

# **Natal Home Property, Female Empowerment and Fertility in Rural Nepal**

July, 2014

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## **ABSTRACT:**

This paper examines the impact of natal home property on women's household decision making power and fertility behavior. The study attempts to answer whether land ownership of the natal family has influence on the empowerment of women, and thus the decisions made by the households.

We find that a higher proportion of women with natal property are property owners themselves, are better educated, are members of local organizations, and are more exposed to media. The mean agricultural land holding of women where the natal family owns property is almost the double of women where the natal family is without property. However, regarding household decision making, although women with a natal family with property have a slightly better say, the majority of women reports that they take most decisions jointly in consultation with their husband. And it seems that it does not matter whether the natal family has land or not.

The linkage of women's fertility behavior with natal and affinal side property show that women where the husband's side has no landed property are slightly more likely to get married early, have more children and are less likely to use contraceptive thereby contributing to a higher fertility rate. Results indicate that affinal family property has a stronger impact on women's fertility behavior than natal side property.

**Acknowledgement:** I would like to thank Dr. Magnus Hatlebakk for valuable guidance and Prof. Bal Kumar KC for reviewing and providing suggestions. I would also like to thank Ms Sarita Vaidya of New ERA for providing assistance in data analysis. The research is part of a larger project led by CMI, Norway, that is funded by the Econpop program in the Research Council of Norway.

## **1. Background**

Richer women are more likely to marry men who are better off economically, but how far the property ownership status of parents influences the prospects of a daughter and her fertility behavior is what this paper has tried to examine. There is hardly any literature that studies the linkages between a women's natal family property and her empowerment and position within her husband's family. However, we expect that women from wealthier families are more likely to attain higher level education and are better equipped to participate in the labor force which will increase her worth to other members of the family in her husband's house. Parents with better economic status can also offer reasonable dowries to their daughters which puts them in a better bargaining position towards the affinal kins. The dowry can be used as a means to attract a husband for one's daughter in order to maintain her social status. The higher strata of the class and caste based Nepali society are seldom found to have their daughters marry at "lower" levels. However finding a perfect match for one's daughter is always a challenge and parents do have to compromise on limited options available in the marriage market.

In Nepal, gender inequality stems from traditional socio-cultural norms that define the formal and informal rules for women's anticipation in relation to opportunity, decision making access to resources and women's control over them (UNDP, 2009). According to the Hindu dictum of Manu, a woman should be protected by the father in her childhood, by the husband in her adulthood and by the son during her old age, at no time in her life does a woman deserve to be free. A strong patriarchal structure ingrained in the society pre determines the status of women as they remain constrained within the household, conducting household chores, bear children and help men in the farms.

Nepal is a country of cultural and ethnic diversity. According to the 2011 census, there are 10 types of religions among which Hinduism is predominantly followed by 81.3% followed by Buddhism 9%. The country has a wide variety of ethnic groups speaking their own language and possessing their own cultures. Although inequality between men and women prevails among almost all groups, the status of women varies from one ethnic group to another. Studies conducted in Nepal found that women in the more orthodox Hindu communities who are largely confined to domestic and subsistence production display a much less significant role in major household economic decisions than Tibeto Burman groups that participate actively in the market economy (Acharya and Bennett, 1982). Similarly Morgan and Niraula

(1995) found that women in the hills are more autonomous than their counterparts in the terai (plains). For women besides the social need to produce progeny, marriage is also seen as a primary means of livelihood for women in almost all communities (Acharya and Bennett, 1981; Gurung, 1999).

Among Hindus throughout South Asia the most prestigious form of marriage is kanyadaan, the “gift of a virgin” (Fruzetti 1982: Bennett 1983). Kanyadaan marriage is accompanied by dowry payments from the bride’s family to the groom’s; in principal it is her property as she has no rights for claim on her natal family’s property. Often the brides whose families pay hefty dowries are likely to acquire high status and the treatment she receives at her marital home is often determined by the amount of dowry she brings.

The in-laws consider the new bride as a lineage member, but their full acceptance of her is gradual (David 1973). The patrilineal family structure in which sons remain tied to their family throughout their lives while daughters marry out and wives marry in (Dyson and Moore, 1983) puts marrying brides at a disadvantage because they enter the household as strangers, without legitimacy or social supports. The life of a woman and her further activities and options are determined by her husband’s family where she has her own defined roles. But the marriage is also considered a union between the two families, so although a daughter leaves her parents house after marriage, her connection with her own family will still remain throughout her life. The natal family represents an idealized place of her childhood and a place of refuge where she can seek temporary shelter and protection from abusive husband and in-laws during her married life. (Source: Cameron Mary).

The relationship between parental socio economic status and it’s impact on children’s well being has been a subject of interest for many. Educated and richer women are likely to marry men who are better educated and economically well off and in turn will have better influence on their children. Wealth is one of the most critical components of well-being and can be considered as more accurate indicator of the longer term economic resources of the family and family’s access to opportunities and advantages (Oliver and Shapiro, 1995). Academic performances of children are affected by different social, economic, political, environmental and genetic factors. A substantial literature has proved that the socio-economic status of parents affects the academic performance of their children. Some parents are forced to work maximum hours to make ends meet. This results in children taking the burden of household

chores and looking after their younger siblings. In Nepal, many children from poor economic backgrounds drop out of school to engage in child labour in order to support themselves and their families. Children whose parents have lower occupational status, face a higher risk of unemployment during the transition from adolescence to adulthood. Also the educational status of the parents is likely to influence the children's education and occupational status in adulthood.

## **2. Hypothesis**

In Nepal, the status of women is determined by the patriarchal social system where women often become detached from their own people after marriage. The event of marriage determines the way of her life. However, like said earlier the natal family remains an idealized place of her childhood where she develops her physical and mental well being. The kind of environment and opportunities she receives at her parental home moulds her character and determine her future prospects in life.

We assume that parental property ownership is consistently associated with daughter's marital prospects as parents prefer their daughters to be married to a family with similar or even higher socio-economic status. We also expect that women from natal families with property are more likely to attain higher level education, and are more equipped to make household decisions. It is expected that these women are also more empowered and thus have better say in their reproductive life.

## **3. Data and methodology**

The findings are based on a survey conducted in five villages in Morang district in the eastern plains of Nepal. This is a quantitative survey which generated information from 480 women ages 40-59 years with an equal distribution of samples in these five areas. Data collection was carried out between November 2011 to January 2012 and all interviews were conducted in Nepali (but with responses noted in English in a bi-lingual questionnaire). The interviews were performed by two female and one male interviewer from a Nepal based research institution called New ERA that also conducted the recent Nepal Demographic and Health Survey. Data was obtained on demographic and socio-economic variables, as well as social and political activities, thus including household demographics, knowledge and use of family planning methods, fertility preferences, work and earnings of each family members, property ownership, total earning of household members, and affiliation with social organizations. The

paper analyzes the sub samples of 286 women whose natal family owned property and 194 women whose natal family did not own property. The local ethnic community (mostly Tharu) constitutes the largest groups, while the sample also includes people of hill origin (who have migrated to the plains), as well as Dalit and higher caste groups of so called Madhesi origin (people who over generations have migrated in from India).

#### **4. Results**

##### **Women's Natal Property in Relation to Husband's Side property**

In an agricultural society like Nepal, land is recognized as a key indicator of identifying power, wealth and political access. Ownership of land means economic security and status in particular in the rural part of the country. Landed property can be the basis for the financial independence necessary to start a new business and enhance confidence and self esteem. Property may also generate future flows of income through investment and intergenerational transfers (Page-Adams & Sherraden, 1997). It is not possible for parents owning lower levels of initial assets to make large assets transfer to their children. However, when we talk about women's rights to property, Nepali society remains strictly patriarchal. A daughter is not entitled to parental property, especially land, after her marriage. An unmarried daughter is entitled to possess some land if she was not married at age 35. As a result women loose economic independence, socio-economic status and self identity and esteem (Malla, 2000). While a son is considered a permanent member of the household, a daughter is considered only a transient family member who stays with them until she is married. She has moral rights to periodic gifts but largely denied inheritance, and is seen as a dependent of her husband (*Dube, 1997, Jackson, 2003*). However, Quisumbing and Briere in their study in Bangladesh still found that women's parental land holdings positively and significantly affected the value of her assets at marriage or in other words the characteristics of the parents matter as much as those of the prospective spouses.

Here in this study, we are however not investigating direct measures such as property transfers from natal side or assets brought during marriage. In this study we are just investigating how land or property ownership of parents influence their daughter's economic fortune after marriage. To investigate this relation, we cross-tabulate women's natal side property ownership status with women's own, her husband's and her affinal side property ownership.

In table 1, women are classified into two groups based on their natal home property ownership status; women with natal family owning property and women with natal family not owning property. Natal side property here refers to ownership of land or household plot by either of the three, women's father, mother or brother. Similarly, affinal side property refers to, ownership of property by husband's mother, father or husband's brother.

**Table :1 Natal family property and affinal family property**

Background variables	Natal Family with Property	Natal Family with Out Property	Total
	Yes	No	
<b>Women Ownership of Property</b>			
Yes	41.3	23.7	34.2
No	58.7	76.3	65.8
<b>Husband ownership of property</b>			
Yes	55.9	37.6	48.5
No	44.1	62.4	51.5
<b>Affinal side property ownership</b>			
Yes	65.4	35.6	53.3
No	34.6	64.4	46.7
<b>Household Ownership of Agricultural Land</b>			
Yes	54.2	29.9	42.5
No	45.8	70.1	57.5
Mean Agricultural Land Size Holding (in Kattha)	12.3	7.7	10
<b>Total. Number</b>	<b>286</b>	<b>194</b>	<b>480</b>

We also expect that parental property ownership is associated with the daughter's marital prospects as parents' socio-economic status is likely to influence their children's status. The findings indicate a direct relationship between natal family and women's land ownership status. While only 23.7% women whose natal families do not have property own property by themselves, 41.3% women whose natal family has property, themselves also own property. The mean agricultural land holding size of women with natal family owning property is 12.3 Kattha, which is almost the double of women with natal family without property (7.7 Kattha). The result clearly indicates there is a direct relationship between women and their natal family's economic status in the form of property ownership. As we can see, women with natal family with property are more likely to be property owners themselves probably as they marry

men with equal socio economic status. In Nepal, where arranged marriages are commonly practiced, parents seek partners and want their children to marry into families belonging to same caste and similar socio-economic background so they continue remaining in the same social circle. This will help the married couples especially the brides to adjust and adapt easily with each other's family norms and values..

### **Characteristics of Respondents:**

Table 2 presents general background of the respondents by property ownership status of the natal family. A comparison in the background characteristics of these two types of respondents are done through this table.

Starting with the mean household size, women with natal family with property have slightly larger family than their counterparts. Segmenting women by level of education, we find that women from families with no natal property have less education. While 52.1 % of women from natal families with property had not attained any education, as many as 72.2 % of women from natal families without property were without education. Similar pattern is noticed with regard to their husband's education too as the rich and the educated probably seek men who are of similar socio economic background. To put in other words, economically well off women with natal family owning property are themselves educated and are likely in a better bargaining position in the marriage market to choose a husbands who are educated and property owners themselves.

Regarding the current occupation status, there is no significant difference observed between the two categories of respondents. Almost 70% women from both categories reported agriculture as their current occupation.

Being connected with other people through participation in local organizations will give women opportunity to grow and explore new avenues in life. The women in this survey were asked if they were a member of any organization either formal like political party, saving and credit group, cooperative, or school management committee, or any informal organization like women's group, mothers' group or users group. The proportion with membership of any of these organizations is 10 percentage points higher among women with natal family landed property.

To assess exposure to mass media, respondents were asked whether they read newspapers or magazines; listen to radio or watch TV at least once a week. The results indicate that women where the natal family has land are more exposed to media than their counterparts. Print media is the least popular source reported by both categories of respondents. However, with more than half of the study population being illiterate and more than quarter just literate, it is expected that newspaper/magazine will be the least popular source of mass media.

As for possessions of household items, women from a natal family with property are as expected in a better position than natal family without property. The same is the case for ownership of animals.

Table 2: Background Characteristics of Respondents

	Natal Family with Property	Natal Family without Property
<b>Mean Household Size</b>	3.7	3.4
<b>Respondents' Education</b>		
No education	52.1%	72.2%
Primary (1-5)	9.8%	4.6%
Secondary (6-10)	7.0%	1.5%
SLC and above	2.1%	0.5%
Literately only	29%	21%
<b>Respondents' Current Occupation</b>		
Employed in Agriculture	68.88%	68.55%
Employed in Others	14.68%	16%
Not Employed	16.43%	14.9%
<b>Membership Of Any Organization</b>	58%	47.4
<b>Respondents' Exposure to mass media</b>	92.7%	85.6%
Newspaper/ Magazine	7.0%	2.6%
Radio	79.7%	68.6%
Television	91.6%	83%
<b>Possession of Household item</b>		

TV	67.8%	55.2%
Telephone/mobile	83.2%	70.6%
Motorized Transportation	14.3%	6.7%
Non Motorized Transportation	89.2%	80.9%
<b>Household Ownership of Animals</b>	86%	80.9%

To summarize, the table indicates that women from a natal family with property are richer, as measured by possession of assets, and both herself and the husband are better educated. These women are also more often members of local organizations. Women with natal family with property virtually appear better in every aspect of life which again could be a consequence of marrying into a family of equal socio economic status. In developing countries, where many women do not work outside their homes, marriage is arguably the single most important determinant of a woman's economic future. Marriage is, among other things, an important economic decision. Sorting in families has an impact on child outcomes and the accumulation of human capital, and consequently, on long term economic development and inequality (Fernandez and Rogerson 2001, Fernandez 2003).

### **Natal Property and Household Decisions**

Women's empowerment and economic development are closely interrelated. While development itself will tend to bring about women's empowerment, empowering women will also tend to bring about changes in decision making (Govindasamy and Malhotra 1996). The extent to which a person is empowered can be measured by the capacity to make a purposive choice in asset inheritance (Alsop and Heinsohn, 2005). Important indicators of women's empowerment are: women's access to education, share of non-agricultural wage employment, and political participation. Each of these indicators has the potential of bringing about immediate changes in women's lives, along with long-term transformations in patriarchal power structures. Women's access to education may improve their chances of a good marriage, and also provide them with the courage to question unjust practices (Kabeer, 2005).

Woman's say in family decision making is an important indicator of empowerment and her status in her family. However, in many instances women are generally not consulted because they have limited control over resources. They enjoy subordinate position in a family and are not allowed to express their thoughts and ideas.

Different studies have proved that the decision making power of women increases as the level of education of women increases. Education of women opens up other avenues in women's life. It is believed that a sustainable development of society is possible only if it utilizes the labor force of women. Employed women and the ones earning cash are normally in a better decision making position than the ones not working and not earning cash. Age and family position in the household are other factors associated with household decision making power. In many communities women tend to strengthen their position and household decision making as they grow older. Similarly it has been said that women with property are more empowered than women without property. In this study, we are investigating the impact of natal family property on women's household decision making power.

To investigate this linkage, respondents were asked "who has the final say on the following seven decisions; control over their own earnings, control over their husband's earning, education of children, their own health care, on how many children to have, doing major household purchases and visiting relatives. It is expected that women where the natal family owns land are more empowered to make these decisions compared to their counterparts.

Women who earn cash for their work were asked who the decision maker is regarding the use of their own and their husband's earnings. The data presented in Table 3 indicates that while women where the natal family possesses property are likely to have a joint say regarding how to use her own earnings, women where the natal side is without property are however more likely to make her sole decision on how to use her own earnings. This is a surprising finding. It may reflect that poor households are more dependent on female income, and by that the woman has more say. When it comes to women's say is the use of husband's earnings, however, there is basically no difference between the two groups.

For the other indicators, the husband has a stronger say in families where the woman's natal family has no property. So it appears to be a difference between decision making power on income and other issues. This may, however, be explained by the fact that the decisions on income is subject to women having income in the first place, which will tend to be a group of more empowered women.

Table 3: Women's say in Household Decision Making

	Natal Family own Property	Natal Family do not own Property
<b>Women's Employment and main say in Earnings Use</b>		
Respondent	37.1	48.3
Husband	8.1	8.0
Jointly	54.8	43.7
<b>Women have a say in Husbands' Earning</b>		
Respondent	10.2	10.5
Husband	21.2	23.5
Jointly	68.6	66.0
<b>Women's say in Education of Children</b>		
Respondent	7.8	8.1
Husband	19.5	23.1
Jointly	72.8	68.8
<b>Women's say in own Health Care</b>		
Respondent	7.4	6.9
Husband	28.8	35.0
Jointly	62.6	58.1
<b>Women's say in how many Children to have</b>		
Respondent	6.2	3.1
Husband	7.0	8.1
Jointly	86.4	86.9
<b>Women's say in making major household purchases</b>		
Respondent	5.4	7.5
Husband	25.7	31.3
Jointly	68.5	61.3
<b>Women's say in making visits to own family, relatives</b>		
Respondent	6.2	5.6
Husband	5.4	6.9
Jointly	87.9	87.5

## **Natal Property, Affinal property and Fertility Behavior**

It is generally believed that fertility declines as countries advance towards social and economic development. The fertility rates are normally higher in developing countries where women have limited access and opportunities for education and employment. In some religions the use of contraceptives and abortions are strongly opposed, hence resulting in high fertility rates. In the context of Nepal, as per the Nepal Demographic and Health Surveys 1996-2011, the fertility has decreased over the past 15 years with a rate of 4.6 in 1996, 4.1 in 2001, 3.1 in 2006 and 2.6 in 2011. Some possible reasons for the rapid decline in fertility in Nepal are improvements in economic conditions (partly due to remittances), increased literacy and education, increased age at first marriage, increased use of contraceptives, changes in the (self-reported) ideal family size, and legalization of abortion (MOHP, 2013). In Togo, Women's control over choice of spouse and access to cash (women's autonomy) is found to increase contraceptive use (Gage, 1995) and current contraceptive use and preference for joint versus independent fertility decision making in Egypt (Govindasamy and Malhotra 1996).

Fertility and women's education has been a subject of interest for many. Numerous studies have proved that education improves women's status in a family and brings lasting change in women's life. Fertility, which has an inverse relation with education decreases with the increase in women's education. When women are educated they are likely to prefer to pursue career rather than having many children.

Labor force participation of women is also considered one of the important factors contributing to reduction in fertility. Besides education and labor force participation of women there are numerous other factors that contribute to fertility decline. Going by the topic of the paper, we are exploring whether women's fertility behavior is influenced by her parent's property and her husband's family side property. Age at first marriage, mean no of living children, mean ideal number of children and use of contraception are some of the fertility related variables that are cross tabulated to investigate the linkage between fertility and natal and affinal side property.

Women who marry early or enter into sexual unions are more likely to have their first child at a young age and are likely to produce more children than those who marry late. In Nepal marriages occur relatively early especially for women. The NDHS 2011 shows that men in

Nepal marry more than four years later than women. However, there has been a marked increase in age at marriage among both the sexes in the past couple of years.

As shown in Table 4 the mean age at first marriage is 18 years, independently of the landownership status of the natal and affinal families, although women where the husband's family has no property are likely to get married slightly earlier than others.

The concept of voluntary childlessness is not common in Nepal. Married women with no children after many years of cohabitation with husbands are either likely to be sterile or unable to bear children. According to the Nepal Demographic and Health Survey 2011 the mean number of children ever born and survive rise with increasing age of women. By the end of women's reproductive years (45-49) women tend to have given birth to an average 4.6 children, with 3.9 surviving. While the mean number of children ever born and living for all women (15-49 years) is only 2.1 and 1.9. The NDHS 2006 and 2011 results also show an inverse association between fertility and household wealth. In both the surveys fertility is highest in the lowest wealth quintile and lowest in the highest wealth quintile (MOHP, 2012). Similar results can be seen in our study, Table 4 shows the mean number of children ever born to the respondent's aged (40-59 years). The mean number of children ever born is lowest among women where the husband's side family have property (3.5.) followed by women where the natal family have property (3.8), women with natal family with no property (3.9) and highest among the women where the husband's family has no property (4.2). The mean ideal number of children is also highest among women where the husband's family has no property. The results indicate that wealth especially on the husband's side do make a difference in fertility of women, indicating that more children can substitute for lack of other resources as the contributors to the economic welfare of the family. Children can help out in agriculture and take care of their siblings and in a country like Nepal where there is absence of governmental programs for old age security, having more children could provide economic security to economically unstable parents during their old age. However, as aspirations and wealth rises especially on the husband's side, women are likely to seek fewer children shifting their priorities from quantity to quality of lifestyle.

Regarding control over reproductive life, more than half the respondents from all four categories reported using family planning methods. Of them, a large majority (more than 80 % for all four groups) had adopted permanent family planning methods. However, male

methods of contraceptives are rarely used, hence implying that the burden of family planning is entirely women's responsibility. Comparisons between the different groups show slightly higher proportion of women with property from natal and affinal side using contraception for controlling births.

The findings indicate that wealth in the form of property especially on the husband's side do make a difference in the number of children women will ever have in their lifetime. Women where the husband's side has no property are slightly more likely to get married early, have more children and less likely to use contraceptive for controlling births.

Table 4: Fertility Behavior and Natal/ Affinal Side property

	Natal Family own Property	Natal Family do not own Property	Husband Family own Property	Husband's family do not own Property
Mean Age at First Marriage	18.1	18.01	18.4	17.7
Mean No of children ever born	3.8	3.9	3.5	4.2
Mean No of living children	3.3	3.4	3.1	3.6
Mean Ideal Number of Children, Respondent	2.8	3.2	2.8	3.3
Use of Family Planning	62.6	57.5	63.2	57.3
Methods of FP used				
1. <i>Female Sterilization</i>	80.7	84.7	80.9	84
2. <i>Male Sterilization</i>	5.1	2.7	4.9	3.2
3. <i>Pill</i>	1.1	0.9	1.2	0.8
4. <i>IUD</i>	0.6			0.8
5. <i>Injectibles</i>	11.4	10.8	12.3	9.6
Implants	0.6	0.9		1.6

## **Conclusions and policy implications**

This paper has examined the impact of natal home property on women's household decision making power and fertility decisions.

The findings indicate that there is a relationship between women and their natal family's economic status in the form of property ownership. Women with a natal family with landed property are more likely to be property owners themselves. Women with a natal family with no property are more likely to have no education than their counterparts. Interestingly the husband's education is also lower.

Regarding the current occupation status, there is no significant difference observed between the two categories of respondents. Almost 70% women from both categories reported agriculture as their current occupation.

The findings on fertility behavior indicate that wealth in the form of land ownership especially on the husband's side do make a difference in the number of children women will have during their lifetime. If the husbands' families are landless women tend to have more children. They are also likely to get married slightly earlier, and less likely to use contraceptive for controlling births.

Policy implications of this study, which examined the relationship between natal family property and its relative effect on women's empowerment and fertility behavior call for some well orchestrated policy recommendations. Realizing the fact that natal home property increases women's socio-economic well-being, the provision of property inheritance rights to women is inevitable for ascertaining women' empowerment and gender equality. This will have a multiplier effect on women's access to education, share of non-agricultural wage employment, political participation, and women's household decision making power. Natal home property and its inheritance rights to women as equal partners as men will also have the direct on women's fertility behavior through increasing age at first marriage, decreasing the number of children ever born and increasing contraceptive use.

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