Empowering Women: Inheritance Rights and Female Education in India

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Research Questions

▶ What is the impact of improving female inheritance rights on human capital investment of women?
▶ What is the potential mechanism through which this impact may take place?
Motivation Behind the Question

- Role of property rights in economic development well-researched
- But primarily gender-neutral with little attention to salience for women
- Also, impact of property rights on human capital investment relatively under-researched (see Besley and Ghatak, 2009)
- Attempt to fill these gaps by studying impact of female property rights, in particular inheritance rights, on female education
Potential Channels

- 2 potential channels through which greater female inheritance rights can affect female education:
  - Channel 1: Greater female inheritance rights increase relative “attractiveness” of women in marriage market - substitutes for the other dimensions of bridal value - reduces dowry - relaxes bridal HH budget constraint - greater investment in the daughters’ education
  - Channel 2: Greater female inheritance require women to take greater interest in HH property management - complementarity between inheritance rights and education increases future HH income from property - direct incentives for parents to invest more daughters’ education

- Paper tries to ascertain empirically which channel is at work here
Outline of this talk

- Related Literature
- Institutional Background of Inheritance Rights in India
- Data and Identification Strategy
- Results
Related Literature

▶ **On Property Rights**
  ▶ Banerjee, Gertler and Ghatak (2002); Besley (1995); Field (2007); Johnson *et al*, 2003

▶ **On Marriage Markets and Dowry**
Potential endogeneity faced in examining relationship between inheritance rights and female education
Endogeneity Problem

- Potential endogeneity faced in examining relationship between inheritance rights and female education
- I exploit plausibly exogenous variation created by legislative change in female inheritance rights in India to identify effect on education
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Major Inheritance law in India - Hindu Succession Act (HSA) 1956
Potential endogeneity faced in examining relationship between inheritance rights and female education

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Major Inheritance law in India - Hindu Succession Act (HSA) 1956

- Applies to Hindus, Sikhs, Buddhists and Jains. Does not apply to Muslims, Christians, Parsis and Jews
- Gender biased - daughters had inheritance rights only to father’s separate property and not to joint family property, unlike sons
Institutional (Inheritance Rights) Background of India
Institutional (Inheritance Rights) Background of India

Joint Family Property

Son 1 (1/3)

Grandson 1 (1/2 * 1/3 = 1/6)

Total Inheritance = 1/6 + 1/3 = 1/2

Grandson 1 (1/2 * 1/3 = 1/6)

Son 2 (1/3)

Granddaughter 1 (1/2 * 1/3 = 1/6)

Total Inheritance = 1/6

Grandson 1 (1/3)

Grandson 1 (1/3)
Institutional (Inheritance Rights) Background of India

Why is such gender inequality an important issue in this context?
Institutional (Inheritance Rights) Background of India

Why is such gender inequality an important issue in this context?

- Potential to use law to disinherit daughters
  1. if the father renounced his rights in the coparcenary (joint) property
  2. if the father willed his share in the coparcenary to his sons
  3. if the father converted his self-acquired property to coparcenary property

In India, a lot of property is held in the form of immovables like land which is family owned - hence gender bias significant
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State Amendments to HSA 1956
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▶ Following these amendments, daughters were given *independent* inheritance rights, equal with sons, in joint family property if they were unmarried at the time of reform

Following the amendment, proportion of women inheriting property increased from 3.5% to 9.1% in reforming states, while for those married after the reform or unmarried, proportion increases from 1.4% to 13.5% (Rosenblum, 2008)
Institutional (Inheritance Rights) Background of India

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Data

- Repeated cross-section dataset constructed from 3 waves of National Family and Health Survey of India - 1992, 1998 and 2005
- Sample (representative at the state level) consists of 0.26 million women between the age of 13-49 in 29 states of India
- For dowry, I use the Rural Economic and Demographic Survey (REDS) 1999, which contains information on around 11,000 women in 16 major states
Identification Strategy

- Collapse the individual-level dataset by state and year of birth to create a state-cohort panel
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- D-I-D between “treated” cohorts and “control” cohorts, in reforming states compared to non-reforming states

“Treatment” status determined by whether a cohort of women was of primary school-going age at time of reform

In India, primary school age: 5-10, middle school age: 11-13, high/secondary school age: 14-15

Treated group: cohorts aged 10 or less at time of reform; Control group: cohorts aged 21 or more at time of reform
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## Descriptive Statistics

<table>
<thead>
<tr>
<th></th>
<th>Reform States</th>
<th>Non-Reform States</th>
<th>Diff</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Panel A: Cohort-level Means (NFHS)</strong></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Education (years)</td>
<td>4.83</td>
<td>3.40</td>
<td>1.43***</td>
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<tr>
<td>Age at marriage</td>
<td>17.67</td>
<td>18.04</td>
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<td>% of Hindu HHs</td>
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<td>0.50</td>
<td>0.00</td>
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<tr>
<td><strong>Panel B: Individual-level Means (NFHS)</strong></td>
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<td></td>
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<tr>
<td>Father’s education (years)</td>
<td>6.60</td>
<td>6.65</td>
<td>-0.05</td>
</tr>
<tr>
<td>HH wealth(13 assets)</td>
<td>3.03</td>
<td>3.17</td>
<td>-0.14***</td>
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<tr>
<td>% of HHs owning land</td>
<td>0.39</td>
<td>0.52</td>
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<tr>
<td>No. of HH members</td>
<td>6.97</td>
<td>7.45</td>
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<td>% of urban HHs</td>
<td>0.43</td>
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<td><strong>Panel C: Cohort-level Means (REDS)</strong></td>
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<tr>
<td>Dowry payments (1966 Rs)</td>
<td>6026.75</td>
<td>3907.34</td>
<td>2119.41***</td>
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<td><strong>Panel D: Individual-level Means (REDS)</strong></td>
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<tr>
<td>HH income (1966 Rs)</td>
<td>11.00</td>
<td>16.80</td>
<td>-5.8***</td>
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<tr>
<td>No. of daughters in HH</td>
<td>3.09</td>
<td>3.22</td>
<td>-0.13**</td>
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<tr>
<td>% of Brahmin HHs</td>
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<td>0.12</td>
<td>-0.10***</td>
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<tr>
<td>% of non-Brahmin UC HHs</td>
<td>0.22</td>
<td>0.36</td>
<td>-0.14***</td>
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<tr>
<td>% of SC HHs</td>
<td>0.11</td>
<td>0.13</td>
<td>-0.02*</td>
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<tr>
<td>% of ST HHs</td>
<td>0.05</td>
<td>0.06</td>
<td>-0.01</td>
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<tr>
<td>% of OBC HHs</td>
<td>0.59</td>
<td>0.28</td>
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<td>% of NC Hindus</td>
<td>0.009</td>
<td>0.041</td>
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Simple Diff-in-Diff for Kerala

<table>
<thead>
<tr>
<th>Panel A: Experiment of interest</th>
<th>Kerala ROI Difference</th>
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<tr>
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<tr>
<td>Aged 5 or less in 1976</td>
<td>9.37</td>
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<td>(0.22)</td>
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<tr>
<td>Aged 21 or more in 1976</td>
<td>5.70</td>
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<td>Difference</td>
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<thead>
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<th>Panel B: Control Experiment</th>
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<tr>
<td>Aged 16 to 20 in 1976</td>
<td>6.10</td>
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<td></td>
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Simple Diff-in-Diff for Kerala

- Kerala reformed in 1976

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<td>Aged 5 or less in 1976</td>
<td>9.37</td>
<td>4.89</td>
<td>0.22</td>
<td>0.12</td>
<td>0.64</td>
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<tr>
<td>Difference</td>
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<td>0.30</td>
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<td>0.49</td>
<td>0.16</td>
<td>0.91</td>
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## Simple Diff-in-Diff for Kerala

- Kerala reformed in 1976

### Table 1: Years of Education

<table>
<thead>
<tr>
<th>Panel A: Experiment of interest</th>
<th>Kerala (1)</th>
<th>ROI (2)</th>
<th>Difference (3)</th>
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<tbody>
<tr>
<td>Aged 5 or less in 1976</td>
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<tr>
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<td>(0.47)</td>
</tr>
<tr>
<td>Difference</td>
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<td>0.86</td>
<td>-0.46</td>
</tr>
<tr>
<td></td>
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<td>(0.91)</td>
</tr>
</tbody>
</table>
Identification Strategy

- General id strategy somewhat more complicated because year of reform varies by state

Estimating equation:
\[ e_{sk} = \alpha_s + \beta_k + \gamma_{sk} + \delta_1 D_s, \quad (k \geq k' - 5) + \delta_2 D_s, \quad (k' - 10 \leq k \leq k' - 6) + \delta_3 D_s, \quad (k' - 15 \leq k \leq k' - 11) + \delta_4 D_s, \quad (k' - 20 \leq k \leq k' - 16) + \epsilon_{sk}. \]
Identification Strategy

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- Estimating equation:

\[ e_{sk} = \alpha_s + \beta_k + \gamma_s k + \delta_1 D_{s,(k \geq k' - 5)} + \delta_2 D_{s,(k' - 10 \leq k \leq k' - 6)} + \delta_3 D_{s,(k' - 15 \leq k \leq k' - 11)} + \delta_4 D_{s,(k' - 20 \leq k \leq k' - 16)} + \epsilon_{sk} \]
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\[ e_{sk} = \alpha_s + \beta_k + \gamma_s k + \delta_1 D_s, (k \geq k' - 5) + \delta_2 D_s, (k' - 10 \leq k \leq k' - 6) \]
\[ + \delta_3 D_s, (k' - 15 \leq k \leq k' - 11) + \delta_4 D_s, (k' - 20 \leq k \leq k' - 16) + \epsilon_{sk} \]

- \( \delta_1, \delta_2 \) - effect on "younger" cohorts; \( \delta_3, \delta_4 \) - effect on "older" cohorts
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- \( \delta_1, \delta_2 \) - effect on “younger” cohorts; \( \delta_3, \delta_4 \) - effect on “older” cohorts
- Oldest (16-20) cohort included as falsification test
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- \( \delta_1, \delta_2 \) - effect on “younger” cohorts; \( \delta_3, \delta_4 \) - effect on “older” cohorts
- Oldest (16-20) cohort included as falsification test
- Sample restricted to women who are 28 years or older at the time of survey (to minimize selection bias from women who marry early)
## Female Education

### Table 2: Effect of Inheritance Rights Reform on Female Education

<table>
<thead>
<tr>
<th>Years of education</th>
<th>(1)</th>
<th>(2)</th>
<th>(3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aged 5 or less at time of reform</td>
<td>5.59***</td>
<td>1.62***</td>
<td>1.34***</td>
</tr>
<tr>
<td></td>
<td>(0.30)</td>
<td>(0.20)</td>
<td>(0.34)</td>
</tr>
<tr>
<td>Aged 6 to 10 at time of reform</td>
<td>3.25**</td>
<td>1.33***</td>
<td>1.12***</td>
</tr>
<tr>
<td></td>
<td>(1.27)</td>
<td>(0.22)</td>
<td>(0.29)</td>
</tr>
<tr>
<td>Aged 11 to 15 at time of reform</td>
<td>2.59***</td>
<td>0.74***</td>
<td>0.49***</td>
</tr>
<tr>
<td></td>
<td>(0.72)</td>
<td>(0.18)</td>
<td>(0.13)</td>
</tr>
<tr>
<td>Aged 16 to 20 at time of reform</td>
<td>1.68**</td>
<td>0.20*</td>
<td>0.05</td>
</tr>
<tr>
<td></td>
<td>(0.61)</td>
<td>(0.11)</td>
<td>(0.06)</td>
</tr>
</tbody>
</table>

- State FE: NO, YES, YES
- Cohort of birth FE: NO, YES, YES
- State cohort trend: NO, NO, YES
- Adj. R-sq: 0.13, 0.76, 0.78
- No. of observations: 2276, 2276, 2276
Female Education: by Cohorts
### Female Education: Hindus vs Non-Hindus

#### Table 3: Effect of Inheritance Rights Reform on Female Education

<table>
<thead>
<tr>
<th>Years of education</th>
<th>All</th>
<th>Hindu</th>
<th>Non-Hindu</th>
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<tbody>
<tr>
<td></td>
<td>(1)</td>
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<tr>
<td>Aged 5 or less at time of reform</td>
<td>1.34***</td>
<td>1.56***</td>
<td>0.34</td>
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<tr>
<td></td>
<td>(0.34)</td>
<td>(0.48)</td>
<td>(0.48)</td>
</tr>
<tr>
<td>Aged 6 to 10 at time of reform</td>
<td>1.12***</td>
<td>0.99*</td>
<td>0.81</td>
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<tr>
<td></td>
<td>(0.29)</td>
<td>(0.50)</td>
<td>(0.51)</td>
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<tr>
<td>Aged 11 to 15 at time of reform</td>
<td>0.49***</td>
<td>0.57***</td>
<td>-0.14</td>
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<tr>
<td></td>
<td>(0.13)</td>
<td>(0.17)</td>
<td>(0.23)</td>
</tr>
<tr>
<td>Aged 16 to 20 at time of reform</td>
<td>0.05</td>
<td>0.07</td>
<td>-0.14</td>
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<tr>
<td></td>
<td>(0.06)</td>
<td>(0.08)</td>
<td>(0.13)</td>
</tr>
</tbody>
</table>

| State FE          | YES   | YES   | YES       |
| Cohort of birth FE | YES   | YES   | YES       |
| State cohort trend | YES   | YES   | YES       |
| Adj. R-sq         | 0.78   | 0.92   | 0.88      |
| No. of observations | 2276   | 931   | 916       |
### Female Education: Including Household Controls

#### Table 4: Effect of Inheritance Rights Reform on Female Education

<table>
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<tr>
<th></th>
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<th>All</th>
<th>All</th>
<th>All</th>
<th>Hindu</th>
<th>Non-Hindu</th>
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<td>(3)</td>
<td>(4)</td>
<td>(5)</td>
<td>(6)</td>
</tr>
<tr>
<td>Aged 5 or less at time of reform</td>
<td>2.50***</td>
<td>2.33***</td>
<td>1.47***</td>
<td>0.69***</td>
<td>1.50***</td>
<td>-0.64</td>
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<tr>
<td></td>
<td>(0.40)</td>
<td>(0.40)</td>
<td>(0.24)</td>
<td>(0.20)</td>
<td>(0.41)</td>
<td>(1.60)</td>
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<tr>
<td>Aged 6 to 10 at time of reform</td>
<td>1.69***</td>
<td>1.10**</td>
<td>1.02***</td>
<td>0.62***</td>
<td>1.11***</td>
<td>-0.52</td>
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<tr>
<td></td>
<td>(0.57)</td>
<td>(0.46)</td>
<td>(0.19)</td>
<td>(0.15)</td>
<td>(0.35)</td>
<td>(1.19)</td>
</tr>
<tr>
<td>Aged 11 to 15 at time of reform</td>
<td>0.66</td>
<td>0.38</td>
<td>0.49***</td>
<td>0.19</td>
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</tr>
<tr>
<td></td>
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<td>(0.14)</td>
<td>(0.32)</td>
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</tr>
<tr>
<td>Aged 16 to 20 at time of reform</td>
<td>0.15</td>
<td>0.00</td>
<td>0.22</td>
<td>0.03</td>
<td>0.07</td>
<td>-0.09</td>
</tr>
<tr>
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<td>(0.68)</td>
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<td>(0.15)</td>
<td>(0.25)</td>
<td>(0.46)</td>
</tr>
<tr>
<td>Father’s education</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HH wealth</td>
<td>0.52***</td>
<td>0.39***</td>
<td>0.39***</td>
<td>0.28***</td>
<td>0.32***</td>
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</tr>
<tr>
<td></td>
<td>(0.07)</td>
<td>(0.03)</td>
<td>(0.04)</td>
<td>(0.03)</td>
<td>(0.05)</td>
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<tr>
<td>Father’s age</td>
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<td></td>
<td></td>
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<tr>
<td>HH wealth</td>
<td>0.02</td>
<td>0.04***</td>
<td>0.04***</td>
<td>-0.00</td>
<td>-0.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(0.01)</td>
<td>(0.01)</td>
<td>(0.01)</td>
<td>(0.02)</td>
<td>(0.02)</td>
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</tr>
<tr>
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<td>-0.49</td>
<td>0.33</td>
<td>0.45</td>
<td>0.33</td>
<td>0.13</td>
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<tr>
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<td>(0.39)</td>
<td>(0.31)</td>
<td>(0.55)</td>
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</tr>
<tr>
<td>No. of HH members</td>
<td>-0.53***</td>
<td>-0.14***</td>
<td>-0.15***</td>
<td>-0.03</td>
<td>-0.12*</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(0.10)</td>
<td>(0.05)</td>
<td>(0.05)</td>
<td>(0.05)</td>
<td>(0.06)</td>
<td></td>
</tr>
<tr>
<td>Urban</td>
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<td></td>
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</tr>
<tr>
<td>HH wealth</td>
<td>0.80</td>
<td>1.47***</td>
<td>1.56***</td>
<td>1.81***</td>
<td>0.89</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(0.70)</td>
<td>(0.36)</td>
<td>(0.36)</td>
<td>(0.38)</td>
<td>(0.70)</td>
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<tr>
<td>State FE</td>
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<td>NO</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>Cohort of birth FE</td>
<td>NO</td>
<td>NO</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>State cohort trend</td>
<td>NO</td>
<td>NO</td>
<td>NO</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>R-sq</td>
<td>0.09</td>
<td>0.58</td>
<td>0.82</td>
<td>0.83</td>
<td>0.88</td>
<td>0.81</td>
</tr>
<tr>
<td>No. of observations</td>
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<td>1744</td>
<td>1744</td>
<td>1744</td>
<td>619</td>
<td>437</td>
</tr>
</tbody>
</table>
Disentangling the Mechanisms

To identify the mechanism behind the effect, I turn to dowry payments. If dowry channel - then dowry payments should decline for women of marriageable age at time of reform. If complementarity channel - then dowry payments should decline for women of school-going age at time of reform, who would end up paying lower dowry when they eventually marry due by virtue of being more educated.

REDS 99 dataset used for dowry results. Sample restricted to Hindu women who were 28 years or older at the time of survey (only 8% non-Hindus in this dataset).
Disentangling the Mechanisms

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If dowry channel - then dowry payments should decline for women of marriageable age at time of reform.

If complementarity channel - then dowry payments should decline for women of school-going age at time of reform, who would end up paying lower dowry when they eventually marry due by virtue of being more educated.
Disentangling the Mechanisms

To identify the mechanism behind the effect, I turn to dowry payments

- If dowry channel - then dowry payments should decline for women of marriageable age at time of reform
- If complementarity channel - then dowry payments should decline for women of school-going age at time of reform, who would end up paying lower dowry when they eventually marry due by virtue of being more educated

- REDS 99 dataset used for dowry results
Disentangling the Mechanisms

- To identify the mechanism behind the effect, I turn to dowry payments.
- If dowry channel - then dowry payments should decline for women of marriageable age at time of reform.
- If complementarity channel - then dowry payments should decline for women of school-going age at time of reform, who would end up paying lower dowry when they eventually marry due by virtue of being more educated.
- REDS 99 dataset used for dowry results.
- Sample restricted to Hindu women who were 28 years or older at the time of survey (only 8% non-Hindus in this dataset).
## Table 5: Effect of Inheritance Rights Reform on Dowry Payments

<table>
<thead>
<tr>
<th>Aged 5 or less at time of reform</th>
<th>Hindu</th>
<th>Hindu</th>
<th>Hindu</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(1)</td>
<td>(2)</td>
<td>(3)</td>
</tr>
<tr>
<td></td>
<td><strong>1806.92</strong>*</td>
<td><strong>-5150.07</strong>*</td>
<td><strong>-14749.17</strong>*</td>
</tr>
<tr>
<td></td>
<td>(508.14)</td>
<td>(1205.82)</td>
<td>(3691.30)</td>
</tr>
<tr>
<td></td>
<td><strong>5806.75</strong>*</td>
<td>-1577.39</td>
<td><strong>-9381.85</strong>*</td>
</tr>
<tr>
<td></td>
<td>(508.14)</td>
<td>(1220.05)</td>
<td>(3075.21)</td>
</tr>
<tr>
<td></td>
<td><strong>11478.17</strong>*</td>
<td>5037.51**</td>
<td>652.08</td>
</tr>
<tr>
<td></td>
<td>(2193.65)</td>
<td>(1811.34)</td>
<td>(2094.03)</td>
</tr>
<tr>
<td></td>
<td>3585.18</td>
<td>590.54</td>
<td>-431.12</td>
</tr>
<tr>
<td></td>
<td>(2502.29)</td>
<td>(1286.35)</td>
<td>(1214.02)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>State FE</th>
<th>NO</th>
<th>YES</th>
<th>YES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cohort of birth FE</td>
<td>NO</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>State cohort trend</td>
<td>NO</td>
<td>NO</td>
<td>YES</td>
</tr>
<tr>
<td>Adj R-sq</td>
<td>0.21</td>
<td>0.50</td>
<td>0.54</td>
</tr>
<tr>
<td>No. of observations</td>
<td>328</td>
<td>328</td>
<td>328</td>
</tr>
</tbody>
</table>
Dowry Payments: by Cohorts
## Dowry Payments: Including Household Controls

### Table 6: Effect of Inheritance Rights Reform on Dowry Payments

<table>
<thead>
<tr>
<th>Dowry Payments</th>
<th>Hindu (1)</th>
<th>Hindu (2)</th>
<th>Hindu (3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aged 5 or less at time of reform</td>
<td>1176.33 (719.21)</td>
<td>-5576.64*** (1075.51)</td>
<td>-14221.73*** (4033.90)</td>
</tr>
<tr>
<td>Aged 6 to 10 at time of reform</td>
<td>5011.32*** (704.26)</td>
<td>-2087.74* (1046.03)</td>
<td>-9068.24** (3268.79)</td>
</tr>
<tr>
<td>Aged 11 to 15 at time of reform</td>
<td>10556.91*** (1963.65)</td>
<td>4519.97*** (1498.63)</td>
<td>580.44 (2040.27)</td>
</tr>
<tr>
<td>Aged 16 to 20 at time of reform</td>
<td>3200.55 (2730.26)</td>
<td>464.77 (1232.11)</td>
<td>-425.60 (1335.35)</td>
</tr>
<tr>
<td>No. of daughters</td>
<td>-587.96 (350.33)</td>
<td>-985.74* (483.52)</td>
<td>-854.58 (585.09)</td>
</tr>
<tr>
<td>HH income</td>
<td>48.69 (40.59)</td>
<td>54.71 (43.10)</td>
<td>58.41 (50.11)</td>
</tr>
<tr>
<td>Non-Brahmin upper caste</td>
<td>5631.01** (2088.70)</td>
<td>103.20 (1281.12)</td>
<td>682.78 (1293.79)</td>
</tr>
<tr>
<td>SC</td>
<td>4842.64*** (1269.27)</td>
<td>827.82 (1616.84)</td>
<td>278.51 (1777.25)</td>
</tr>
<tr>
<td>ST</td>
<td>1291.05 (3253.93)</td>
<td>2869.71 (4039.88)</td>
<td>707.19 (4464.26)</td>
</tr>
<tr>
<td>OBC</td>
<td>5085.72* (2588.91)</td>
<td>-542.06 (1419.04)</td>
<td>-278.76 (1252.88)</td>
</tr>
<tr>
<td>Non-classified Hindus</td>
<td>6200.72* (3198.20)</td>
<td>1965.35 (2305.68)</td>
<td>3524.05 (2424.35)</td>
</tr>
</tbody>
</table>

State FE | NO | YES | YES |
Cohort of birth FE | NO | YES | YES |
State cohort trend | NO | NO | YES |
Adj R-sq | 0.28 | 0.53 | 0.55 |
No. of observations | 319 | 319 | 319 |
## Female Age at Marriage

### Table 7: Effect of Inheritance Rights Reform on Female Education

<table>
<thead>
<tr>
<th>Age at Marriage</th>
<th>All</th>
<th>All</th>
<th>All</th>
<th>Hindu</th>
<th>Non-Hindu</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>(1)</td>
<td>(2)</td>
<td>(3)</td>
<td>(4)</td>
<td>(5)</td>
</tr>
<tr>
<td>Aged 5 or less at time of reform</td>
<td>2.86***</td>
<td>0.60**</td>
<td>0.71*</td>
<td>0.82*</td>
<td>-0.17</td>
</tr>
<tr>
<td></td>
<td>(0.27)</td>
<td>(0.23)</td>
<td>(0.39)</td>
<td>(0.45)</td>
<td>(0.31)</td>
</tr>
<tr>
<td>Aged 6 to 10 at time of reform</td>
<td>0.83</td>
<td>0.66**</td>
<td>0.40*</td>
<td>0.62**</td>
<td>-0.39**</td>
</tr>
<tr>
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<td>(1.35)</td>
<td>(0.26)</td>
<td>(0.22)</td>
<td>(0.29)</td>
<td>(0.18)</td>
</tr>
<tr>
<td>Aged 11 to 15 at time of reform</td>
<td>0.95</td>
<td>0.39</td>
<td>0.06</td>
<td>0.24</td>
<td>-0.65***</td>
</tr>
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<td></td>
<td>(0.82)</td>
<td>(0.32)</td>
<td>(0.22)</td>
<td>(0.22)</td>
<td>(0.16)</td>
</tr>
<tr>
<td>Aged 16 to 20 at time of reform</td>
<td>0.41</td>
<td>0.30**</td>
<td>0.02</td>
<td>0.05</td>
<td>-0.17**</td>
</tr>
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<td>(0.13)</td>
<td>(0.09)</td>
<td>(0.11)</td>
<td>(0.08)</td>
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<tr>
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<td>YES</td>
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<td>Cohort of birth FE</td>
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<td>YES</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>State cohort trend</td>
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<td>NO</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>Adj. R-sq</td>
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<td>0.84</td>
<td>0.92</td>
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<td>2276</td>
<td>931</td>
<td>916</td>
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Conclusion

- Greater female inheritance rights may improve female education either through a marriage market effect through lower dowry payments or due to their complementarity effect with education.

- I find that an improvement in female inheritance rights is associated with an average increase of 0.5-1.3 years (11-25%) in the educational attainment of the “younger” cohorts of women who were “exposed” to the reform.

- Dowry payments made at time of marriage also declined, but only for these “younger” cohorts of women.

- This provides suggestive evidence in favour of the complementarity hypothesis.

- I also find that mean age of marriage increased by 0.4-0.7 years (2-4%) for the cohorts exposed to the reform.