

# Impact Assessment of Land Literacy on Women's Tenure Security and Economic Participation: Evidence from Kailali and Kanchanpur District in Nepal

Pramod KC<sup>1</sup> Lachhindra Maharjan<sup>2</sup>

## Abstract

### 1. Background

Women's economic empowerment (WEE) is deeply linked with access to secure housing and tenure rights, particularly in marginalized communities where socio-economic vulnerabilities limit opportunities for asset ownership and financial autonomy. In Nepal's Sudurpaschim Province home to historically disadvantaged groups such as ex-Kamaiya and Haliya communities women's access to land, safe housing, and decision-making authority remains limited due to entrenched patriarchal norms, insufficient legal enforcement, and widespread poverty. This study examines how Habitat for Humanity Nepal's housing and tenure security interventions influence women's knowledge, attitudes, and practices related to economic empowerment, while identifying barriers and enablers that shape women's access to safe housing and property ownership.

### 2. Objective

This study aimed to

- assess how secure housing and tenure influence women economic participation and decision-making;
- identify barriers for women in accessing and maintaining safe housing; and
- generate evidence-based policy recommendations to guide policy actions

### 3. Design/Approach/Methodology

A mixed-methods design was used to ensure depth, triangulation, and representation. Primary data were collected from eight municipalities across Kailali and Kanchanpur districts: Bedkot Municipality, Belauri Municipality, Laljhadi Rural Municipality, Shuklaphanta Municipality, Bhajani Municipality, Ghodaghodi Municipality, Lamkichuha Municipality, and Bardgoriya Rural Municipality. Quantitative data were gathered through a Knowledge, Attitude, and Practice (KAP) survey, with a statistically representative sample of 366 women 183 project beneficiaries (treatment group) **hereinafter beneficiaries** and 183 non-beneficiaries (control group) were selected through random sampling. Using Daniel's sample size formula for a finite population, with a 95% confidence level and a 5% margin of error, an initial sample size of 174 households was calculated. Adjusting for a 5% non-response rate, the final sample for beneficiary women was 183 households. To establish a control group, an additional 183 non-beneficiary women from the same clusters were surveyed, resulting in a total KAP survey sample size of 366 households.

---

<sup>1</sup> Senior Specialist (Policy and Governance), Habitat for Humanity Nepal

<sup>2</sup> Program Director, Habitat for Humanity Nepal

For qualitative data (KIs and FGDs), purposive, non-random sampling was employed. Participants, including project beneficiaries and non-beneficiaries, municipal officials (Mayor, Ward Chairperson), and project staff, were selected based on specific criteria to gather diverse perspectives and experiences from all social groups relevant to the project.

**Sample Distribution by District/Municipality/Rural Municipality**

District/municipality	Project beneficiaries women (Treatment Group)	Non-beneficiaries women (Control Group)	Total	%
<b>Kailali District</b>	<b>104</b>	<b>104</b>	<b>208</b>	<b>56.8%</b>
Bardgoriya Rural Municipality	11	11	22	6.0%
Bhajani Municipality	22	22	44	12.0%
Ghodaghodi Municipality	50	50	100	27.3%
Lamkichuha Municipality	21	21	42	11.5%
<b>Kanchanpur District</b>	<b>79</b>	<b>79</b>	<b>158</b>	<b>43.2%</b>
Bedkot Municipality	31	31	62	16.9%
Belaury Municipality	27	27	54	14.8%
Laljhadi Rural Municipality	15	15	30	8.2%
Shuklaphanta Municipality	6	6	12	3.3%
<b>Grand Total</b>	<b>183</b>	<b>183</b>	<b>366</b>	<b>100%</b>

#### 4. Results/Findings

##### 4.1. Knowledge of Secure Housing, Tenure and Women's Property Rights

Across all indicators, project beneficiary women demonstrated significantly higher knowledge levels compared to non-beneficiaries. Awareness of the term secure housing was reported by 83.1% of project beneficiaries versus only 20.8% of non-beneficiaries. Similarly, understanding of tenure security was stronger among beneficiaries (75.4%) compared to non-beneficiaries (25.7%). Project beneficiaries also showed superior knowledge of how property ownership improves access to credit, household income opportunities, women's decision-making power, and financial independence. This indicates a strong effect of financial and land literacy training provided by the project.

##### 4.2. Attitudes Toward Women's Economic Empowerment

The interventions fostered more progressive attitudes among beneficiary women. A larger proportion (80.9%) preferred joint ownership of land/housing compared to 68.9% of non-beneficiaries. Beneficiaries overwhelmingly recognized the economic value of land/housing in a woman's name, with 93.4% believing it contributes to improved household income (versus 66.1% of non-beneficiaries). Similarly, 91.8% of beneficiaries acknowledged that secure housing enhances women's confidence in earning and saving money, compared to 62.8% of non-beneficiaries. A significantly higher proportion of beneficiaries strongly supported gender-equal property rights and believed property ownership enables women to start businesses and achieve financial independence. These shifts reflect positive attitudinal transformation rooted in project exposure.

### 4.3. *Women's Economic Empowerment Outcomes*

Property ownership among beneficiaries women improved compared to non-beneficiaries. Among beneficiaries, 35% owned land with a house versus 27.3% of non-beneficiaries. Sole ownership was markedly higher among beneficiaries (62.3%) than non-beneficiaries (46.4%), indicating increased individual control over assets. Differences between Dalit and Janajati groups revealed that Dalit women showed a stronger preference for individual ownership, whereas Janajati women were more inclined toward joint ownership.

Decision-making capacity showed similar differentiation. Among beneficiaries, 63.9% were always involved in household expenditure decisions, compared to 59.6% of non-beneficiaries. Influence over decisions relating to the use or sale of family property was significantly higher among beneficiaries (68.3%) compared to non-beneficiaries (59%).

Income generation was more common among beneficiaries (53.6%) than non-beneficiaries (41.5%). Wage labor remained the dominant source of livelihood for both groups but was significantly higher among beneficiaries. Independent savings were notably stronger among beneficiaries (74.5%) than non-beneficiaries (65.8%). However, Dalit women across both groups saved independently at lower rates than Janajati women, indicating the need for targeted financial literacy interventions for Dalit communities.

Financial inclusion improved among beneficiaries, with 64.5% holding formal financial accounts compared to 54.6% of non-beneficiaries. FGDs revealed the widespread use of informal saving groups, which offer accessible but unregulated financial alternatives. While these groups facilitate borrowing, they are prone to disputes in cases of default.

### 4.4. *Barriers and Enablers*

Lack of money emerged as the most dominant barrier for accessing safe housing (95.1% non-beneficiaries; 86.3% beneficiaries). Patriarchal norms remained persistent, limiting women's decision-making authority and property rights. Beneficiaries demonstrated greater awareness of weak legal enforcement (18.6%) compared to non-beneficiaries (7.1%), highlighting a growing recognition of systemic gaps. For maintaining housing, cost of repairs was the major challenge for both groups. Limited access to cooperative or microfinance loans was another constraint. Enablers included increased legal awareness, supportive social networks, livelihood opportunities, and training received through the project.

## 5. **Policy Recommendations**

Provincial and Local Governments should institutionalize regular financial and land literacy programs through community learning centers, ensuring that women especially daily wage earners receive allowances to offset income loss during participation. Local governments should formalize existing informal saving groups by registering them as community-based financial entities, integrating them into local cooperative networks,

and enabling access to regulated credit using group-based guarantees. Targeted programs for Dalit women must be prioritized in provincial GESI and livelihood strategies to reduce disparities in income generation, savings behavior, and financial inclusion.

To strengthen tenure security, local governments should expedite joint land ownership registration, enforce legal provisions on women's property rights, and simplify documentation processes. Provincial ministries should invest in thermal-efficient, climate-resilient housing technologies and mandate their inclusion in subsidized housing schemes. Local governments should also link women's groups with government-supported skill and enterprise development programs, enabling women to access resources, diversify income sources, and sustainably maintain their housing.

## **6. Originality/Value**

The study provides empirical evidence from Sudurpaschim Province on the direct impacts of housing security on women's economic empowerment, offering actionable insights for policy and program design.

**Keywords:** *Land Literacy, Women Empowerment, Land and Property Rights, Joint Land Ownership, Nepal*