analysis is conducted at the household level and individual level to understand property ownership and control over it. Here, extensive use of ArcGIS for spatial analysis and to georeferenced database of target households. This study indicates significant improvement in women's gender needs, economic and social status when women's property rights are recognized in the housing programs. The finding could assist future shelter programs and argues the need of considering urban poor women access to land and property rights. This paper is significant as there is not much study has been carried on understanding the importance of individual-level property ownership in the urban areas of India.

**Keywords:** Property rights, urban poor women, practical needs, strategic needs, women empowerment

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## 1. Introduction

The secure land tenure and property rights or the lack thereof, have a significant impact on the lives of people living in informal settlements and public housing. A secure right for land is encouraging people to invest in improved dwellings and the land itself; they can also enable people to access public services and sources of credit (UN-HABITAT, 2008). The developed and developing nations have placed the importance of adequate and appropriate housing utmost in improving the quality of lives of urban poor. However, very less attention is paid to policy formulation in these nations that explicitly focused on land and housing needs of urban poor women.

It is well recognized that women's access to land, property and housing is grossly disproportionate

to that enjoyed by men (UN-HABITAT, 2008). However, what do women want for them? Among the options emphasized by women, land and property scored highest in their vision of empowering themselves. It is followed by education and employment (Chaudhary, 2017). Property ownership stabilizes women's economic positions and strengthens them. Also, liberates them from marital violence and social stigmas (Baruah, 2010). Many factors restrain women to voice their legal rights to access land and property rights. Majority of these factors are influenced by gender-biased legal systems, customary laws, patriarchal ideology, religious laws and social arrangement. Thus there are compelling reasons to question the unattended housing policies and why urban poor women need independent property rights in many Asian countries.

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In India, the policies and legislation amended inheritance law and focused on recognizing women's land rights. In contrast to rural counterparts, there are several unmet needs on tenure, gender needs, income generations activities, physical security, etc. faced by urban poor women. The housing programs usually consider gender as an add-on category with women as a special target group which is added to the existing ones. (Agarwal, 1994). Hence, acknowledging the importance of secure land tenure and property rights, policy directives and programs pays more attention only towards legalization of tenure. To manage future needs of urban India in a more effective and efficient manner, it is important to understand the perception and needs of the women while framing and implementing different shelter programs.

The discussion below, divided into six sections, focuses on the following dimensions. Section two provides a brief literature review conducted to understand women's property rights and empowerment. Section three discusses the study location and the research method. Here, detailed design of the questionnaire illustrated with sample strategy and size. Section four elaborates the results of the study organized into three subsections: welfare argument, efficiency argument, and equity & empowerment argument. Finally, Section five discusses the obstacles faced by urban poor women in realizing their rights and highlights some aspects of interventions needed in future shelter programs.

## 2. Literature review

Most of the previous researches in South Asia focus primarily on rural women in the agrarian setting. These studies talk more about land, on access and control over the use of agricultural land. The programs are critically expressed in welfare terms, considering the basic need which implies food, health care, literacy (Agarwal, 1994). Though, there are certain complications that torment poor or low-income women in urban settings and the right to shelter are one of them. But, very few studies emphasized the importance of housing and low-income women in contemporary urban areas in India.

Studies assessing the conceptual link between women and property highlight resource distribution between the men and women not only in terms of who owns the property but also who

controls it? Here an additional acute concern over the property advantage is not only from legal ownership but also from effective control over it. The dissimilarity between the property ownership and control over it are the significant barrier for women to realize their legal claim over the landed property as well as umpiring control over the property they possess. (Agarwal, 1994).

Many researchers comprehended the difference between access and rights on the property to summarize this fact. The right to ownership i.e. the right to use enjoy and exploit. These rights are asserted as legal, socially accepted and enforceable but access to property included not only property rights but also informal means of obtaining the land. Bina Agarwal asserts that "it is consequently rights, as opposed to access that implies a measure of security tied on an enforceable claim" (Agarwal, 1994).

There are four additional distinctions to understand women and property rights. The first set of difference was legal recognition and social recognition, secondly, the difference between recognition and enforcement (Chaudhary, 2017). Legal rights given to women might not be legitimate unless socially recognized and there is a law to enforce it. It is observed many times in men headed society that family exert pressure on women to forfeit their rights in favour of their brothers or husband. The second distinction was between the right to ownership and its effective control. Here it is clear that the right to ownership does not guarantee the right to control in all the senses. Sometimes, legal ownership of the property is under restricted use over it. For instance, public housing in India imposes limited rights on disposal or transferability.

On the broad specification of rights, Bina Agarwal said, "The importance of women having independent rights in the land I mean effective rights i.e. rights not just by law but in practice" (Agarwal, 1994) Independent rights were also meant rights independent of male ownership even joint tilting with men. Joint tilting gives women the right to ownership but not full freedom to gain control in case of a marital breakup. Lastly, under the right to residence, women act as a de-facto owner of the property. Women can enjoy the use of the property as a wife or in other relationships but ownership of property is not under her control. Such a situation brings trouble in case of marital violence or conflict.

To address these limitations and to understand the importance of urban poor women having independent property rights, rest on three broad categories of arguments; 'welfare', 'efficiency', 'equity and empowerment' (Baruah, 2010). These arguments are studied under the umbrella of practical and strategic gender needs of women. The impression of these dimensions gives the line of questions in the policy framework. Practical needs as stated by many researchers are the needs of basic existence; such as food, healthcare, water supply, etc., to fulfil them does not challenge women's position within the distribution of property. Like many previous policies earlier investigated it. Contrary, strategic gender needs argue those needs that would assist women to overcome subordination, such as in right to own and control property. In these term property rights fall under strategic gender needs. (Baruah, 2007). However, fulfilling strategic need inevitably tackle practical gender needs. For instance, property rights for the urban poor women may be the necessary component for improving family welfare. At the same time, we also noted the importance of property ownership in empowering women to challenge imbalanced gender relation outside the home.

This literature review also looked at three arguments in detail. Firstly, under 'Welfare argument', in which previous researches state well, established positive effects of women access to property rights independently of men. It reduces women's own and more generally, the household risk of poverty and impoverishment. There are substantial shreds of evidence from the large part of South Asia where biases against women necessities such as health care, and in some degree, food are observed (Agarwal, 1994). Remarkable dissimilarity is observed in spending patterns of income under the control of men and women. It is observed that women typically spend very nearly all their income on the family's welfare, whereas, men usually spend a significant part on their personal needs like; tobacco, liquor, etc. (Roy & Tisdell, 2000). A consequence of these gender distinctions in spending patterns in research finding which suggest that children nutritional status tend to be much more positively linked to mother's earning than fathers (Kumar, 1978). If put differently, the impoverishment and the physical security of a woman and her children could depend significantly on whether she has direct access to income and productive assets such as property and her independent control over it.

(Bina Agarwal, 2005). Similar stress is needed for widows and unmarried women in urban areas. it has been repeatedly observed that widows living alone or with family were treated with much care when they hold property ownership and consideration than those who did not own.

Secondly, 'Efficiency argument' of which issues occurs frequently in the urban household. For instance, due to long-term male out-migration, many women become de-facto household heads, but without the title of the property on their name in which they live. Property title enables urban poor women to use the property as collaterals to obtain credit from the financial institutions. It is usually argued that if a loan is in the name of men, a substantial part of it can be spent on his personal need like; drink and other unnecessary items of consumptions. But this does not happen if it is in the women's name (Agarwal, 1994). This implies that women do spend considerably on family welfare. Moreover, property rights, enhance women capabilities to increase their economic productivity. Secured shelter likely to remain a significant asset for them to earn well and hold the position that strengthens their social relation and security.

Thirdly, 'Equality and Empowerment' argument which shows the equality of the urban poor women acts as an indicator of women's economic empowerment and facilitates to challenge male dominance within the home and society. The word empowerment has been used loosely in various researches. Academicians and social group defined empowerment as a process that enhances the ability of disadvantaged "powerless" individual or groups to challenge and change (in their favour) existing power relationship that place them in subordinate economic, social and political position (Baruah, 2007). Entitling women with property not only empower them economically but also give them negotiation and bargaining power in the household and outside. Although employment and other means of earning could help in similar ways, all existing researches have also attributed that independent property ownership strengthened woman's fall-back position and her tangible exit option (Agarwal, 1994).

The important point, however, that few women in India own or control property. It was important to locate this study where we would expect to find a sufficient sample of property-owning women to

fill the critical gaps in the existing housing policy formulation.

### 3. Study Area and Methods

Adding to this emerging body of research on urban poor women in India, the main aim of this paper is to determine how tenure and property rights in housing programs policies for urban poor could be made more accessible to women and their empowerment in Lucknow. We specifically seek to answer three questions.

- a) What are the different types of tenure/property rights in the informal settlement, redevelopment projects and public housing projects for urban poor in Lucknow?
- b) What are their implications for providing access to land/property rights to women and their empowerment?
- c) What are the recommended strategies for future shelter programs/schemes for urban poor to improve women's access to tenure/property right and their empowerment?

#### 3.1 Study location- Lucknow

Lucknow, also known as, 'The City of Nawabs', was one of the major provinces during Mughal empire in India. Lucknow is the capital city of Uttar Pradesh, situated on the bank of river Gomti, a tribute of river Ganga. In terms of demography, the city has a population of 28,15,601 population, within a jurisdiction of an area of 350 Km<sup>2</sup>. There are total 609 slums in the city with the population of 7,72,807 which constitute about 27% of total population of the city on the area of 5.01 Km<sup>2</sup> which is about 1.5% of the total area of the city (Slum free city plan of action, Lucknow).

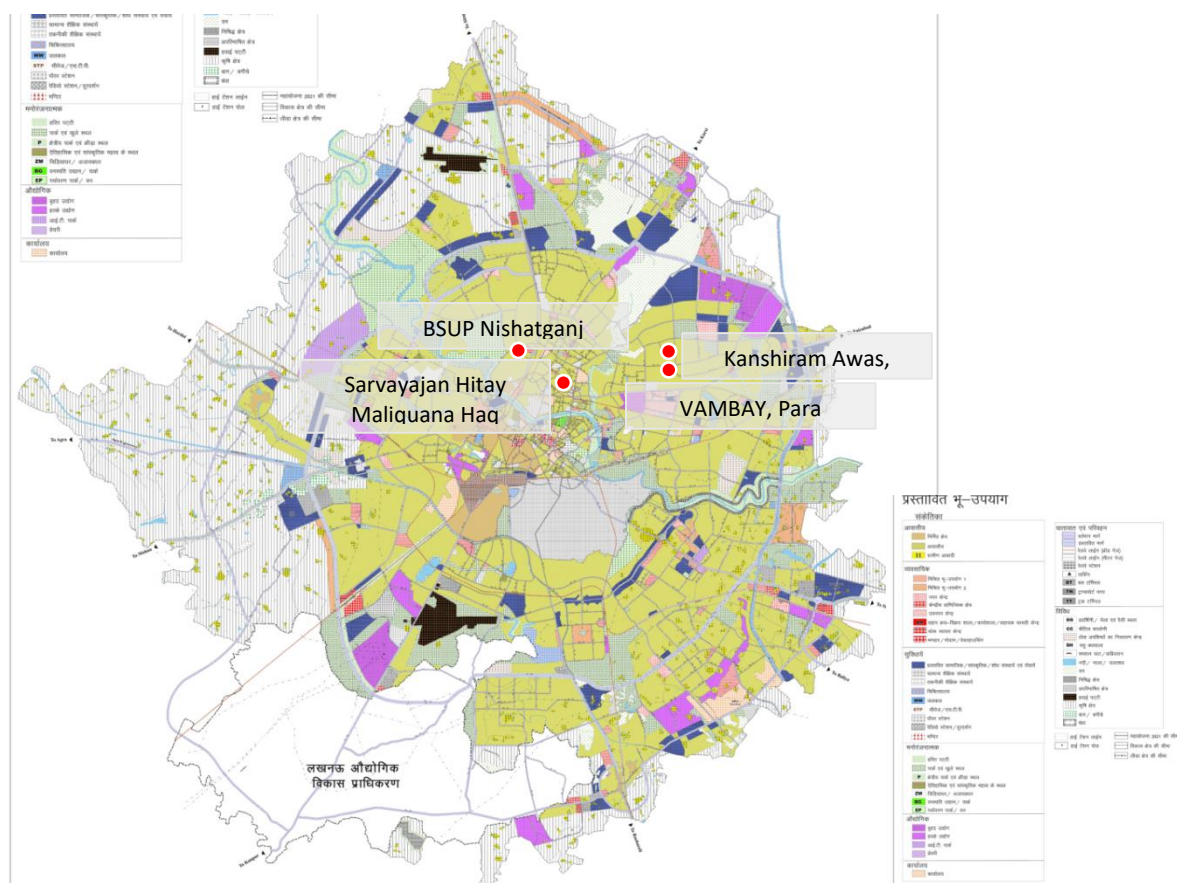
Lucknow city attracts a huge number of migrants, due to its fast-growing economy. This migration from rural to urban areas face major issues of urban poverty, resulting more than 40% of the city's population is urban poor and 69% of the slum population is in Below Poverty Line (BPL). There are several complex problems faced by urban poor related to tenure security especially, urban poor women who face certain complications to survive with dignity and rightfully.

The central and state government took initiatives to mitigate such problem faced by urban poor to access tenure or property rights but in very few women were included. The brief of the policies implemented in the city are as follows:

- a) Valmiki Ambedkar Awas Yojana (VAMBAY) in 2001, Central government scheme for providing shelter or upgrading the existing of the slum dwellers living in below poverty line. The scheme addressed the importance of women in the title deed individually or jointly in the name of spouse (MoHUPA, 2001)
- b) Basic Services for Urban Poor (BSUP) in 2009 took care of in-situ up-gradation with a provision of basic services and slum relocations. The scheme assured ownership with the limitation on the property rights. The scheme does not clearly mention the inclusion of women's name in the title deed (MoHUPA, 2009).
- c) Sarvajan Hitay Maliquana Haq in 2008, state government distributed land patta to the homeless families who have encroached the land and living on it in the range of 15 sq mt to 30 sq mt. Land pattas distributed were non-transferable and non-rental on the lease of 90 years. The scheme mentioned joint titling in the name of the spouse on the title deed (UPAVP, 2009)
- d) Kanshiram Awas Yojna, in 2009 was state government scheme with the intention to provide shelter of Slum dwellers free of cost. The scheme does not mention the inclusion of a female name in the property related document (UPAVP, 2009)
- e) Rajiv Awas Yojna (RAY), the centrally sponsored scheme with the vision to create slum-free India by 2009-2022. The Scheme adopted preventive and curative measures for all slums. The scheme requires commitment and willingness to assign property rights preferably in the name of the female or jointly in the name of husband and wife (MoHUPA, 2009)

In this process of secure land/property rights given to urban poor while relocating or in-situ upgrading, the prime focus was to improve tenure security and property rights regime, women involvement to attain the right to ownership is marginalized in few policies while other stated in the direct mode of implementation.





However, a common criticism of housing policies initiatives in the state is that they will unintentionally strip women right to ownership over land/property. Resultant, crime cases against women increased. According to the crime report of 2014, 40.6% of women face cruelty from their husband whereas 2.2% faces dowry death. These

## Now and the Selected Sites

is per 10,000 women in the city (Datar, 2014). Hence, it is very much important to address such negligence in the policies structure.

### 3.2 Methodology

To begin with the data collection, site selection parameters were frozen out. The selection of the site was firstly on the basis of the housing scheme implemented in the city. Secondly, considering the allotment procedure mentioned in the policy framework. The study then collected and analysed primary and secondary data on policies and effect of those on urban poor women. The Semi-structured interview was conducted with key government official and NGOs who were active actors in the policy framework and its execution. Policy guidelines, reports, allotment papers and media reports were analysed as a source to construct the argument for the research.

To initiate the primary data collection after site selection, we have tried to incorporate open source software to manage extensive field work, consisting of several visits to rehabilitated, redeveloped and relocated urban poor households. During the first field visit, it was realized that there is a lot more to capture on women property rights and how empowerment was different among women? There were various reasons that dominate the perception and opinion of the women that was well captured through focus group discussions and semi-structured interview as these emerged as a solution. Later to capture nuances household surveys was adopted for interaction with women and interview them. Thus, our objective was to conform thorough georeferenced database of target households, to improve shelter policies or programs. The survey form applied contemplates Welfare, Efficiency, and Equity & Empowerment aspects.

In addition to information assembling and field work execution, we used ArcGIS in spatial analysis task while analysing the slums and relocated or redevelopment site in the city. Also, google maps had helped in managing our locations easily and effectively throughout the process. The perceptions and perspective of

individuals was well analysed using SPCC to quantify the results.

### 3.3 Questionnaire design

The current research used both qualitative and quantitative approach to estimate why women need independent property rights. The design of the questionnaire was important in assessing three arguments i.e. welfare, efficient, equity and empowerment under practical and strategic gender need. The first section of the questionnaire starts with a general provision of the policy under which housing or land pattas was allotted to the beneficiary. This was noted as self-observatory information. The second section of the questionnaire explored the respondent's property ownership and control over it. Ten group of question in this section seeks if the family took any loan through the property as collateral and other parameters. Next section three recorded the household detail of the family. Here, tried to capture work type in which respondent was engaged, their earning and total household income and expense. Section four explored respondent decision-making at the household level. The group of questions asked to understand respondent's power to negotiate on family welfare.

Section five looks over respondent knowledge about the formal property rights. Last section six recorded the respondent's perception of individual property ownership. The first set of debriefing question seeks respondent satisfaction with the existing hold over the property, marked on the scale of 'more, not much and unsatisfied' to rank the importance of the right to ownership of the property to them. Similarly, if the respondent thinks that ownership made them independent, if the answer was Yes, then which ownership gave them more power, 'individual or joint?' The Second set of debriefing was based on the response to the question section first, i.e. ownership of the property and control over it. If the answer was yes, then any effect on the martial regime due to property ownership. The positive response of the respondent was scaled further if any pressure faced to forfeiting their rights in favour of husband or brother.

The questionnaire ends with six question gleaning respondent Welfare argument, Efficiency argument, and Equity & Empowerment argument. Such data helped to ascertain how the right to

ownership affects urban poor women status within the household and in society.

### 3.4 Sampling strategy

The sampling strategies adopted for different schemes were different depending on the allotment procedure and titling of the dwelling unit or land in case of patta, depending upon the government order and execution on the field. The detail of the strategies mentioned below:

a) VAMABY, Para: This site had 980 dwelling unit with all of them allotted a specific house number. To initiate the survey, the first house of the colony was surveyed and after that, every 32nd house was selected for the survey covering all 980 units on site. In case to target widow or un-married additional survey was done to capture this vulnerable group.

b) BSUP, Nishatganj: This site had 176 dwelling unit with a specified house number and block. To initiate the survey, chit system was used to select the first house and later every 5th house surveyed.

c) Kanshiram scheme: This site had 1504 dwelling unit with a specified house number and block. To initiate the survey, chit system was used to select the first house and later every 50th house surveyed.

d) Sarvjan Hitay Maliquana Haq, Daliganj: There was non-availability of the information about the total patta provided in the area. So direct chit system to initiate the survey was not possible. In this case, lanes were selected through Google earth image and on the basis of previous field visit during focus group discussions and the semi-structured interview. Every 4th house of every lane of the site was selected for the survey.

e) RAY, since under this program not much is done in the city, so it was difficult to target the site for conducting the study to gain proper sample for survey.

### 3.5 Sampling design

Since the study is on perception, it was not easy to decide the sample size that produces quantifiable results and at the same time captures the qualitative finding on people's experience, attitude and opinion. Data saturation is achieved in this research when all the defined groups of

targeted women were represented and their concern, opinion and reason over the theme are similar. Therefore, it had reached a point of thematic exhaustion w.r.t. the targeted categories of the participants.

For all the housing schemes a thematic saturation was attained after interviewing 15- 20 women of the same status as an interviewee and including different women in the target group apart from defined groups of women. Thus, it was definite to keep a sample size of 30 each in all the housing schemes sites to balance the situation.

#### 4. Results and findings

This section discusses our findings related to the gaps between policy and the reality of women accessibility to property and their empowerment. For each form of argument, whether Welfare, Efficiency or Equity and Empowerment, we discuss the policy claims and actual results as revealed through our survey.

##### a) Valmiki Ambedkar Awas Yojna (VAMBAY)

**Policy:** In the VAMBAY, policy and guidelines not only recognized the importance of tenure security but also clearly mentioned to allot dwelling unit in the name of the female of the household or jointly in the name of the spouse.

**Reality:** Our survey shows that 67% of the properties were registered individually in the name of the female of the family whereas 33% were jointly in the name of the spouse. Out of these total individual titles held on the name of the women, 75% of the women mediates their property individually, with effective rights over the property. Moreover, 55% of the women were the active decision maker in their family. These women participate in welfare argument like education, health, food, purchase of other assets, necessities, etc. Therefore, 95% of the women were satisfied by their hold on the property.

On the other hand, out of the total joint titles, only 10% of the women could manage to mediate the property individually, the rest were mediated by their husbands. However, 82% of the women had a right to ownership but only 9% of these women enjoyed effective rights. Moreover, only 30% of the women participated in decision making for their family welfare. As a result, 40% of the

women in the joint titling were not satisfied by their hold on the property.

##### b) Basic service for urban poor (BSUP)

**Policy:** In the BSUP, policy and guidelines assured tenure security but the inclusion of women's name in the property related documents was not clearly mentioned in the guidelines. However, women's name in the title deed could be an admissible component within the policy.

**Reality:** Although state government could intervene in reframing the property rights including women's name in the title deed. But such efforts were not made pointing lack of attention towards the issues to this aspect of urban poor women.

Our survey on the site, Umrao Hatta, Nishatganj which was BSUP redevelopment site, shows that the implementing authority, District Urban Development Authority, took an initiative to allot the property on women's name (SUDA, 2018). Consequently, 47% of women hold individual property title. Owning the dwelling rights helped 71% of women to mediate the property individually and have effective rights over it. Women who hold the property reported that it had given them more decision-making power within the household. Thus, 86% of women negotiate in family matters efficiently and social recognized. There were cases where women suffered the threat of seclusion and social stigma. Out of the total sample, two women shared the domestic violence issues when they were in slums. For this reason, they took hold of the property in their name. Eventually, all who have property rights are satisfied by their position in-house and outside.

Contrary to the previous findings, households where men hold the property; like here 53% owns the dwelling unit in their name, even hold individual control over the property. Women only possess the right to residence and are seen but not heard in family welfare matters and decision making on the property. To overcome these issues woman started working and hold the use of their personal earning and family welfare decision. As a result, 81% of women have individual power on family welfare matters. Overall, 75% of women were unsatisfied with the property rights of their husband name.

##### c) Manyawar Shri Kanshiram Awas Yojna

**Policy:** Here again in this policy individual level property rights were not detailed out in the guidelines of the program. The consequences of the policy are discussed below.

**Reality:** Our survey on the Kanshiram Awas Yojna site, Para, shows that only 17% of women out of the total survey have property on their name. All these women with individual title mediate their property and have effective rights over it. Out of the total sample, three women spoke about how the ownership of the property affected their marital regime. They faced the threat of seclusion when demanded the property in their name. Many women though faced such threats but perplexed to share outside. On the other hand, 83% of men hold the individual title. Out of these households, 76% were mediated by men and right to the residence was perceived by women of the house. In the family welfare affairs, 52% of men have the upper hand. In this case, 56% of the women were unsatisfied by their hold on the property.

#### d) Sarvayjan Hitay Maliquana Haq

**Policy:** According to the policy and guidelines, residential land pattas were allotted jointly in the name of the spouse, if both are alive was clearly mentioned.

**Reality:** Despite allotments were made jointly in the name of husband and wife but the policy execution failed to benefit women from living in the slums. It was interesting to have an in-depth understanding of the reason behind the same. The social influence and integrity within the community had pushed women to withdraw their power from the property though they own it jointly. Our analysis shows, only 30% of women are mediator of the property. Out of the total women ownership, 67% independently mediate their property individually and are the decision maker for family welfare. This independence in negotiation and recognition within the household made them satisfied by the hold on the property. Here also, three women out of the total sample spoken about their issues in the marital regime that provoked them to hold the property right even after the threat of social seclusion.

Contrary to the above case, 70% of the total surveys had men as controller of the property. Resultant, women have only right to residence. 81% of these properties are mediated by men independently and about 57% of men make the

decision on family welfare individually. Moreover, they hold the use of household income under their control. Hence, to escape the harsh attitude towards them, women opted for employment as an option where they not only contribute to their family but also hold control over their individual income.

Overall, the analysis shows most of the women were not active decision maker of the house, but they were satisfied even on joint titling on the property. This had at least given them a sense of security from themselves and their children.

#### e) Cumulative results

Overall data from all policies were looked to analyse efficiency argument, equity and empowerment argument. Women's efficiency in income generation is enhanced after getting permanent shelter and helped them to get well deserving status economically. Furthermore, women's perception and preference were gauged to distinguish the importance of the individual and joint title. 78% of the total surveys from all four had the perception that property ownership empowers them and gives them independence. Similarly, 78% recognized the individual title as sole ownership where they can access effective rights over the property. It is very much clear from the 76% of urban poor women's perception whose social status was enhanced with the hold of the property.

### 5. Discussion & Conclusions

Our research shows that all the form of argument on women empowerment proposed by other researchers previously have emerged in varying degree, in all the four housing policies assessment in Lucknow. Many women households have experienced a high degree of uncertainty, which we propose should be seen as a significant form of impoverishment and inequality. It should be recognized in policy directives through consensus of various stakeholders like government, NGOs and academia who are working actively in such issues.

Our findings clearly indicate that inclusion of women's name in property ownership is the most significant factor to their empowerment and must be adequately addressed in rehabilitation policy. Most of the analysis indicates women's high status within the house and in society were found



amongst policies which have clearly mentioned women's name in title deed of the property. Similar research on urban poor women demonstrated that those women who hold ownership of the land and housing offers a vital form of security against poverty and associated economic and social status that other forms of income does not (Baruah, 2010). Despite a large body of evidence on the women direct mode of access to property rights, there was little in BSUP and Kanshiram Awas Yojna, specifically acknowledged or targeted the various components of women's strategic need that would indirectly be benefit their practical needs. For instance, in BSUP policy external factor intervened to allot dwelling unit in the name of the women, which has a high impact on their as well as their families lives.

On the other side, in Kanshiram Awas Yojna, only secured tenure rights were the priority in the policy irrespective of urban poor women's need. This had the ill impact on their family welfare and social recognition. Few women even faced the harsh reality of violence from their husbands. There were instances where the policy was relevant, but the realities of implementation did not match the rhetoric. This evident gap between the rhetoric and practice of local government has led to gender inequality becoming a reality. For instance, Sarvajana Hitay Maliquana Haq scheme, similar to the scheme guidelines, the allotment was made jointly in the name of husband and wife. However, it was interesting to capture the failure in the policy execution because social integrity and societal influence had pushed women to withdraw their power from the property though their own it jointly.

Another aspect observed with this was the failure in execution of the scheme. Under RAY not many sites were developed. Many sites were still in progress. So even though program or scheme targeted to achieve better status for women the results are not realisable. Slow implementation pace and very low coverage area resulted in the allocation of rights to women only where scheme gets implemented. Other women residing in other slums are still vulnerable in terms of property rights.

The feminist organizations with explicit goals to improve women's social and economic status have engaged much more actively with employment and wages as the vehicle for change

than with property ownership (Baruah, 2010). In Lucknow also, during the time of our site visits we found that out of total sample from all the sites very few women were unemployed or housewives, otherwise, all women work to hold additional income and to some extent have bargaining power in the household. In the case of joint titling maximum percentage of men mediate the control over the use of the property. They have dominance in the household level and sometimes, they even marginalized the women. But, women's share in the property at least gives them a sense of security above all. Unfortunately, although access to land and housing is one key issue, women's control over and ownership of, such assets is quite another. Gender equality in legal rights to own the property does not guarantee gender equality in actual ownership, nor does ownership guarantee control (Baruah, women and property, 2010)

On the other hand, the failure of housing programs in terms of women accessibility to property ownership is usually attributed to the dysfunctional framework of housing schemes which affected urban poor women's need and aspiration, leading to their equity and empowerment. Emphasizing the needs of the urban poor women, Bipasha Baruah and other researchers have shown the documented benefits how women's property ownership include increased intra-household bargaining and decision making power, reduced levels of domestic violence; greater control over the education and welfare of children, especially girls and reduced anxiety about abandonment and physical security. Many of the housing scheme's inadequacies and failure in Lucknow are undoubtedly partly attributable to the exclusion of women's right to own property from all aspects of planning and implementation. As rightly said by other significant researchers; women's struggle for a legitimate share in landed property has the potential to become a critical entry point for women's overall empowerment.

Finally, the study concluded that different relocation and redevelopment housing policies by central and the state government had provided them secure land/property rights. It was understood that the core intention was to free India from slums and giving them strength in all aspects. Still, there remained loophole in recognizing urban poor women's need in policy framework and at implementation level as observed on site.

Our analysis clearly indicated there has been a lack of research of systematic survey-based research capturing women's perception through field survey in India and more generally in developing countries. The clear indication of the current policy framework and its implementation have led to suffering women's gender needs. In the absence of appropriate guidelines, the urban poor women are virtually excluded from the property ownership under different housing policies. In a few cases, women opted for employment as a tool to get empowered. Although all the previous policies implemented in this research have come to close it has paved the way for PMAY – 'Housing for All 2022'.

Ideally, the lessons learnt from previous housing schemes should contribute to better conceptualization of future shelter schemes to avoid, for example, individual sole titling of land or property to urban poor women without any legal hindrance and social objections, legal literacy and initiative that raise awareness among both women and men about the benefits of greater equity and address fear about patriarchal society which lead to get off their effective rights to their family under pressure. There has to state or implementing authority involvement to formulate or revise the guidelines considering the existing situation on the site. Moreover, controlling

authority need to be set up to keep record periodically while implementing each policy/program/scheme so that the target to achieve a better status of the urban poor women and results can be achieved within the fixed tenure.

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