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Published and Printed by: Institute for Social and Economic Change
Dr V K R V Rao Road, Nagarabhavi Post,
Bangalore - 560072, Karnataka, India.

ISEC Working Paper No. 598

April 2025

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ISBN 978-93-93879-66-0

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The Institute for Social and Economic Change,
Bangalore

Working Paper Series Editor: **Sobin George**

DO URBAN MEN AND WOMEN DEFINE HOUSING AFFORDABILITY DIFFERENTLY? PRIMARY EVIDENCE FROM BENGALURU

Nagarjun K B* and Kala Seetharam Sridhar**

Abstract

Gender has a significant impact on the understanding of affordable housing, especially in urban areas. This paper attempts to integrate housing ownership and its interaction with gender, especially in an urban household, and attempts to answer the questions: Is there a gendered distinction with regard to housing and property ownership? How do gender roles and perception issues contribute to the urban affordable housing debate, and what are its implications for Bengaluru? This paper uses a 'gender lens' framework to analyse various aspects that contribute to affordable urban housing. Bengaluru, which is considered inclusive and liberal, along with a large section of its inhabitants constituting the working urban middle-income group, is the area of focus for this study. Given the absence of secondary data, the methodology for this research involved primary surveys that reveal female home owners have different considerations when deciding about an affordable home, when compared with their male counterparts. Several interactions from the field are analysed to provide insights into the perceptions of various facilities by gender that constitute an urban household's decision-making regarding an affordable home.

Keywords: Urban housing-Gender, Housing affordability-Gender, Homeownership-Gender, Housing Attributes-Women and Gender-Bengaluru.

JEL Classification: R21

Introduction

The research on gender and affordable housing, especially referring to the middle-income group (MIG), tends to be fragmented and skewed, primarily focusing on 'gynocentric'¹ households. This approach overlooks the fact that most women reside in households traditionally identified as being headed by men. Historically, access to housing has been "gender-differentiated". Women traditionally acquire home ownership more frequently through inheritance (e.g., inheriting a parent's home or retaining a home after spousal death) compared to men, who are more likely to purchase homes independently.

Home ownership effectively allows women to build resources and achieve greater economic stability. Women often view affordable housing as a vital foundation for fostering a stable relationship. The perception of affordable housing varies between women and men, as the underlying intentions and priorities differ across genders (Quates *et al*, 2016). Women often associate affordable housing with essential amenities such as in-home toilets, proximity to department and grocery stores, and parks.

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Acknowledgements: We wish to thank the unknown reviewers for their constructive comments. The authors are responsible for any errors if found in the paper. All other usual disclaimers apply.

¹ Gynocentric means centred on or concerned exclusively with women, taking a female point of view. Varley (1993) refers to women-headed households, exploring how property ownership affects women's autonomy.

Consequently, research on gender and affordable housing should incorporate these considerations, particularly in urban contexts where women are often perceived as being more "liberated."

The sex ratio (females per 1,000 males) in urban areas of India is skewed unfavourably towards women due to higher male migration from rural to urban regions (Sridhar, 2019). This disparity underscores the need for deeper investigation into the role of gender in housing affordability in urban areas.

Baruah (2007) emphasizes that housing serves as a vital income source for many urban Indian women, particularly those engaged in home-based work. These women often undertake self-employment activities such as stitching, crafts, and tutoring. Providing basic amenities alongside homeownership can significantly enhance women's labour force participation, highlighting the critical need for gender-sensitive urban housing policies.

Research often equates "non-traditional" households with single-mother or female-headed households, overlooking diverse family structures and cultural variations (Varley, 1993). Indian laws pose challenges for women's property rights, as self-acquired property registered in a husband's name and even joint ownership can be contested, underscoring the need for stronger protections.

Bengaluru, the capital city of Karnataka has emerged as one of the global IT hubs. It has emerged as one of India's major cities for the middle-income group (MIG) due to employment and business opportunities (ANAROCK, 2018). The start-up culture in the city has also contributed to this. This has led to a significant change in real estate as the city's housing market has undergone a metamorphosis.

Based on the aforesaid mentioned understanding of gender and housing, particularly in the urban sphere, two major research questions arise, that this paper tries to address viz.,

1. Is there a gendered distinction with regard to housing and property ownership?
2. How do gender roles and perception issues contribute to the urban affordable housing debate and what are its implications for Bengaluru?

The objectives of this paper are to therefore understand the ownership patterns of housing along with examining the gender perspectives on suitable housing facilities in Bengaluru, on which limited literature exists with respect to Indian cities.

This paper is organised as follows. First, a literature review is presented, following which an appropriate theoretical framework is described for the research. Then, given the absence of secondary data, the methodology for a primary survey for the study based on the various aspects of gender and housing is presented in the paper. This is followed by findings of the primary survey along with its analysis. Finally, a gender analysis on the housing attributes is made to better understand gender perceptions with respect to an urban house for Bengaluru city. The paper concludes with appropriate policy suggestions.

Literature Review

Research on housing affordability has traditionally been gender-neutral, assuming that men and women assign a similar value to homeownership. However, studies suggest that the roles assumed in a family setup shape housing preferences and decision-making differently for men and women. This is particularly relevant in choosing an affordable house, where gender influences the decision-making process in distinct ways. While extensive research exists on urban housing and affordability, the intersection of gender, homeownership, and affordability in middle-income households remains underexplored.

Early studies linking gender and housing, such as Varley (1993), were among the first to explore how property ownership affects women's autonomy. Later, Chant (2013, 2014) examined women's labour participation in urban settings but did not focus on housing decisions. Jabeen (2014) emphasized the built environment and urban poverty, while Kieran *et al* (2015) argued that strengthening women's property rights is critical for poverty reduction and economic growth. The importance of asset ownership for gender equality has been well documented. Agarwal (1994) identified the gender gap in property ownership as a key economic barrier for South Asian women, while Kabeer (2013) found that owning land or housing in Bangladesh was strongly linked to empowerment indicators such as decision-making, mobility, and political participation. Datta (2006) highlighted how joint property titles increase the likelihood of women asserting their rights and resisting involuntary sales of their homes. However, studies such as Swaminathan *et al* (2012) in Karnataka found that while homeownership increased women's autonomy, it did not necessarily shift decision-making power between couples.

The affordability of housing for women is further constrained by economic disparities and institutional barriers. Mulroy (2011) argued that gender inequality, coupled with a "blame the victim" mentality, has worsened the affordability crisis for women. Waldrip *et al* (2008) highlighted how lower female incomes often make it difficult for women to access safe and desirable housing. Research in the US, including findings from the Institute for Women's Policy Research (2009), Jones-Deweever & Hartmann (2006), and Mulroy (1995, 1988), suggests that men's higher earnings allow them to dominate housing decisions. Furthermore, women's role in homeownership is often limited to functional aspects such as kitchen size, proximity to grocery stores, or childcare facilities, while financial decisions remain male-dominated.

Beyond affordability, legal and institutional barriers also limit women's access to homeownership. UN-Habitat (2004) emphasized that the lack of secure tenure is a major issue, especially for divorced or widowed women. Farole & Cho (2017) and Solotaroff *et al* (2019) reported that women continue to face systemic challenges in employment, financial access, and property ownership. Kotikula *et al* (2020) found that legal documentation is crucial for securing women's property rights but remains largely inaccessible to them. Moreover, financial illiteracy and decision-making gaps prevent many women from navigating mortgage markets effectively. Spader (2008) noted that in many developing economies, including India, women lack the financial literacy required for homeownership. This is despite research by Chant (2012) and Tacoli (2012) showing that women contribute significantly to housing through both paid and unpaid labour.

Despite these insights, several critical research gaps remain. Existing studies on gender and housing rely on qualitative narratives, focusing on empowerment and autonomy, rather than quantitative data on gendered homeownership patterns. There is no empirical research examining the direct link between education, employment, and women's property ownership. Majority of studies focus on urban poor or high-income households, leaving a significant gap in understanding middle-income women's housing choices, particularly in cities like Bengaluru, where affordability trends are unique, documented by Nagarjun and Sridhar (2023). As they find, Bengaluru presents a distinct case, as NHB-RESIDEX data suggests that smaller homes are priced higher than mid-sized ones, a trend unexplored from a gendered perspective.

The role of women in housing decisions within a marital setup is an important aspect. While it is often assumed that working women have more decision-making power, there is no research testing whether this is true in traditional male-dominated households. Many studies suggest that earning women influence household decisions, but how this translates into homeownership rights and affordability choices remains unclear. While men and women prioritize different factors when selecting a home, there is no research quantifying these gendered preferences. For instance, men may focus on investment value, whereas women may prioritize practical aspects of liveability, but this has not been empirically tested. Despite numerous government initiatives aimed at increasing women's property ownership, like the Pradhan Mantri Awas Yojana (PMAY) or the lower interest rate schemes by cooperative banks and Housing Finance Corporations (HFCs), there is limited research on the actual impact of these policies. While incentives exist to encourage property registration in women's names, it remains uncertain whether this translates into real decision-making power. The effectiveness of policy measures in improving women's homeownership and financial control remains largely unexamined.

This paper is an attempt to address these gaps by providing quantitative evidence on gender disparities in homeownership, using primary survey data from Bengaluru's middle-income households. It investigates how education and employment impact women's ability to own property and assesses how gender influences affordable housing decisions. Additionally, this study evaluates the effectiveness of policies aimed at improving women's property ownership and provides empirical insights into the gendered nature of housing decisions. By doing so, it adds the much needed perspective to the discourse on gender, homeownership, and affordability in urban India.

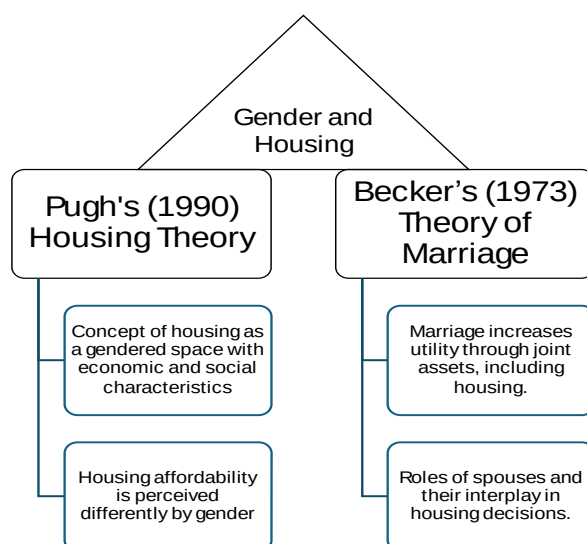
Theoretical Framework

In this paper, the approach to housing theory adopted by Pugh (1990) is employed. The premise of this theory is that the domestic sphere, particularly a house, is naturally a gendered space for human needs, which has economic characteristics as both a production unit and as a place to consume commodities from the wider economy. The domestic economy is interdependent with the wider economy and has various channels of interdependence beyond economic considerations. It has its own characteristics, involving personal relations and social interactions. This has a wider impact on the gendered perception of a house, particularly what constitutes an affordable house to co-habit. This theory has some equalising tendencies in respect of occupation and income, but more particularly in its implications in

gendered inequities. Also, the theory of roles that each spouse performs in a marital setup and the interplay therein is also a contributing part of the framework.

Another suitable theory that informs the debates in this paper is Becker's (1973) theory of marriage in which he demonstrated that marriage increases the utility of the individuals than if they were to be alone, by enabling higher affordability of joint assets, which we extend here to include housing. This is despite our understanding that the marriage itself does not ensure female ownership of the house. Figure 1 summarizes the framework of this research based on the two theories. The testable hypotheses that emerge from this framework are that houses where women are also joint owners are much bigger and better in terms of their amenities. The framework also implies that the affordable housing decision will be made, based on a different set of parameters, if they were to be made by women, rather than by men.

Figure 1: Theoretical Framework of the Research



Sources: Pugh (1990), Becker (1973) and authors

Methodology and Data

The study aims to effectively address several intersectional attributes of urban housing with a gender perspective. Given the lack of secondary data on homeownership and gender in the urban context², the methodology to analyse this aspect is through a primary survey via a detailed structured questionnaire of adult and married men and women in the city of Bengaluru, which passed ethical clearance at ISEC.

Bengaluru has been chosen for research in this paper for two main reasons. Firstly, the city has high propensity towards mid-income group (MIG) housing³, compared to other major Indian cities, with significant suburban effects amplified due to the work-from-home facility during the pandemic as elucidated by Nagarjun and Sridhar (2023). Moreover, an analysis of NHB-RESIDEX data shows that

² The survey considers gender as a binary construct i.e., male and female. The housing situation of the LGBTQIA+ community in the city is not considered due to the challenges in their identification and reaching out to them.

³ Strict adherence to the MoHUA and RBI definitions of housing for the MIG segment with a range from Rs.15-65 lakh could limit views from other households not in the income category.

Bengaluru has a unique standing as the average price of the small house segment in this city is more than that of the middle house segment, particularly during the pandemic, which makes it an interesting case to study in affordable housing. Secondly, the Karnataka Household Asset Survey 2010-11 (KHAS) showed that the home ownership rate of women was substantially lower than that of men in Bengaluru.

For the primary surveys in this paper, a stratified non-probability sampling method was used, and the sampling frame was constructed concomitant to the data collected in the survey about decision-making in ownership, affordability and rights of land and housing of women in the city. Snowball sampling was used to access more respondents.⁴ The respondents were men and women, mainly home owners and primary residents in middle income urban households in the city.⁵ This analysis is done at a micro individual household level in the context of Bengaluru.

A total of 425 respondents, out of which 213 female respondents and 212 male respondents, were surveyed as a part of this study⁶. All eight zones under the aegis of BBMP were covered as a part of the survey. Respondents are distributed across the city to ensure a diverse representation of the city as shown in Table 1 and mapped in Figure 2.

Initially, a property-wise analysis using the sub-registrar (SR) value of properties, published by the Inspector General of Registration and Commissioner of Stamps – Department of Stamps and Registration Karnataka, in a particular section of the ward was done. The SR value for properties below Rs.50 lakh in the said wards were selected. The said properties so identified were then analysed using secondary data on the market value of properties in the wards using housing websites -- Magicbricks.com and 99acres.com. Properties upto the upper range of Rs.50-65 lakh were identified based on the house price metric for affordability used by MoHUA for the mid-income segment.⁷ In this case, only the SR values are applied as house prices are delineated as per the SR values and not market values while defining housing affordability.⁸ A total of 300 residential properties across the city were listed, randomly based on the value of the house. These properties belonged to 47 wards in the city, of which 248 house properties were part of the survey. Based on this understanding, respondents were approached randomly in the selected property categories (as defined by MoHUA), further sub-divided as per the cost of the house⁹ and then snowball techniques were used to obtain responses from people in

⁴ Ethical clearance for the primary surveys, was obtained from a committee at ISEC set up for the purpose.

⁵ The majority of surveyed women were either wives or an earning female member (example - daughter, sister, etc.), including housewives. Coincidentally, in most instances, housewives and other female elders like mother or mother-in-law seemed to have a stronger say than those who were employed.

⁶ Preference was given to educated and qualified middle-income respondents mostly employed and earning a monthly income, essentially disenfranchising several respondents from the survey.

⁷ While a lower range was not fixed, from the survey, the lower range of properties was valued at Rs. 20-25 lakh.

⁸ There are certain inherent biases that must be considered while interpreting the survey results. Preference was accorded to qualified middle-income respondents. Preference was accorded to educated and qualified middle-income respondents mostly employed and earning a monthly income. This is different from standardised surveys on housing like the IHDS, NFHS or the KHAS surveys. Houses above 1200 sq. ft were also excluded to adhere to MoHUA's definition of an affordable house for a mid-income group. This stratification enables for a better understanding of the affordability for a particular income group for which there are no specific policy interventions.

⁹ Sub-category as per price (in Rs.) of the house are as follows:

Category I – 20 to 25 lakh; Category II – 25 to 30 lakh; Category III – 30 to 35 lakh; Category IV – 35 to 45 lakh; Category V – 40 to 50 lakh

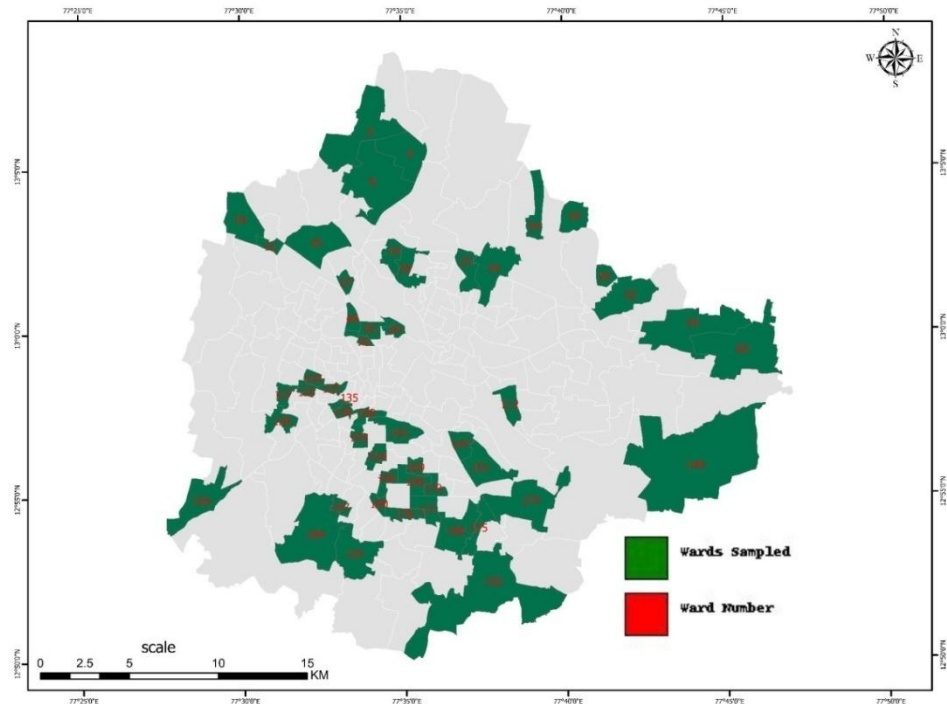
the same properties or apartment premises. Further, NGOs working in the field like Citizens Matter and Karnataka Homeowners Association were consulted to connect with some respondents and take their feedback as well.

Table 1: List of Wards for Data Collection

Sl. No.	Zone	Ward Number and Name	Number of properties selected
1	West	64 - Rajamahala	5
		65 - Kadumalleshwara	5
		66 - Subramanyanagar	6
		76 - Gayathrinagar	1
		135 - Padarayanapura	2
		136 - Jagajeevanram Nagar	6
		104 - Govindrajnagara	6
		125 - Marenahalli	2
		127 - Moodalapalya	1
		128 - Nagarabhavi	5
		140 - Chamarajpet	5
2	South	143 - Sunkenahalli	8
		168 - Pattabhiramnagar	2
		166 - Karisandra	7
		180 - Banashankari Temple Ward	1
		169 - Byrasandra	7
		170 - Jayanagar East	3
		147 - Adugodi	9
		151 - Koramangala	10
		177 - J.P.Nagar	10
		178 - Sarakki	1
		154 - Basavanagudi	8
		155 - Hanumanthanagar	8
		123 - Vijaynagar	3
3	East	112 - Domlur	8
		19 - Sanjaynagar	10
		20 - Hebbal	9
		24 - HBR Layout	4
		197 - Vasanthapura	2
4	Yelahanka	3 - Attur	8
		4 - Yelahanka Satellite town	8
		9 - Vidyananyapura	4
		23 - Nagavara	4
5	Mahadevpura	83 - Kadugodi	2
		149 - Varthur	6
		52 - K.R.Puram	6
		54 - Hoodi	4
6	Bommanahalli	192 - Begur	7
		175 - Bommanahalli	4
		188 - Bilekahalli	3
		184 - Uttarahalli	6
		174 - HSR Layout	3
7	Rajarajeshwari Nagar	16 - Jalahalli	8
		37 - Yeshwanthpur	9
		159 - Kengeri	7
8	Dasarahalli	14 - Bagalagunte	3
		15 - T. Dasarahalli	2

Source: Field surveys and authors' analysis

Figure 2: Distribution of Wards across the City for Data Collection



Source: BBMP and authors' own representation

Results

This section describes the findings of the primary survey, as it relates to the objectives of the study. First, we provide a summary of the profile of the respondents, followed by other findings that throw light on whether affordability of housing has a gendered perspective. Table 2 provides a general descriptor about the sampled respondents. Most of the respondents live in self-acquired properties (94%) as opposed to only 6% living in ancestral homes. On average, more than 50% of all respondents are college educated with a degree and an average of 85% of all respondents are married. Around 80% of all respondents belong to a nuclear family. Here, nuclear family means less than or equal to 4 members in a household, where there is a married couple and their dependents (usually not more than 2), and in the Indian context, it can include dependent parents as well, as defined by Singh (2003) and Allendorf (2013). Apart from 23% women in the sample who are housewives, the rest are employed and earn a regular income. Most respondents either reside in the middle house or large house segments.

Table 2: Profile of the Respondents

Category	Variable	Female (percentage)	Male (percentage)
Age Distribution	20-30	22.07	23.11
	31-40	21.13	32.08
	41-50	25.35	33.49
	51-60	20.66	10.38
	Above 60	10.8	0.94
Education Attainment	SSLC	10.8	10.85
	PUC	5.63	6.13
	Degree	54.93	55.66
	Post-Graduation	28.17	27.36
	Ph.D.	0.47	0
Occupation	IT employee	14.55	0
	Lawyer	14.08	16.04
	Self employed	12.21	12.26
	Accountant	8.45	8.49
	Teacher	7.51	7.55
	Architect	4.23	7.55
	Doctor	3.76	0
	Lecturer	2.82	22.17
	Company Secretary	1.41	1.42
	CA	1.41	1.42
	Research and teaching	1.41	0.94
	Nurse	0.94	4.72
	Professor	0.94	0
	Computer operator	0.94	0.94
	Dentist	0.47	0.47
	Recruiter	0.47	0
	Director	0.47	0
	Garments factory	0.47	3.77
	Researcher	0.47	0.94
	Retired Teacher	0.47	0.47
	Homemaker	22.54	0
	Civil Engineer	0	5.19
	Contractor	0	5.19
	Forge	0	0.47
Marital Status	Single	7.51	8.49
	Married	88.26	87.26
	Divorced	2.35	4.25
	Widow	1.88	0
Family Type	Joint Family	17.37	16.98
	Nuclear Family (≤ 4 members)	82.63	83.02

Source: Field surveys and authors' analysis

Table 3 shows the various household attributes of the respondents. Most respondents (around 65%) reside in apartments while 20% reside in gated communities, keeping in mind the area of the house not exceeding 1,200 sq. ft.¹⁰ Most respondents are in the Rs. 40,000 - Rs. 50,000 monthly expenditure bracket (about 30%) while the annual household income is between Rs.10,00,000 and Rs.20,00,000 (about 40%). About 70% of the respondents availed a housing loan irrespective of gender and about 60% repay at a loan-to-value (LTV) ratio of 30-35%. This means about 63% of all respondents spend about 32.5% of their monthly income on housing loan repayment. This is to be expected as per the Ministry of Housing and Urban Affairs definition of an affordable house for mid-income groups, as stated earlier.

Among the 22% homemakers, around 85% stated that even though they cannot borrow themselves, they have actually contributed in other ways. Most women stated that they provided gold jewellery as collateral or sought money from their parents. In a way, homemakers feel that they too have contributed to the loan component while buying the house. We found about 45% of all respondents owned the house jointly (Table 3). This was more so in nuclear families and in the age group of 25 to 35 years. Out of the 56% single-owned homes, 12% were solely owned by women, which is far less than the percentage of homes owned by men. However, none of the housewives reported any sole or joint ownership, which is a cause for concern.

Table 3: Housing and Economic Characteristics of the Respondents

Category	Variable	Female (percentage)	Male (percentage)
House Dimensions (Classification as per NHB-RESIDEX)	≤ 646 sq. ft (Small house segment)	0.47	0.00
	> 646 sq. ft and ≤ 1184 sq ft (Mid house)	51.64	48.58
	> 1184 sq. ft (Large house)	47.89	51.42
Type of House	Individual/Single home	13.15	12.26
	Apartment	65.73	68.40
	Gated Community	21.13	18.87
Type of Ownership	Single ownership	56	55
	Single ownership (in the female respondent's name)	12 (of the 56)	-----
	Joint ownership	44	45
Monthly Household Expenditure	Rs. 20,000 - Rs. 25,000	0.47	0.00
	Rs. 25,000 - Rs. 30,000	28.17	28.30
	Rs. 30,000 - Rs. 40,000	17.37	19.81
	Rs. 40,000 - Rs. 50,000	32.86	31.13
	Greater than Rs. 50,000	21.13	20.75
Annual Household Income	Rs. 5,00,000 to Rs. 10,00,000	38.97	39.15
	Rs. 10,00,000 to Rs. 20,00,000	38.97	39.62
	Above Rs. 20,00,000	22.07	21.23
Housing Loan	Availed	69.01	68.87
	Not Availed	30.99	31.13
Monthly Income for Loan Repayment (Loan to Value Ratio)	20% to 30%	28.64	30.66
	30% to 35%	63.38	63.21
	40% to 50%	5.63	5.66
	Not Sure	2.35	0.47

Source: Field surveys and authors' analysis

¹⁰ The cost price of the housing unit was kept in mind while arriving at this classification.

Table 4: Correlation of Male and Female Home Ownership (both Individual and Joint Ownership) with Other Variables (N=425)

Polychloric Correlations	Sex/Gender	Age	Education	Marital Status	Type of Family	Monthly family expenditure	Type of house	Type of ownership	Dimensions	Cost of the house	Loan
Sex/Gender	---	-0.23**	-0.24**	---	---	---	---	---	---	---	---
Age	-0.23**	---	-0.387*	-0.328**	-0.17*	0.104*	-0.152*	---	0.13*	---	-0.104*
Education	---	-0.387*	---	---	0.15*	-0.136*	---	0.126*	-0.113**	---	---
Marital Status	---	-0.328*	---	---	---	-0.196*	---	0.102*	0.015*	-0.137*	---
TypeofFamily	---	-0.17*	0.15*	---	---	-0.127*	0.967**	0.482**	-0.391**	---	-0.731*
Monthly family expenditure	---	0.104**	-0.136*	-0.196*	-0.127*	---	-0.12*	---	0.202*	---	---
Typeofhouse	---	-0.152*	---	---	0.967*	-0.12*	---	0.349*	-0.342**	---	-0.642**
Typeofownership	---	---	0.126*	0.102*	0.482*	---	0.349**	---	---	---	-0.281*
Dimensions	---	0.13*	-0.113*	---	-0.391**	0.202*	-0.342**	---	---	---	0.299**
Costofthehouse	-0.25**	---	---	-0.137*	---	---	---	---	---	---	0.102*
Loan	---	-0.104*	---	---	-0.731*	---	---	-0.281*	0.299**	0.102*	---

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Field surveys and authors' analysis

Higher household expenditure in females is positively associated with larger house dimensions and negatively correlated with EMI on loan, indicating that females who spend more may live in larger houses and have lower EMI burdens. This is also true with regard to annual income. Both males and females show strong association with the type of family, indicating that the type of house is closely linked to a specific type of family structure, meaning larger houses are often associated with nuclear families. Marriage also has a significant impact on income and expenditure. If respondents (both male and female) were married, there was higher annual income, usually in a nuclear family, where both men and women have a higher educational qualification, corroborating Becker's (1973) thesis regarding higher utility from marriage.

When we consider female owned houses (both individually and jointly) (Table 4), it is evident that most female homeowners are from a nuclear family. Subsequently, monthly expenditure, annual income, and the dimension of the house of female home owners decreases with an increase in the loan component (Table 4). This reaffirms the findings of the KHAS survey, which found that female homeowners, in addition to living in smaller homes (in terms of dimensions in square feet), when compared to their male counterparts, are part of families with less income and expenditure even in the mid-income group. It is evident that married respondents (both men and women) are more likely to own a bigger home in terms of dimension and homes that are higher in cost. Also, when we consider female home ownership, it can be noted that married women owning a joint house are more likely to own a house with a larger dimension. It can also be noted that joint house property owners are more likely to pay a higher EMI compared to other respondents. This is consistent with Becker's (1973) theory on marriage, which states that persons marrying can assume to expect a raise in their utility level above what it would be, were they to remain single. The utility is assumed to include housing as well. Males with higher levels of financial stability or outright ownership tend to show less reliance on loans. This suggests that males with more secure ownership statuses often have lower EMIs or might prefer less financial debt. Females with better ownership status tend to have a better relationship with ownership and financial aspects.

To further explore these effects, a binary logistic regression is performed, where male (1) or female ownership (0) is the dependent variable in a logistic regression, with independent variables like age, education and other socio-demographic characteristics considered to provide insights into the determinants of female homeownership. The equation employed is as follows:

$$\log \left(\frac{P(\text{male})}{1-P(\text{male})} \right) = \beta_0 + \beta_{1i}(\text{Age}) + \sum_{i=1}^3 \beta_{E_i}(\text{Education}_i) + \beta_{F_j}(\text{Type of Family}) + \beta_{Mi}(\text{Marital Status}) + \sum_{j=1}^3 \beta_{ME_j}(\text{Monthly Family Expenditure}_j) + \epsilon \text{-----}[1]$$

where P (male): Probability of an individual homeowner being male.

1–P (male): Probability of an individual homeowner being female.

In equation (1), i represents the attribute at an individual level, and j represents the attribute at the household level.

$\beta_{1i}(\text{Age})$: Age (in years) of the household head.

$\sum_{i=1}^3 \beta_{E_i}$: Educational level attained of the HH head.

β_{Fj} : Type of family - Nuclear or Joint family.

β_{Mi} : Marital status of the HH head - Married or Single.

$\sum_{j=1}^3 \beta_{ME_j}$: Household monthly expenditure.

Table 5 presents the logistic regression of various independent variables on the odds ratio of male to female homeownership; all reported variables are statistically significant. The Variance Inflation Factor (VIF) assesses multicollinearity; in general, the value for all independent variables is less than 5, suggesting no major concerns. The R-Squared of 0.49 indicates that the model explains approximately half of the variance, signifying a moderate fit.

The log-odds ratio (the B coefficient) explains how each independent variable affects the probability of either being a male or a female homeowner. Each coefficient (β) represents the impact of the variable on the log odds of being male homeowner (i.e., a positive coefficient means an increased likelihood of being a male homeowner, while a negative coefficient means a likelihood of being a female homeowner).

The coefficient (0.152) of age (see Table 5) establishes an important positive association of age with male homeownership. Thus, the older a male adult becomes, the more likely he is to be a homeowner. The level of education affects the chances of being a homeowner in various ways. Education (1) and Education (2) (with coefficients of 0.576 and 0.175, respectively), indicate there is a higher probability of the more educated men being homeowners. Education (3) has a significant negative coefficient (-0.765), which means that educated men with graduation or above have a lesser probability of being home owners, possibly because education also typically has a non-linear effect on earnings.

The family type has a significant positive (1.453) relationship, implying that more often nuclear family types are linked to male ownership. Family structure is thus important in gender distribution. In contrast, marital status is negatively associated (-0.621), signifying that marriage is associated with female homeownership, supporting Becker's theory.

Household monthly expenditure (the first two measures) have a negative relationship (-0.396, -0.168) with male homeownership, suggesting that when household expenditure is less than Rs. 50,000, it is more likely that they have female homeowners. However, household monthly expenditure greater than Rs.50,000 a month has a positive relationship (0.376) with male homeownership, meaning that as household expenditure crosses the Rs. 50,000 mark, it is more likely that they have male homeowners. Such a finding indicates disparities in the homeownership pattern of high income and lower income households, with the lower income households likely to be owned by women.

Table 5: Effect of Various Independent Variables on Ownership (N=425)

Variables in the Equation	Min	Max	Mean	Std Dev	B	S.E.	Wald	VIF
Age	24	68	41.27	11.33	0.152**	0.136	5.874	1.334
Education(1)	0	1	0.11	0.311	0.576*	0.421	4.897	1.987
Education(2)	0	1	0.06	0.236	0.175**	0.563	8.765	2.675
Education(3)	0	1	0.55	0.498	-0.765**	0.327	3.973	3.127
Type of Family	1	2	1.83	.378	1.453*	0.568	19.864	2.643
Marital Status	1	2	1.17	0.517	-0.621*	0.672	10.659	1.754
HH Monthly Expenditure	0	1	0.38	0.488	-0.396*	0.897	3.954	2.195
HH Monthly Expenditure (1)	0	1	0.39	0.489	-0.168**	0.793	7.531	1.256
HH Monthly Expenditure (2)	0	1	0.22	0.412	0.376*	0.564	7.195	1.765

**Significance at 5% level.

* Significance at 10% level.

Notes: The following codes are attributed to each of the variables:

Dependent variable: As defined in equation (1)

Age (in years): Continuous numbering

Education(1): High school education (upto 10th) -1

Education(2): Pre-University (upto 12th) - 2

Education(3): Graduate and above - 3

Type of Family: Joint-1, Nuclear-2

Marital Status: Single (includes widowed and divorced) -1, Married-2

HH Monthly Expenditure: Rs. 10,000 to Rs. 30,000 - 1

HH Monthly Expenditure(1): Rs. 30,000 to Rs. 50,000 - 2

HH Monthly Expenditure(2): Rs. 50,000 and above - 3

Discussion of Findings: Property Rights and Housing

The extent of homemakers' property rights is contingent upon the legal framework governing asset management within the context of marriage. In the Indian context, a person's post-marriage legal entitlement to a home is contingent upon their financial contribution. Due to the exclusion of household work from the calculation of financial contributions, women are unable to assert rights to property ownership. According to NFHS-5, 43.3% of women between the ages of 15 and 49 years own a home or plot of land (either individually or jointly). The IHDS survey (2010–11) estimates that 6.5% of all women in India over the age of 18 years are landowners, although this data does not account for shared property ownership. Even according to the more liberal estimates, specifically the NFHS-5 dataset, it is seen that only one-third of women possess property, either collectively or individually.

The Karnataka Household Asset Survey 2010-11 (KHAS) was conducted by the Indian Institute of Management Bangalore, whose objective was to analyse the patterns of asset ownership by men and women in the state of Karnataka in general and Bengaluru specifically. According to this, homeownership rate of women was substantially lower than that of men. In urban areas of the state, 28% of homes were owned individually by men and 13% were individually owned by women. The gap was lowest in Bengaluru with 16% and 10% home ownership rate for men and women, respectively. The distribution gap of asset owners by gender showed the proportion of male to female homeowners, in urban areas and Bengaluru was 34% and 38%, respectively.

Many scholars like Swaminathan (2022), Desai (2018, 2019 and 2022) argue that a higher education attainment would result in either sole or joint ownerships of property by women. It would be amplified much more if they were employed in white-collared jobs as well. However, Desai (2018, 2019 and 2022) also argues that higher education is not an indication of female workforce participation in white-collared jobs as most of these degrees are obtained remotely without any practical training, rendering women unemployable.

The primary survey conducted for this research points out that most female respondents who own their house singly or jointly had a college education (around 52%) and were working in white-collared professional employment (around 60%). This is the creamier layer of the state's women working labour force and Bengaluru being a hub for jobs and opportunity has accorded this result. This is consistent with the findings by Wesley and Muthuswamy (2005) who reported that housing affordability for women in India is associated with higher education, white collared salaried jobs, in the middle-income group, since they are able to afford a house. This excludes a large female population making housing affordability a notional aspect.

It was also evidenced that 85% of male respondents who are in the joint ownership structure were of the view that joint ownership was the right decision as many believed they could not have afforded the house without the contribution of the income from their spouse. Therefore, affordability in a way increases when there is pooling of income, conforming to Becker's utility maximisation hypothesis. Naturally, this would mean that women must also be a part of the title deed to the house. The female respondents believed that it is also in part a compulsion from the financial institutions that prefer a surety and if the loan amount is significant, they insist on joint ownership, which would help them recover in case of default. Therefore, in addition to fairness, there is a clear need for gender-responsive policies to encourage property ownership among women.

Table 6 summarises the responses to various attributes of housing among all the respondents, classified by gender of the homeowner. From the responses to the attributes, it is clear that female homeowners strongly consider all the attributes. This includes financial attributes like price, land costs along with non-fiscal considerations like availability of schools, healthcare, etc. It is instructive to note that female respondents prefer a gated community setup over their male counterparts (86% to 64%), which they believe provides better living conditions. However male respondents either had a neutral outlook or disregarded certain attributes such as accommodation within a gated community with amenities, availability of natural markets near the house, access to leisure facilities, open green public spaces and waste management in the area. While certain market-driven factors like investment cost play an important part with regard to men, for women, it is mostly non-market-driven factors. Stability, security, access to basic amenities and general family well-being come to the forefront while deciding the need for a house in the case of women homeowners. This gets magnified while considering an affordable house as women must factor in the financial aspect associated along with the non-market-driven factors.

Table 6: Responses to Various Attributes of Housing among All the Respondents (in percentage)

Gender	Female				Male			
Attributes	1. Strongly Consider	2. Consider	3. Neutral	4. Disregard	1. Strongly Consider	2. Consider	3. Neutral	4. Disregard
House prices in relation to income	99.06	0.94	0.00	0.00	100.00	0.00	0.00	0.00
Location of the house	1.88	98.12	0.00	0.00	0.47	99.53	0.00	0.00
Direction of the main door of the house (Vaastu)	0.47	98.59	0.94	0.00	0.00	65.09	34.91	0.00
Land costs in relation to house	98.12	1.88	0.00	0.00	99.53	0.47	0.00	0.00
Interest rates and loan availability	1.41	98.59	0.00	0.00	0.00	100.00	0.00	0.00
Area in which the house is situated	1.41	98.59	0.00	0.00	0.00	100.00	0.00	0.00
An accommodation within a gated community with all amenities	86.38	0.47	7.98	5.16	64.62	0.00	19.81	15.57
Layout of the house (number of rooms and bathrooms)	1.88	98.12	0.00	0.00	0.00	100.00	0.00	0.00
Proximity to parents, if living separately, in the same city.	1.41	98.59	0.00	0.00	0.00	100.00	0.00	0.00
Availability of natural markets near the house	1.88	98.12	0.00	0.00	0.00	66.51	33.49	0.00
Safety of the area in which the house is situated	99.53	0.47	0.00	0.00	99.53	0.47	0.00	0.00
Access to employment	1.88	98.12	0.00	0.00	0.00	100.00	0.00	0.00
Access to public transport services	0.94	99.06	0.00	0.00	0.00	100.00	0.00	0.00
Access to good quality education/schools	1.88	98.12	0.00	0.00	0.00	100.00	0.00	0.00
Access to shopping facilities	1.88	98.12	0.00	0.00	0.00	39.62	60.38	0.00
Access to health services	1.88	98.12	0.00	0.00	0.00	100.00	0.00	0.00
Access to childcare	1.41	98.59	0.00	0.00	0.00	100.00	0.00	0.00
Access to leisure facilities	0.94	99.06	0.00	0.00	0.00	56.60	43.40	0.00
Access to open green public space	0.47	99.06	0.47	0.00	0.00	71.23	28.77	0.00
Presence of a good neighbourhood community	1.41	98.59	0.00	0.00	0.00	100.00	0.00	0.00
Quality of housing	1.88	98.12	0.00	0.00	0.00	100.00	0.00	0.00
Basic services for housing (electricity, water supply)	1.88	98.12	0.00	0.00	0.00	100.00	0.00	0.00
Waste management in the area	0.94	99.06	0.00	0.00	0.00	18.87	81.13	0.00

Source: Field surveys and authors' analysis

Therefore, while certain market-driven factors like investment costs play an important part with regard to men in the choice of an affordable home, for women it is mostly non-market-driven factors. Attributes of affordability are perceived as gains by female homeowners, which are seen to compensate

the loss that would be incurred on the financial side; for male respondents, attributes of affordability are perceived as loss associated with the financial side. This demonstrates the divergent perceptions on housing affordability among men and women.

Conclusions

The research provides an insight into the perceptions of men and women homeowners on the various attributes that make an affordable house. While women are keener on the non-market attributes, men tend to gravitate towards the market forces, specifically financial terms and conditions. The planning and implementation of an affordable house is about much more than just building houses, it is about ensuring the comprehensive enjoyment of housing rights. It also includes, among other attributes, connection to water supply, electricity, transportation and also that the location is close to public services and facilities, such as health clinics and schools. The most important aspect of this is the question of ownership. We find that female homeowners (both individually and jointly), live in nuclear families, and have a higher educational qualification. Monthly expenditure, annual income, and the dimension of the house of female homeowners decrease with an increase in the loan component. Female homeowners typically represent families with less income and expenditure in addition to smaller homes (in terms of dimensions in square feet), when compared to their male counterparts, even in the mid-income group. This changes when they are married. While certain market-driven factors like investment cost play an important part with regard to men; for women, it is mostly non-market driven factors like child's education, healthcare, safety, security and so on.

It is essential that the house be integrated into the urban tissue, providing opportunities for economic, social and cultural development to women and enabling inhabitants to interact socially. To enable the monitoring of implementation of women's right to housing, public policies on housing should rely on indicators disaggregated by gender, which this research investigates. Further, housing policy must also meet the requirements of being habitable while being affordable and be cognizant of local cultural particularities. To make homes more attractive to female homeowners, we find that they have to be safe and secure and be in proximity to amenities. This is more broadly the concept of a 20-minute city, which is now gaining currency, hence broadly consistent with the modernist way of looking at cities.

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ISBN 978-93-93879-66-0



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