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LAND RIGHTS, LIVELIHOOD AND WOMEN'S EMPOWERMENT IN ASSAM: AN EMPIRICAL STUDY OF RURAL TIWA WOMEN OF CHOWBORI VILLAGE, NAGAON DISTRICT

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ABSTRACT

Gender-just society is a catalyst for preserving the basic human rights – the inherent rights of welfare, social and economic security for women. The issue of land ownership is central to the questions of social justice, economic stability, livelihoods and empowerment, particularly for women. It plays a pivotal role in determining social and economic status, especially in rural and tribal societies. There is a direct relationship between women's right to land, economic empowerment, food security and poverty reduction. A gender approach to land rights can enable the shifts in the existing imbalanced gender power relations, and assure that women, regardless of any caste, class, religion can be benefitted and can improve the government policies regarding women's rights to land. Assam is a land of diversities – diversities, which exist in terms of population structures, cultures, traditions, food habits and most importantly the geographical differences like the Plains and the Hills. Though, hypothetically, it is said that the status and position of women in Assam is slightly higher in comparison to the same of the other states of India, the practical realisation of all the rights and privileges reveal a different picture.

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The enjoyment of all the rights including land rights remain limited due to the socio-cultural barriers and institutional shortcomings. While the formal legal frameworks exist and are working to ensure gender equality in land ownership but in certain studies carried by different scholars of the region reveal the opposite scenario in terms of the land rights of the women in Assam. In agrarian economies like Assam, where land is a primary resource for livelihoods, the patterns of ownership and access to land are deeply intertwined with gender dynamics. Women, particularly in rural areas, face significant challenges in accessing land ownership, which directly impacts their livelihoods, socio-economic status, and overall empowerment. So, this study is an attempt to explore this intricate relationship between land ownership, livelihood, and women empowerment of the rural Tiwa women in Chowbori Village of Nagaon district of Assam. The Tiwa community, one of the indigenous groups of Assam, has a distinct socio-cultural framework that influences the roles and rights of women in land-related matters.

Keywords: Economic security, Empowerment, Human Right, Land ownership, livelihood and Social Justice.

INTRODUCTION:

North-East is considered to be a "Land of conflicts"[2]. Conflicts, those coming out from the pressure to preserve their lands, indigenous culture, traditions and many more, have had the genesis in the unequal power relations amongst the different ethnic groups of the region and secondly, the land relations existed in these states. Notably, the role of the Govt. in terms of advocacy and law enactment cannot be denied. Within this debate, another discourse has been germinated here i.e the issue of land ownership and land rights for the women of the North-eastern region,

[2] Shimray, U. A. (2006) Tribal and Land Alienation in North-East India: Laws and Land Relations. NESRC, Guwahati.

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especially amongst the women of different tribes of this particular region, even though it is not discussed academically so much.

Land is one of the most important assets for people, especially for those who live in rural areas, who depend on agriculture and other related works for their livelihood. Accordingly, the land rights and ownership of land are seen as important tools for empowerment and economic welfare of women. It is well stated in the following:

> Women's access to, use of and control over land and other productive resources are essential to ensuring their right to equality and to an adequate standard of living. These resources help to ensure that women are able to provide for their day-to-day needs and those of their families, and to weather some of life's most difficult challenges.[3]

But even if women own land, either the area of these plots is smaller than or their quality is inferior to the lands owned by men. Throughout Asia, women's land rights are limited ownership varies. In Nepal only 9.7% women own land solely in 2011, in Pakistan, the percentage even lower than this i.e only 2% of all the women own land in 2013, in Bangladesh, women own 10.10% of land, but the percentage of landowners who are women is 22.61% in 2012.

Worth-mentioning, the existence of gender-bias policies regarding women's land ownership can impose serious limitations in asserting their status in the family and society. It can also deprive rural women in participating or exerting influence in family activities or decision making.

> In India, while 73 per cent of rural women workers are engaged in the agriculture sector, only about 14 per cent of the women are operational holders (Agriculture Census, 2015–16).[4]

[3] UN Women Background: Why Focus On Women And Land? Retrieved from https://www.ohchr.org/Documents/Publications/RealizingWomensRightstoLand.pdf
[4] Jain et.al (Oct. 2023). Women's land ownership in India: Evidence from digital land records. Retrieved from https://www.sciencedirect.com/science/article/abs/pii/S0264837723003010

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Out of the total population 8.2% constitutes the Scheduled Tribes (STs) in India and notable that 55% constitute the total displaced people since the impendence due to so called developmental projects like the construction of the dams, mines, industrial development and the creation of wildlife parks and sanctuaries. Poverty and landlessness is rampant amongst the STs. 51% of all STs are below the poverty line compared to 40.2% for the national average, and 65% of the STs are landless as per the 2011 Census[5].

REVIEW OF LITERATURE:

In the article 'Gender and Land Rights Revisited: Exploring New Prospects via the State, Family and Market', Bina Agarwal stressing on the absence of academic discussion on gender issue in terms of women's land rights and land owning in India, stated that these likely to have positive effects on women's lives, their family welfare, agricultural productivity, economic security and empowerment. According to the author in this connection the State has to be in the forefront to recognize the land rights for women where 85% of rural women are profoundly dependent on agriculture as their main source of livelihood even though variant personal laws are prevalent in the country.

In an article titled 'Changing Profile of Tribal Women's Property Right', the author Chakravarty observed that women engaged in the agricultural works in the rural areas are largely dependent on the independent landed properties which necessitates the importance of land rights and land ownership of women. In this regards, she adds further on the existence of separate personal laws on inheriting the properties including the land-owning.

In the article entitled "Women's Land Rights in Asia", Liamzon et.al observed the issues related to land have impacted the lives of women in many ways: problem of

[5] Bhatia, et.al (2017). Understanding the Land Rights of Tribal Populations in Scheduled Areas. Retrieved from https://cprindia.org/understanding-the-land-rights-of-tribal-populations-in/

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stable livelihood, meeting basic resource needs and adequate housings are the some of them. Rural women's living conditions are more deplorable than this, as agriculture is the main driver of their living. In this regard gender friendly laws related to the land owning can help the women to become empowered economically and have the right to choice in their own live.

RESEARCH OBJECTIVES:

The study aims –

1. To examine the relationship between land ownership and women empowerment in the Tiwa community of Chowbori village in Nagaon District.
2. To examine the impact of land ownership on the livelihoods of rural Tiwa women in Chowbori village of Nagaon.
3. To evaluate the barriers faced by rural Tiwa women in accessing land ownership, Chowbori of Nagaon.

RESEARCH QUESTIONS:

1. What is the relationship between landownership and empowerment amongst the Rural women of Chowbori Village in Nagaon District?
2. How does land ownership impact the livelihoods of rural Tiwa women of Chowbori of Nagaon?
3. What are the barriers faced by the rural Tiwa women in accessing the land ownership in Chowbori of Nagaon District?

METHODOLOGY:

The present study adopts a Descriptive research design. The study was conducted in Chowbori village under Chahari Gaon Panchayat, Raha Block, of Nagaon District of Assam.

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SAMPLE SIZE:

A Simple Random Sampling technique had been employed to determine the sample size which is 16. Out of 16, 1 is student, 15 are working women (Agricultural Labourers), out 15 married women 2 are widows in the distribution, who work in fields. The total no. of respondents have again distributed in certain age groups.

Total No. of Respondents	Working women in fields			Age: 25-35	Age:36-40
	Total no.	Married	Widow		
16	15	14	2	5	11

THEORETICAL FRAMEWORK:

The present study is grounded on two theoretical perspectives: Bina Agarwal's Gender and Property Rights Approach and Naila Kabeer's Women's Empowerment Framework.

Bina Agarwal's Gender and Property Rights Approach provides the primary theoretical foundation of the study. Agarwal argues that women's ownership and control over land and other productive assets are important for their economic security, bargaining power, autonomy and social status. Mere participation in agricultural labour does not ensure empowerment when women lack ownership and control over land. This perspective is particularly relevant to the present study, as most respondents are engaged in agricultural work, yet none owns land in her own name after marriage.

Naila Kabeer's Empowerment Framework explains empowerment through three interconnected dimensions: resources, agency and achievements. Land, income, education and employment constitute important resources, while agency refers to women's ability to make decisions and exercise control over resources. The framework helps explain why access to resources does not automatically lead to

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empowerment. In the present study, despite all respondents having bank accounts and participating in agricultural activities, their control over income and participation in major household decisions remain limited.

Together, these theories help explain the relationship between land ownership, livelihood security, economic autonomy, decision-making and women's empowerment. The study therefore examines whether access to and control over land can strengthen the agency and empowerment of rural Tiwa women.

DATA ANALYSIS AND INTERPRETATION:

The present study examines the relationship between land ownership, livelihood and women's empowerment among rural Tiwa women in Chowbori Village under Chahari Gaon Panchayat, Raha Block, Nagaon District, Assam. Primary data were collected from 16 respondents through structured questionnaires and semi-structured interviews. The respondents were predominantly women engaged in agricultural activities, and the data were analysed quantitatively through frequencies and percentages and qualitatively through the narratives obtained during the interviews.

Profile of the Respondents:

The study consists of 16 respondents. All are women engaged in agricultural labour and related field activities. Of the 15 women engaged in agricultural activities, 14 are married and 2 are widows. The respondents belong to different age categories, with the majority falling within the economically active age group.

The occupational profile of the respondents demonstrates their substantial dependence on agriculture and agricultural labour for their livelihood. However, their participation in agricultural activities does not necessarily translate into ownership or control over productive resources. This distinction between

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participation in agricultural labour and ownership of agricultural land is particularly significant for understanding the economic position of rural Tiwa women.

Attitudes towards Land Ownership:

The respondents demonstrated a strong preference for independent land ownership. According to the data, all 16 respondents expressed support for women having ownership rights over land.

Response	**Number**	**Percentage**
In favour of land ownership	16	100%
Not in favour	0	0%
Total	**16**	**100%**

The finding indicates that there is no opposition among the respondents to the idea of women owning land. On the contrary, all respondents considered land ownership desirable, particularly from the perspective of economic security and livelihood protection.

The qualitative interviews further revealed that women associated land ownership with greater financial security and a more secure future. However, an important contradiction emerges: although women overwhelmingly support land ownership, most of them lack adequate awareness of their legal and customary rights relating to land and inheritance.

Thus, the problem is not a lack of willingness to own land but rather the existence of structural, social and institutional barriers that prevent women from converting their aspirations into actual ownership.

Inheritance of Land:

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The data reveal significant limitations in women's access to ancestral land through inheritance.

Category	Number	Percentage
Women who inherited land	2	12.5%
Women who did not inherit land	14	87.5%
Total	**16**	**100%**

Only 2 respondents, representing 12.5 per cent of the sample, reported having inherited land from their parents. Each of these respondents inherited approximately one bigha of agricultural land. The remaining 14 respondents, constituting 87.5 per cent, had not inherited land from their parental families.

More importantly, the two women who had inherited land did not exercise effective independent control over it. The inherited land was used for agricultural purposes but was reportedly managed by male members of their families. The women therefore did not receive a proportionate share of the income generated from the land. This finding demonstrates that formal inheritance and effective ownership are not necessarily synonymous. Even where women possess an inherited claim to land, control over the resource may remain concentrated in the hands of male family members. Consequently, the empowerment potential of land ownership is weakened when ownership is not accompanied by control, management rights and access to income.

This scenario can be understood through Agarwal's gender and property rights perspective, which emphasises that women's empowerment depends not merely on formal access to property but also on effective control over it. The fact that even the two women who inherited land did not exercise independent control demonstrates the distinction between ownership and effective control over productive resources.

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Land Ownership after Marriage:

The data indicate complete absence of land ownership among the respondents in their own names after marriage.

Category	Number	Percentage
Women owning land after marriage	0	0%
Women not owning land after marriage	16	100%
Total	**16**	**100%**

None of the 16 respondents reported owning land in her own name after marriage.

This is one of the most significant findings of the study. Although the respondents are actively engaged in agricultural work, none possesses independent land ownership after marriage. Their position therefore reflects a considerable gap between women's labour contribution and their control over productive assets.

The finding also indicates that participation in agriculture alone cannot be treated as evidence of economic empowerment. Women may contribute substantially to agricultural production while remaining dependent upon male members for ownership, decision-making and control over the economic benefits generated from land.

From Agarwal's perspective, the complete absence of independent land ownership among the respondents after marriage reflects the continuing gendered distribution of productive resources. Although women contribute substantially to agricultural production, their lack of ownership and control over land may restrict their economic security and bargaining power within the household.

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Access to Bank Accounts and Control over Income:

All 16 respondents reported having bank accounts.

Category	Number	Percentage
Women having bank accounts	16	100%
Women depositing their own agricultural/labour income	0	0%
Deposits through family members	1	6.25%
Government-scheme transfers	15	93.75%
Total	**16**	**100%**

The finding initially appears encouraging because 100 per cent of the respondents possess bank accounts. However, a closer examination reveals a considerable gap between financial inclusion and financial autonomy. None of the respondents reported regularly depositing their own earnings into their bank accounts. In the case of 15 respondents, the principal deposits were reportedly associated with government schemes, while one respondent, who is a student, received transfers from family members.

Thus, possession of a bank account does not automatically indicate economic empowerment. The data suggest that while institutional financial inclusion has been achieved to a certain extent, control over income and independent financial decision-making remain limited.Kabeer's Resources–Agency–Achievements framework further helps to explain this finding. Although all respondents have access to bank accounts, access to a financial institution does not necessarily imply control over financial resources. The limited control over their own earnings

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indicates that the transition from access to resources to effective agency remains incomplete.

This finding is particularly relevant to the study because economic empowerment requires not merely access to financial institutions but also the capacity to earn, save, control and independently utilise financial resources.

Awareness of Land Rights:

Awareness regarding women's legal and property rights was found to be considerably low.

Category	Number	Percentage
Women aware of land/property rights	2	12.5%
Women unaware of land/property rights	14	87.5%
Total	**16**	**100%**

Only 2 respondents, constituting 12.5 per cent of the sample, demonstrated awareness of their land and property rights, while 14 respondents, or 87.5 per cent, were unaware of such rights.

The two respondents who demonstrated awareness were comparatively more educated. One had completed a Master's degree in Political Science, while the other had completed matriculation. Their responses indicated that awareness of land rights was closely associated with perceptions of economic security and future independence.

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The data therefore suggest a possible relationship between education, legal awareness and women's ability to articulate claims over property. At the same time, the very small sample size does not permit a generalised causal conclusion. Nevertheless, the qualitative evidence strongly indicates that lack of awareness is an important barrier to women's effective access to land rights.

Women's Participation in Family Decision-Making:

The data also provide important evidence regarding women's empowerment within the household.

According to the responses, 14 women reported that they participate in some form of family decision-making, while only 4 reported participation in major decisions and 10 indicated that they were excluded from major decisions.

The data can therefore be interpreted as follows:

Category	Number	Percentage
Women participating in major decisions	4	25%
Women not participating in major decisions	10	62.5%
Other/limited participation	2	12.5%
Total	**16**	**100%**

The figures indicate that only one-fourth of the respondents reported participation in major family decisions. A substantial majority did not have a significant role in major decision-making.

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This finding is particularly important when examined alongside the land ownership data. Since none of the respondents owns land in her own name after marriage and most lack awareness of land rights, their limited participation in major household decisions can be understood as part of a broader pattern of economic dependence and unequal control over productive resources.

Land ownership may therefore have implications beyond economic security. Independent ownership and control over productive assets can potentially strengthen women's bargaining power within the household and increase their participation in decision-making.

Land, Livelihood and Economic Insecurity:

The study establishes a close relationship between land access and livelihood security among the respondents. Most of the women are engaged in agricultural work, yet their relationship with land is primarily that of labour rather than ownership.

This creates a significant distinction between:

Women's contribution to agricultural production and women's control over agricultural resources.

The respondents work in agricultural fields, including fields owned or controlled by male family members. However, the absence of land ownership limits their independent access to the income and productive benefits associated with land.

The situation is particularly difficult for widowed women. The study includes two widowed respondents. Both were living with their parents and working in their parents' agricultural fields. Only one had acquired her deceased husband's land and property, while the other had not obtained such ownership.

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Category	Number
Widowed respondents	2
Widows living with parents	2
Widows who obtained husband's land/property	1
Widows who did not obtain husband's land/property	1
Widows reporting livelihood problems	2

Both widowed respondents reported livelihood-related difficulties. The situation demonstrates that the absence or insecurity of land ownership can become particularly critical for women who lose the economic support of their husbands.

Therefore, land ownership is not merely an asset issue; it is also closely connected with livelihood security, social security and resilience in situations of household vulnerability.

MAJOR BARRIES TO WOMEN'S LAND OWNERSHIP:

The quantitative and qualitative findings together identify several major barriers affecting rural Tiwa women's access to and control over land.

The principal barriers emerging from the study are:

1. ***Patriarchal family structures:*** Land and property are predominantly controlled by male members of the household.
2. ***Limited awareness of legal and property rights:*** 87.5 per cent of respondents were unaware of their land and property rights.

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3. ***Customary practices:*** Customary norms and inheritance practices may restrict women's effective access to ancestral property.
4. ***Economic dependence:*** Women's dependence on male family members for household expenditure reduces their bargaining position.
5. ***Limited control over inherited land:*** Even the women who inherited land did not exercise complete independent control over its management or income.
6. ***Low participation in major household decisions*****:** Only 25 per cent of respondents reported participation in major family decisions.
7. ***Limited control over personal income*****:** Although all respondents possessed bank accounts, none reported independently depositing agricultural/labour income into their accounts.
8. ***Gendered division of labour*****:** Women contribute significantly to agricultural production but do not receive corresponding ownership and decision-making authority over productive resources.

RELATIONSHIP BETWEEN LAND OWNERSHIP AND WOMEN'S EMPOWERMENT:

The findings indicate a strong conceptual relationship between land ownership and women's empowerment. However, the present study should avoid claiming a statistically proven causal relationship because the sample consists of only 16 respondents and no inferential statistical test has been conducted.

Instead, the evidence suggests that lack of land ownership is associated with limited economic autonomy, restricted control over income and comparatively weaker participation in major family decisions.

The two respondents who possessed inherited land demonstrated greater awareness of land rights, but even they did not exercise full control over the use and income generated from their land. This illustrates that ownership must be accompanied by

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effective control and decision-making authority for land to become an empowering resource.

The study therefore supports the broader argument that women's empowerment involves not simply access to resources but also ownership, control, agency and participation in decisions concerning those resources.

Major Findings of the Study:

The findings reveal that the economic position and empowerment of rural Tiwa women are shaped not only by their participation in agriculture but also by their access to land, control over resources, awareness of rights and participation in household decisions. The findings show a clear gap between women's contribution to household livelihood and their actual ownership and control over productive resources.

Strong Support for Women's Land Ownership but Limited Realisation:

All 16 respondents (100 per cent) supported women's ownership of land. This shows that women recognise land as important for economic security and livelihood protection. However, none of the respondents owns land in her own name after marriage. Thus, there is a clear gap between women's aspirations for land ownership and their actual ownership.

This suggests that the absence of ownership is not due to women's lack of interest but may be related to social, familial, customary and economic barriers. The finding therefore shows that acceptance of women's property rights does not automatically lead to their material realisation.

Limited Inheritance of Land:

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Only 2 respondents (12.5 per cent) inherited land from their parents, while 14 (87.5 per cent) did not. In a rural agricultural setting, limited inheritance can reduce women's independent economic security and increase their dependence on the marital household.

The finding also suggests that the existence of property rights does not necessarily ensure their practical realisation. Women's ability to receive and retain inherited land may be influenced by family practices, awareness and social norms.

Ownership without Effective Control:

The two women who inherited land provide an important example of the difference between ownership and control. Although each inherited approximately one bigha of agricultural land, male family members managed the land, and the women did not receive a proportionate share of the income.

Thus, formal ownership does not necessarily result in effective control. This finding supports Bina Agarwal's argument that property can become an empowering resource only when women have meaningful control over it and its benefits.

Therefore, women's empowerment requires not merely putting land in women's names but ensuring that they can manage the land, make decisions about it and benefit from its income.

Agricultural Labour without Land Ownership:

The respondents' involvement in agriculture reveals a significant labour–ownership gap. Women contribute to agricultural production but do not possess corresponding ownership of land.

This shows that economic participation alone cannot be equated with economic empowerment. Women may contribute substantially to household production while

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remaining dependent on male family members for ownership, income and important economic decisions.

The key issue is therefore not simply whether women work, but whether they have ownership and control over the resources connected with their work.

Financial Inclusion without Financial Autonomy:

All 16 respondents have bank accounts, indicating access to formal financial institutions. However, none reported independently depositing agricultural or labour income into her account. For 15 respondents, deposits were mainly related to government-scheme transfers, while one received family transfers.

This demonstrates a gap between financial inclusion and financial autonomy. Having a bank account does not necessarily mean that women control their income. From Kabeer's perspective, access to resources becomes meaningful empowerment only when women are able to exercise agency over those resources.

Low Awareness of Land and Property Rights:

Only 2 respondents (12.5 per cent) were aware of their land and property rights, while 14 (87.5 per cent) were unaware. This is a major barrier because women cannot easily claim or protect rights of which they have little knowledge.

The fact that the two aware respondents were comparatively more educated also indicates a possible link between education and rights awareness, although the small sample does not permit a causal conclusion.

The finding highlights the importance of legal awareness and rights education in converting formal rights into practical rights.

Aspiration–Awareness Gap:

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An important contradiction emerges from the findings: 100 per cent of respondents support women's land ownership, while 87.5 per cent are unaware of their land and property rights.

This shows that women recognise the importance of owning land but may lack the knowledge required to claim or protect such rights. Therefore, empowerment requires both awareness of rights and the ability to exercise them.

Limited Participation in Major Household Decisions:

Only 4 respondents (25 per cent) reported participating in major household decisions, while 10 (62.5 per cent) did not. Although some women may participate in routine household matters, participation in major decisions remains limited.

When this finding is considered alongside the absence of independent land ownership, it suggests that limited control over productive resources exists alongside weaker decision-making power. The study does not establish a direct causal relationship, but the two patterns are clearly present among the respondents.

Land Ownership and Bargaining Power:

Independent ownership of productive assets can potentially strengthen women's bargaining position within the household by reducing economic dependence. In the present study, none of the respondents owns land independently after marriage, while only 25 per cent participate in major household decisions.

This pattern suggests that land is important not only as an economic asset but also as a potential source of **security, bargaining power and household agency**. However, the findings should be understood as an observed association rather than proof of causation.

Widowhood and Livelihood Vulnerability:

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The experiences of the two widowed respondents further highlight the importance of secure property rights. Both reported livelihood difficulties and were living with their parents and working in their parents' agricultural fields. Only one had obtained her deceased husband's land and property.

These cases show that insecure access to land can become particularly important when women's household circumstances change. Secure ownership and control over productive resources can therefore provide an important source of livelihood protection for women during periods of vulnerability.

Overall Analytical Finding:

Taken together, the findings reveal a consistent pattern: women participate in economic activities but have limited ownership and control over productive resources. They support land ownership but generally do not own land; they participate in agriculture but lack control over agricultural assets; they possess bank accounts but have limited control over their own earnings; and they participate in household life but have limited involvement in major decisions.

The central issue identified by the study is therefore the gap between participation and power.

The findings support Agarwal's emphasis on women's ownership and control over productive assets and Kabeer's argument that access to resources must be translated into agency. Thus, substantive empowerment requires a shift from participation to ownership, from ownership to control, and from control to greater agency and decision-making power.

DISCUSSION:

The findings of the study can be critically interpreted through Bina Agarwal's Gender and Property Rights Approach and Naila Kabeer's

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Resources–Agency–Achievements Framework. Together, these perspectives help explain why women's participation in agricultural work does not necessarily lead to economic autonomy and substantive empowerment.

From Agarwal's perspective, land is not simply a productive asset but also an important source of economic security, bargaining power and social status. The present study reveals that although the respondents actively participate in agricultural activities, none owns land in her own name after marriage. Further, the limited inheritance of land and the absence of effective control even among women who inherited property indicate that formal access to land does not necessarily result in effective ownership. Patriarchal family structures, customary practices and male control over property continue to restrict women's control over productive resources. This is particularly significant in the case of widowed women, for whom insecure access to land can increase livelihood vulnerability.

Kabeer's Resources–Agency–Achievements Framework further demonstrates that access to resources alone cannot be equated with empowerment. Although all respondents possess bank accounts and most participate in agricultural work, limited control over their own income, low awareness of land and property rights and restricted participation in major household decisions indicate limitations in their agency. Thus, the study reveals a gap between access to resources and effective control over those resources.

Taken together, the two theories suggest that land ownership and control can potentially enhance women's livelihood security, bargaining power, agency and decision-making capacity. However, substantive empowerment requires more than formal rights or economic participation; women must also have effective control over productive assets, awareness of their rights and the ability to exercise meaningful choices. The findings therefore highlight the need to strengthen women's

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land rights, legal awareness and participation in household decision-making among rural Tiwa women.

CONCLUSION:

The empirical evidence from Chowbori Village demonstrates that rural Tiwa women make a substantial contribution to agricultural production but remain largely excluded from ownership and effective control over land. The study reveals a significant gap between women's productive labour and their ownership of productive assets.

The findings also demonstrate that the question of land ownership cannot be examined independently from livelihood and empowerment. Where women lack ownership or effective control over land, their economic security remains dependent upon male family members. This dependence can subsequently influence their capacity to participate in major household decisions.

At the same time, the study shows that legal or institutional financial inclusion alone is insufficient for achieving substantive empowerment. Although all respondents possess bank accounts, most do not exercise independent control over the income flowing into those accounts. Similarly, even where women have inherited land, effective control may remain with male members of the family.

The central problem, therefore, is not simply the absence of formal rights but the gap between rights on paper and rights in practice. For rural Tiwa women, meaningful empowerment requires a combination of secure land rights, awareness of legal and customary entitlements, effective control over inherited or jointly held land, access to livelihood opportunities, financial autonomy and greater participation in household decision-making.

The study consequently suggests that policies concerning tribal women should adopt a gender-sensitive approach that goes beyond welfare-oriented interventions

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and addresses women's substantive rights to land, property, livelihood resources and decision-making.

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