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## INEQUALITY IN HOUSE OWNERSHIP AMONG FEMALE AND MALE HEADED HOUSEHOLDS IN RURAL WEST BENGAL

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### Abstract

*The ownership of any kind of property can be viewed as an important indicator of development. It provides a glimpse into the socio-economic well-being of the people. The ownership of property is intimately related to the gender of the head of the household. The house ownership of male and female-headed households is highly influenced by factors, like the social, cultural, and economic prevailing in rural areas. This leads to gender inequality, and variation in the distributional pattern of the house ownership. In this context, this paper intends to analyze the spatial variations of inequality in house ownership of female and male-headed households in rural West Bengal. The study reveals that only 12 per cent of the female heads of the households have the ownership of the house, against 88 per cent of the male-headed households having ownership. Further, 37 per cent inequality rate of the Gini Coefficient indicates a fairly reasonable gender gap in house ownership. The gender inequality rate is comparatively lower in the northern districts of rural West Bengal than in the southern districts. In this regard, districts such as South 24 Parganas and Purba Medinipur have recorded higher inequality, and only Darjiling district has witnessed the lowest inequality. The study further shows that inequality in house ownership is inversely associated with the number of female-headed households, and vice versa.*

**Keywords:** Female-headed households, Male-headed households, House ownership, Rural West Bengal, Gender inequality.

### Introduction

The gender-based ownership of household assets is a significant factor in determining gender inequality in the ownership of house property (Deere et al., 2012; Fisher and Naidoo, 2016). Usually, the house owner is the head of the household, but in some cases, a different person becomes the owner, instead of the person who is supposed to be the head of the household (Agarwal, 1994). Therefore, many a times, females in male-headed households are owning houses, and the opposite is also common (Deere et al., 2012).

The changing circumstances of the headship of the household are influenced by numerous variables, including marital status, educational attainment, poverty, and geographical location (Arias and Palloni, 1999). In India, among various socio-economic factors, most often, the widowhood has been found to be the reason for the number of female-headed households (Jain, 1984). One of the most important facts is that the majority of households led by women are less likely to have any kind of property, such as a house, than those led by men (Gandelman, 2009). Acquisition of property

by women is facilitated by a variety of sources, including the state, family, and the market (Agarwal, 2003). The asymmetric distribution of housing property favours male ownership in several developing regions, though women are also the head of the households (Edet and Etim, 2014). The patriarchal system is also seen as a tool for distributing power, and exercising this power leads to gender discrimination which has been seen in different developmental aspects of our society (Kalabamu, 2006). Globally, women as heads of households have 13 per cent lesser assets than households with men as heads (Fisher and Naidoo, 2016). Lahoti et al. (2016) have pointed out that only 14.9 per cent of the total households in India have female names in their house ownership. Desai and Vanneman (2015) have also mentioned that only 15 per cent of married women are having their names on property records, while for widowed women this percentage has reached 41 per cent. However, Agarwal (1994) argues that social, ideological, and administrative factors that affect women's property ownership rights are responsible for the change in women's economic power. Unisa and Datta, (2005) have also found disparity in household headship, which is associated with decision-making power, throwing light on spending on economic resources, health nourishment, and educational attainment. Kanbur (2021) has suggested that in order to fill this gender gap in economic participation, house ownership can be considered as an essential indicator. In West Bengal, despite implementation of land reform measures, there are no adequate rights for rural women in the household (Brown and Chowdhury, 2002). In the light of the above, this study intends to assess the gender inequality in the spatial distribution of house ownership among female

and male-headed households in rural areas of West Bengal.

### **Objectives of the Study**

Major objectives of the study are:

- to analyze the spatial distribution of house ownership status of female and male-headed households;
- to illustrate the spatial pattern of gender inequality in house ownership among female and male-headed households, and
- to find out the relationship between inequality in house ownership and female-headed households in rural West Bengal.

### **Study Area**

The state of West Bengal is one of the eastern states of India. It is located between 21°20' to 27°32' N latitudes and 85°50' to 89°52' E longitudes (Fig.1). It covers 88,752 km<sup>2</sup> of area comprising 2.7 per cent of the total geographical area of the country. The state is divided into three major administrative divisions; Jalpaiguri Division, Burdwan Division, and Presidency Division. The state is further divided into 19 districts and 341 Community Development (CD) blocks, as per the 2011 Census of India. West Bengal is the fourth most populous state of India, with a total population of 9,12,76,115 persons. About 68 per cent of the population of the state resides in rural areas excluding Kolkata, as it has no rural population. The literacy rate in rural West Bengal, in 2011 has been 72.13 per cent, whereas the male and female literacy rates have been 78.44 per cent and 65.51 per cent, respectively. The sex ratio of 953 in rural areas has been more than that of urban areas 944. The share of the male population in rural areas

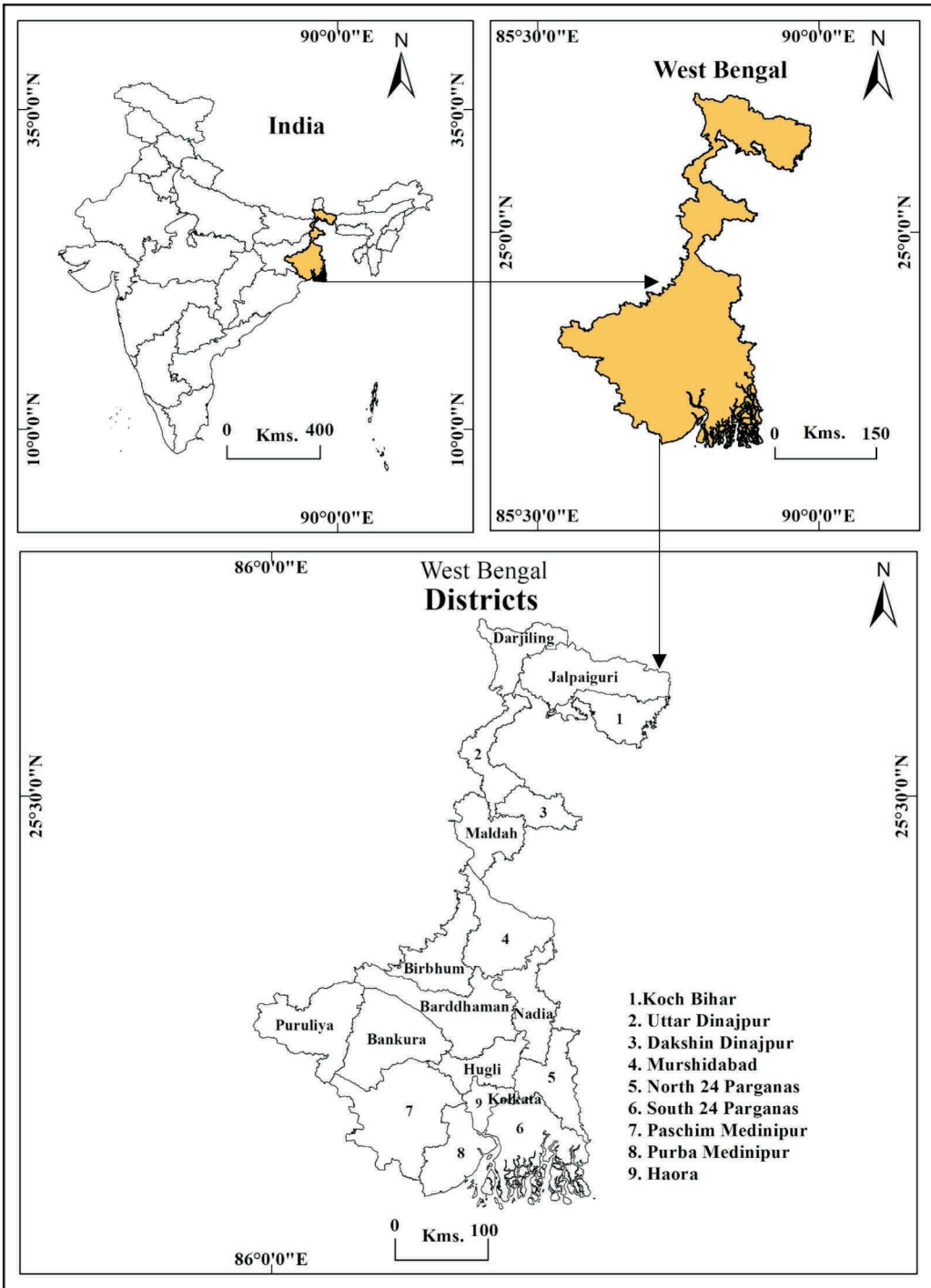


Fig. 1



is 51.22 per cent as compared to 48.78 per cent for females.

### Database and Methodology

The study is based on secondary data collected from the Socio-Economic and Caste Census (SECC), 2011, and the District Census Handbook of West Bengal, 2011. In order to evaluate the district-wise status of differential in house ownership of female and male-headed households, the percentage method has been applied. For getting class interval in gender differentiation the following formula has been used:

$$i \leq H-L/k$$

Where  $i$  = class interval,  $H$  = highest value,  $L$  = lowest value, and  $k$  = number of groups. The value thus obtained (5.58) has been added to the lowest value (65.20) to obtain the lower-class interval (71). It has been added again (71+6=77) to get the upper-class interval (Table 1).

Further, in order to examine the gender inequality in house ownership, the Gini coefficient has been computed. The range of the Gini coefficient index is 0 to 1. Where 0 means complete equality and 1 means complete inequality. Absolute equality is represented by an index value of less than 0.2, low inequality is indicated by an index value of 0.3, medium inequality is indicated by an index value of 0.4, and high inequality is indicated by an index value of 0.5. When the index value is greater than 0.5, it indicates a very high inequality rate (Chang and Chen, 2019). To depict inequality graphically, the Lorenz curve has been used to determine the degree of discrimination (Bellù and Liberati, 2005). Further, regression has also been used to find out the interrelationship between the gender inequality in house ownership and the percentage of female-headed households. Finally, maps and tables have been

prepared to interpret the results.

### Results and Discussion

#### Gender Differential in House Ownership of Female and Male-headed Households

In West Bengal, considerable variations have been observed in the ownership of houses headed by females and males in rural areas. The gender differential in house ownership by female and male-headed households has been classified into three categories and discussed as under:

#### Areas with High Differential

Three coastal districts namely Purba Medinipur, South 24 Parganas, and North 24 Parganas and one district of Uttar Dinajpur from the north have reported high (more than 77 per cent) gender differential in house ownership in favour of male-headed households (Table 1; Fig. 2). The highest proportion of male-headed households has been found in Purba Medinipur district (90.97 per cent) followed by South 24 Parganas (90.56 per cent), North 24 Parganas (89.44), and Uttar Dinajpur (88.93 per cent) (Table 1). However, Uttar Dinajpur district has recorded a slightly higher proportion of female-headed households (11.07 per cent) which is close to the state average of 11.93 per cent.

High level of gender differential has been identified in the southern belt of West Bengal, comprising the districts of Purba Medinipur, South 24 Parganas, and North 24 Parganas located near the high degree of urbanized zone of Kolkata. The rural population surrounding Kolkata has great opportunities to migrate to urban areas for work. In this process, males predominate the females and therefore have more dominance in the headship of the households. As a result, gender differen-

Table 1

**Rural West Bengal: House Ownership Status of Female-headed and Male-headed Households**

Districts	House Ownership (per cent)		Gender Differential (per cent)
	Female	Male	
<b>High Gender Differential</b>			
Purba Medinipur	9.03	90.97	81.94
South 24 Parganas	9.44	90.56	81.12
North 24 Parganas	10.56	89.44	78.88
Uttar Dinajpur	11.07	88.93	77.86
<b>Moderate Gender Differential</b>			
Maldah	11.51	88.49	76.98
Nadia	11.59	88.41	76.82
Paschim Medinipur	11.60	88.40	76.80
Murshidabad	12.30	87.70	75.40
Koch Bihar	12.30	87.70	75.40
Puruliya	12.51	87.49	74.98
Bankura	12.63	87.37	74.74
Haora	12.81	87.19	74.38
Dakshin Dinajpur	12.83	87.17	74.34
Birbhum	13.17	86.83	73.66
Hugli	13.18	86.82	73.64
Barddhaman	13.64	86.36	72.72
<b>Low Gender Differential</b>			
Jalpaiguri	14.22	85.78	71.56
Darjiling	17.40	82.60	65.20
<b>West Bengal</b>	<b>11.93</b>	<b>88.07</b>	<b>76.14</b>
<b>India</b>	<b>12.88</b>	<b>87.12</b>	<b>74.24</b>

Source: Compiled by Authors.

tial in house ownership is very high in these districts. In this context, Ray and Debnath (2021) have also found that South Bengal has suffered the biggest inequality and gender gap in economic conditions than the northern half of the state. Thus, the extreme gender differential zone with regard to house ownership is concentrated in two pockets located in the southern and central parts of the state (Fig. 2)

#### **Areas with Moderate Differential**

The study reveals that out of eighteen

districts, twelve districts comprising 67 per cent of total districts fall under the moderate category of gender differential in house ownership. The districts like Maldah, Nadia, Paschim Midnipur, Murshidabad, Koch Bihar, Puruliya, Bankura, Haora, Dakshin Dinajpur, Birbhum, Hugli, and Barddhaman have witnessed a moderate proportion of gender differential in house ownership. Thus, the areas with moderate gender differential in house ownership stretch in south-western, eastern, north-eastern and central parts of the state (Fig.

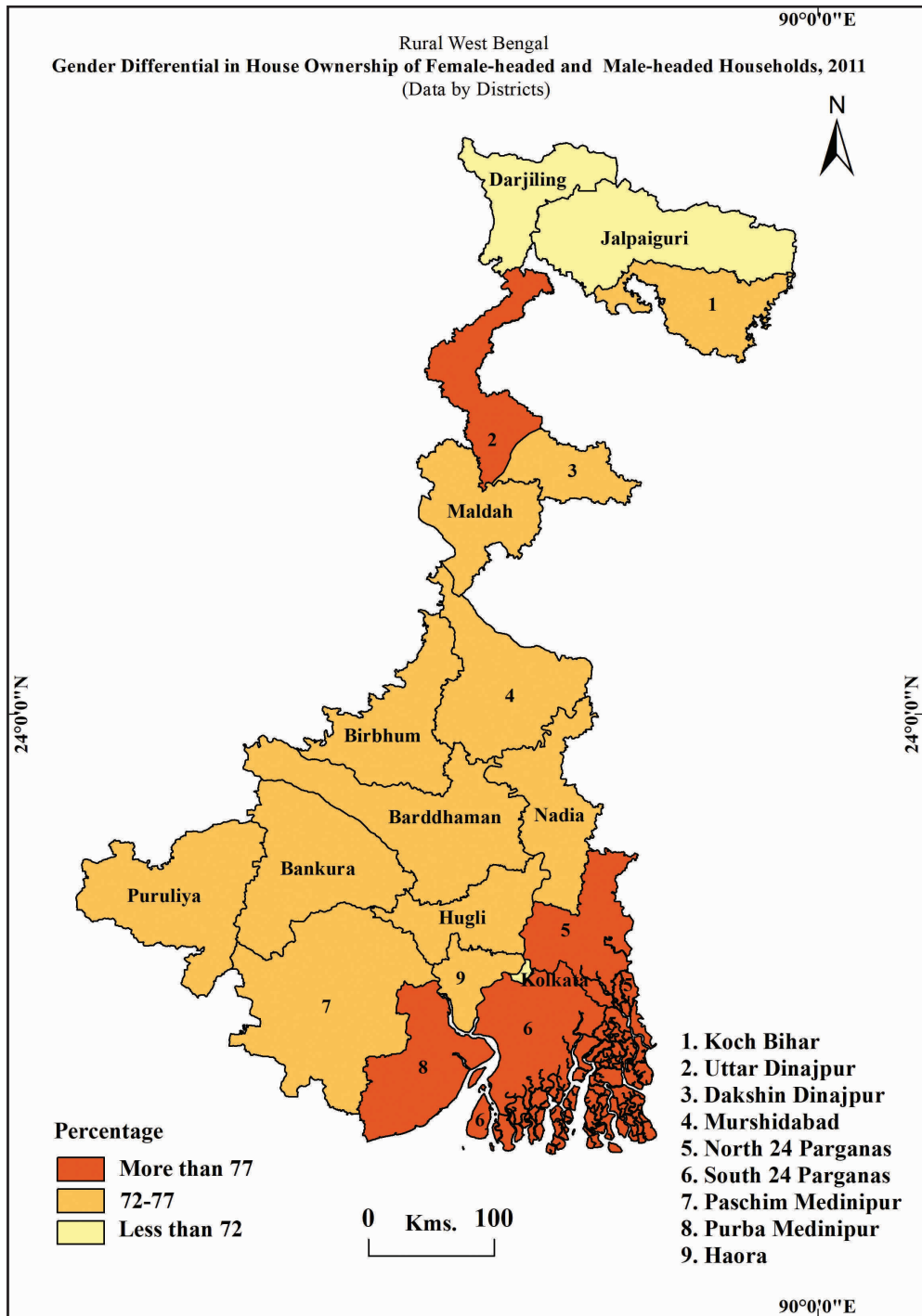


Fig. 2

2). Out of these, Maldah district has exhibited a high degree of differentiation (76.98 per cent) supporting a male dominant social structure where a higher proportion of males have been owning house in comparison to females. Within this category, the Barddhaman district has exhibited the highest proportion of female-headed households with house ownership, resulting in a lesser degree of gender differential. On the other hand, Maldah district has exhibited the lowest proportion of females having house ownership, resulting highest degree of gender differentiation in house ownership. Within this aggregation of districts, Barddhaman, Hugli, and Birbhum districts tend to have lower gender differential in house ownership, while Maldah, Nadia, and Paschim Medinipur districts have recorded comparatively higher gender differential in house ownership. The major causes of this differential are manifested by the ethos of discrimination due to socio-economic norms and diverse physiographic conditions which are the primary factors contributing to the unequal access to economic resources. Status of outmigration, also assists to distort the image of gender equality among the heads of the households and ownership of the house in these districts.

#### **Areas with Low Differential**

Two districts namely Jalpaiguri (71.56 per cent) and Darjiling (65.20 per cent) have witnessed low level of gender differentiation in house ownership by female and male-headed households (Table 1; Fig. 2). The percentage of house ownership of female-headed households is highest in Darjiling district i.e., 17.40 per cent, whereas it is 14.22 per cent in Jalpaiguri district. In these mountainous areas, there is a significant distinction in social structures,

ethnicity, and physiological composition which had an impact on gender parity, and helps to enhance the effectiveness of development. Furthermore, the high social standard of women in Darjiling as well as a higher sex ratio than the state's average validates the lower gender differential status of this district (Som and Mishra 2014). Thus, there is a low proportion of gender differentiation, where a significant proportion of house ownership is in favour of female-headed households.

The above analysis indicates that there have been wide regional variations in house ownership among female and male-headed households in the study area. The study reveals that 22 per cent of the districts have exhibited extreme gender differentiation in house ownership, while moderate differentiation has been observed in 67 per cent of the districts and low differentiation in only 11 per cent of the districts. The study further reveals that the southern districts of rural West Bengal have slightly higher gender differentiation in house ownership than the northern districts. However, the overall status of female-headed households in house ownership is poor.

#### **Gender Inequality in House Ownership of Female and Male-headed Households**

The Gini coefficient index has been calculated and values have been categorized into three distinct groups to facilitate a more comprehensive understanding of the spatial pattern of gender inequality in house ownership among female and male-headed households. The first category displays an area of high inequality having Gini coefficient index greater than 0.4. The second category, where Gini coefficient index ranges from 0.3 to 0.4 represents the areas of moderate inequality and the third category with Gini coefficient index



less than 0.3 represents the areas of less inequality.

### **Areas of High Inequality**

Two districts, namely Purba Medinipur and South 24 Parganas, by recording the Gini coefficient index value of 0.41, fall under the category of high inequality in house ownership between female and male-headed households (Table 2). These districts are concentrated in the extreme southern part of the state (Fig. 3). High inequalities in these districts reflect that females have been deprived in house ownership as compared to the remaining areas of this state. The inequality status of these districts is greater than the state average, which stands at 37 per cent. Interestingly, the fraction of the population holding house ownership in this region is 0.52 and 0.51 respectively, which is more or less similar to the other districts. Apart from this, the districts have witnessed variations of fraction of population and house ownership that makes a big difference between females and males in regard to house ownership. The highest inequality in house ownership suggests a lower scope for women to participate in economic activities.

### **Areas of Moderate Inequality**

The districts recording Gini coefficient index ranging between 0.3 and 0.4 are included in this category of moderate inequality in house ownership between females and males. Fifteen districts namely North 24 Parganas, Nadia, Paschim Medinipur, Puruliya, Maldah, Uttar Dinajpur, Murshidabad, Haora, Bankura, Koch Bihar, Birbhum, Hugli, Dakshin Dinajpur, Jalpaiguri and Barddhaman fall in this category. Thus, 83 per cent of the districts of the state have witnessed moderate level of gender inequality in house ownership. There

are some districts like North 24 Parganas, Paschim Medinipur, Nadia, Puruliya, Maldah, and Uttar Dinajpur which have an inequality status of house ownership higher than the state average of 37 per cent. While, there are other districts like Birbhum, Hugli, Dakshin Dinajpur, Barddhaman, and Jalpaiguri where, gender inequality is lower than the state average. Geographically, these districts are found in the southern, central, and north-western parts of the state (Fig. 3). The North 24 Parganas district has demonstrated the most significant inequality, as evidenced by its recording of a 40 per cent Gini coefficient index. Apart from Uttar Dinajpur, all other districts falling in this category have reported the same fraction of the population holding house ownership i.e., 0.51 which is equal to other categories and indicates significant inequality. While, in Jalpaiguri and Barddhaman districts, the fraction of the population holding house ownership is the same, but the fraction of house ownership for females and males is 0.14 and 0.86 respectively, which suggests a comparatively low level of gender inequality. Thus, the districts falling within this category have exhibited varying degrees of inequality, some districts have exhibited higher levels of inequality, while others have shown lower levels of inequality among females and males heads of household.

### **Areas of Low Inequality**

Only Darjiling district, with Gini coefficient index of 0.28, has recorded a low level of inequality in the status of house ownership among female and male heads of the households in West Bengal. In this district also the population holding house ownership is 51 per cent but the share of house ownership between female and male-headed households

Table 2  
Rural West Bengal: Gini Coefficient Index to Measure Gender Inequality in House Ownership of Male-headed and Female-headed Households

Districts	Gender	Fraction of House Ownership	Fraction of Population	Cumulative Population (per cent)	Cumulative House Ownership (per cent)	Fraction of Population for House Ownership	Score	Sum	Gini-Coefficient Index
Purba Medinipur	Female	0.09	0.48	48.42	9.03	0.52	0.13	0.59	0.41
	Male	0.91	0.52	100.00	100.00	0.00	0.46		
	Female	0.09	0.49	48.81	9.44	0.51	0.13	0.59	0.41
South 24 Parganas	Male	0.91	0.51	100.00	100.00	0.00	0.46		
<b>High Inequality</b>									
Jalpaiguri	Female	0.14	0.49	48.9	14.22	0.51	0.21	0.65	0.35
	Male	0.86	0.51	100.00	100.00	0.00	0.44		
Bardhaman	Female	0.14	0.49	48.83	13.64	0.51	0.21	0.65	0.35
	Male	0.86	0.51	100.00	100.00	0.00	0.44		
Dakshin Dinajpur	Female	0.13	0.49	48.77	12.83	0.51	0.20	0.64	0.36
	Male	0.87	0.51	100.00	100.00	0.00	0.44		
Hugli	Female	0.13	0.49	49.19	13.18	0.51	0.20	0.64	0.36
	Male	0.87	0.51	100.00	100.00	0.00	0.44		
Birbhum	Female	0.13	0.49	48.84	13.17	0.51	0.20	0.64	0.36
	Male	0.87	0.51	100.00	100.00	0.00	0.44		
Koch Bihar	Female	0.12	0.48	48.42	12.30	0.51	0.18	0.63	0.37
	Male	0.88	0.52	100.00	100.00	0.00	0.45		
Haora	Female	0.13	0.49	48.79	12.81	0.51	0.19	0.63	0.37
	Male	0.87	0.51	100.00	100.00	0.00	0.44		
Bankura	Female	0.13	0.49	48.87	12.63	0.51	0.19	0.63	0.37
	Male	0.87	0.51	100.00	100.00	0.00	0.44		
Murshidabad	Female	0.12	0.49	48.84	12.30	0.51	0.18	0.63	0.37
	Male	0.88	0.51	100.00	100.00	0.00	0.45		
Uttar Dinajpur	Female	0.11	0.48	48.49	11.07	0.52	0.17	0.62	0.38
	Male	0.89	0.52	100.00	100.00	0.00	0.45		
Maldah	Female	0.12	0.49	48.70	11.51	0.51	0.17	0.62	0.38
	Male	0.88	0.51	100.00	100.00	0.00	0.45		
Puruliya	Female	0.13	0.49	48.99	12.51	0.51	0.18	0.62	0.38
	Male	0.87	0.51	100.00	100.00	0.00	0.44		
Nadia	Female	0.12	0.48	48.48	11.59	0.51	0.16	0.61	0.39
	Male	0.88	0.52	100.00	100.00	0.00	0.45		
Paschim Medinipur	Female	0.12	0.49	49.11	49.11	0.51	0.16	0.61	0.39
	Male	0.88	0.51	100.00	100.00	0.00	0.45		
North 24 Parganas	Female	0.11	0.49	48.65	10.56	0.51	0.15	0.60	0.40
	Male	0.89	0.51	100.00	100.00	0.00	0.45		
<b>Low Inequality</b>									
Darjiling	Female	0.17	0.49	49.33	17.40	0.51	0.30	0.72	0.28
	Male	0.83	0.51	100.00	100.00	0.00	0.42		
West Bengal	Female	0.13	0.49	48.78	12.74	0.51	0.19	0.63	0.37
	Male	0.87	0.51	100.00	100.00	0.00	0.44		

Source: Compiled by Authors.

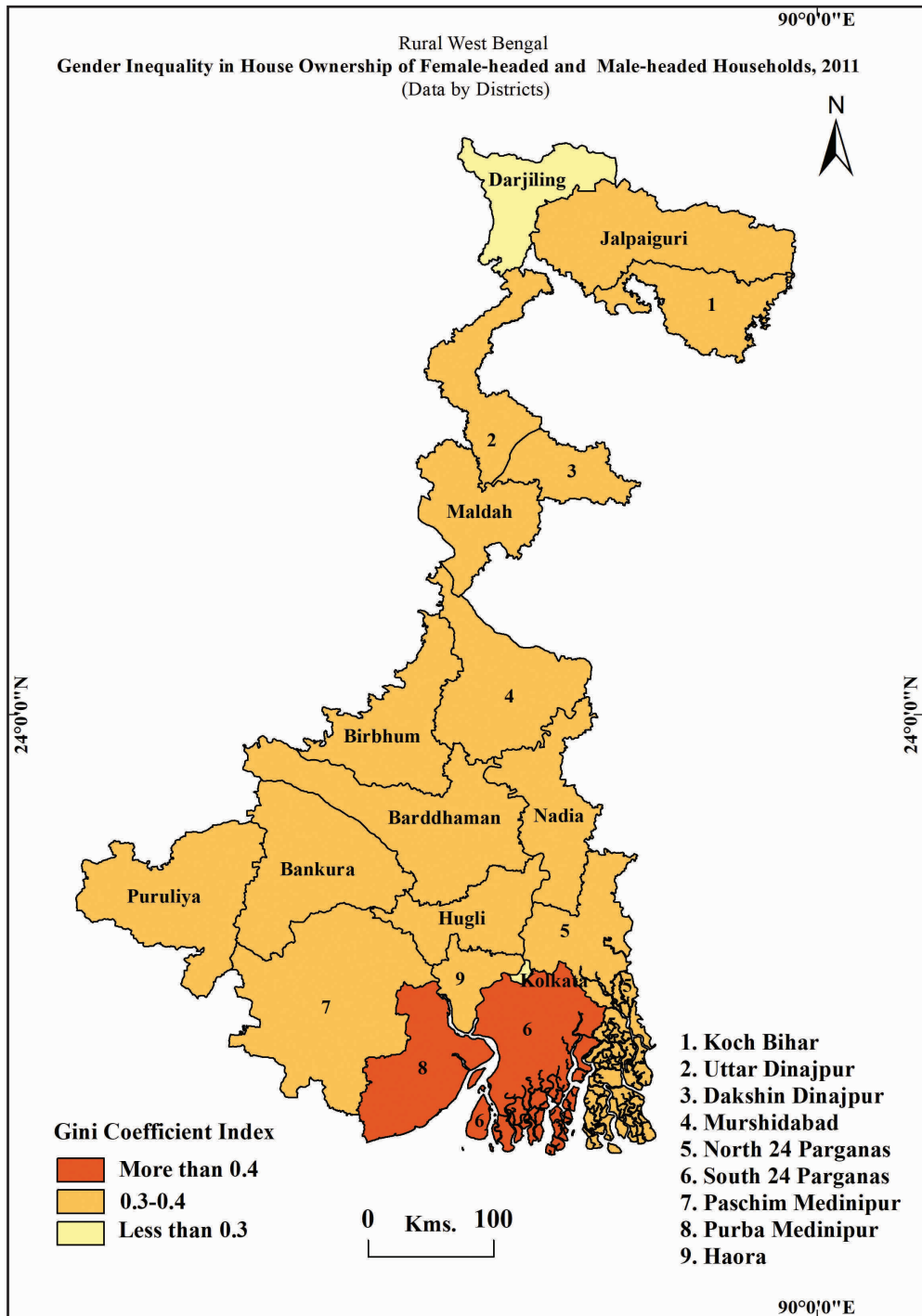


Fig. 3

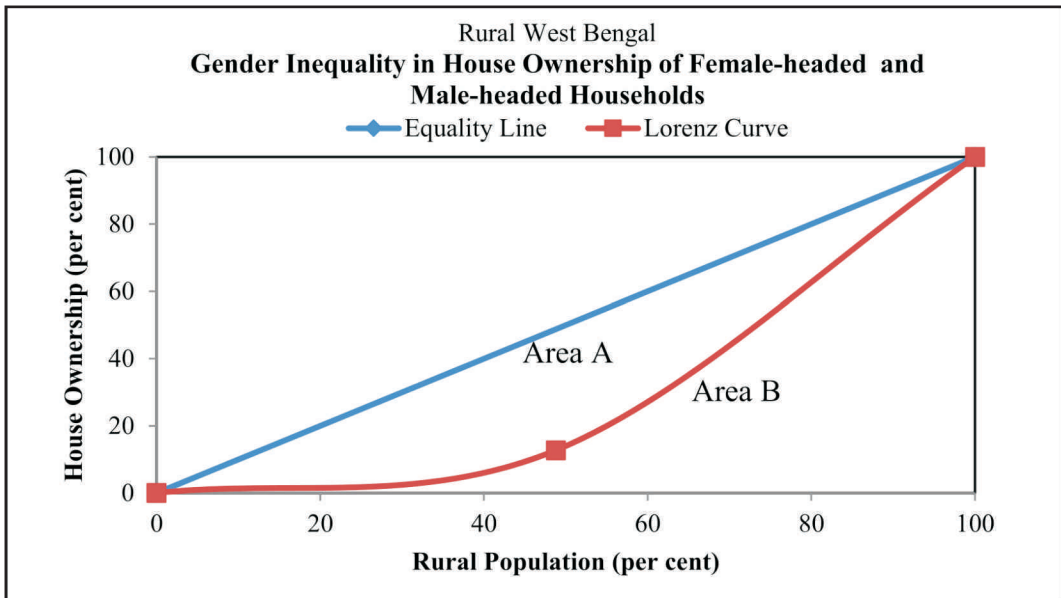


Fig. 4

has been 17 and 83 per cent, respectively (Table 2) which suggests that females have a comparatively higher opportunity for owning a house than the other districts. The discrepancy in the ownership of houses among both female and male-headed households in this area is lower (0.28) than the state average of 0.37 which portrays the trend towards parity in social status between males and females.

Thus, the analysis of the Gini Coefficient index reveals that the inequality in house ownership between female and male-headed households in West Bengal is modest in nature, with a 37 per cent inequality (Table 2). In this regard, analysis has shown that most of the districts have experienced a moderate to high degree of gender inequality in house ownership in West Bengal.

Further, to depict the inequality status in house ownership of female and male-headed households among the rural population in West Bengal, the Lorenz curve has been drawn (Fig.

4). Here, the diagonal line is showing the line of equality, whereas the degree of inequality is depicted by the red colour Lorenz curve line. This curve exhibits a convex structure and diverges farther from the line of equality suggesting that there exists a positive correlation between this convexness and the disparity in house ownership of female and male-headed households. The significant gap between the two lines suggests an increasing inequality in house ownership of female and male-headed households in rural West Bengal.

#### **Interrelationship between Gender Inequality in House Ownership and the Share of Female-headed Households**

Inequality in house ownership and female-headed households has been shown by calculating correlation coefficient. The correlation coefficient indicates that the two variables i.e., female-headed households and inequality in house ownership have been

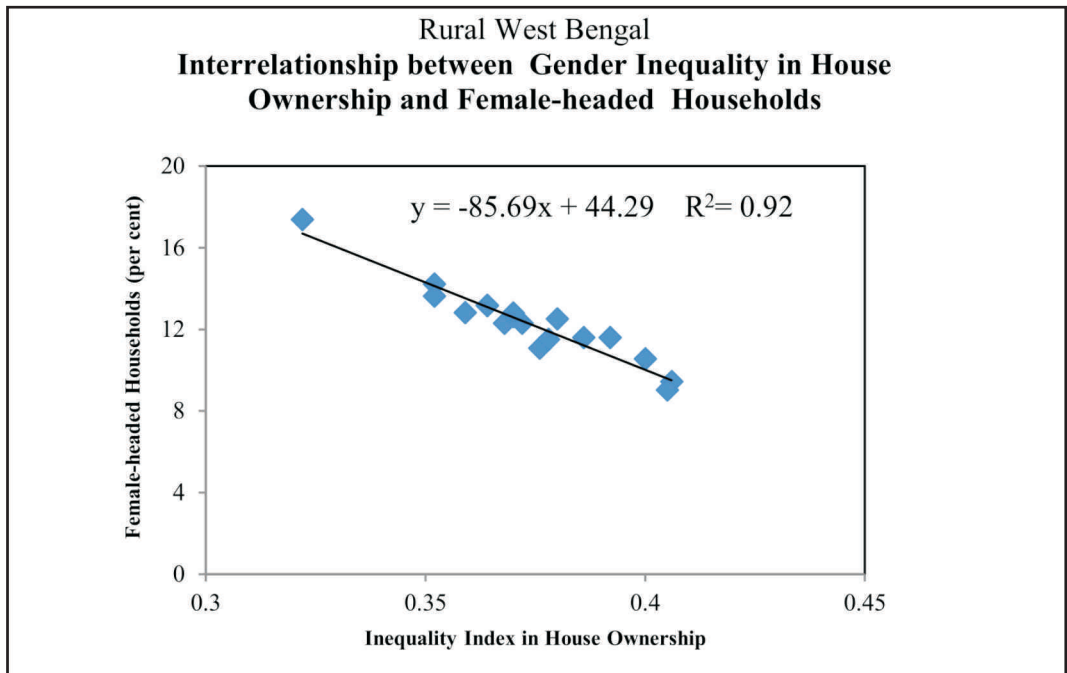


Fig. 5

inversely correlated, with the coefficient standing at  $-0.96$ , suggesting that an increase in female-headed households will reduce gender inequality in house ownership. Further, Fig. 5 shows that the variance among female-headed households accounts for about 92 per cent inequality in household ownership. Thus, regression line supports the district-level analysis where the number of female-headed households with house ownership is comparatively high in Darjiling, Jalpaiguri, and Bardhaman districts, thus resulting in low level of inequality in house ownership. In contrast, North 24 Parganas, South 24 Parganas, and Purba Medinipur have recorded a high level of inequality in house ownership (Table 1).

### Conclusions

The study has examined the status of house ownership of female and male-headed

households in rural West Bengal. The study has also highlighted the interrelationship between gender inequalities in house ownership. The spatial status of gender differentiation in house ownership reveals that northern districts have comparatively lower disparity in comparison to the southern districts. Thirty-seven per cent inequality rate shown by the Gini coefficient indicates a fairly reasonable inequality in house ownership among female and male-headed households. Among the districts, South 24 Parganas and Purba Medinipur have reported the highest inequality in house ownership of female and male-headed households. On the other hand, the Darjiling district has reported the lowest gender inequality in this regard. The study reveals that moderate inequality rate has been recorded by fifteen districts located in the southern, central, and north-western parts of the state. As a



whole, the analysis reflects that most of the districts experienced a moderate to high degree of inequality. Furthermore, the regression line with the correlation coefficient clearly indicates that inequality in house ownership and the share of female-headed households have been negatively correlated with each other. It confirms that females are less likely than males to be the heads of households with the ownership of houses. Inter-regional variations prevail in house ownership among female and male-headed households but the overall status of house ownership in female-headed households is very low. Under the patriarchal system of governing house ownership, it is difficult for females to have equality to access resources. To reduce this gender inequality, there should be compulsory registration of property among both the partners, may be with the help of laws or through awareness program. In this context, active participation of females can be one of the important measures to resolve this issue of disparity in house ownership.

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