

Research Article

Determinants of Property Ownership With a Proxy of Land and House Among Scheduled Caste Men in India: Evidence from NFHS-5

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Abstract: In postmodern societies, social stratification plays an important role in determining access to economic resources, such as property ownership, as seen in many developing countries, like India. Indian culture subtly favours men when it comes to access to resources. For instance, questions arise about whether all men in Indian society are treated equally and have equal access to resources. Very few studies have examined the notable disparities in property ownership among different caste groups, particularly within the scheduled caste group of both men and women. This current study aims to evaluate the property ownership status among the male population from scheduled caste communities, considering their socio-demographic factors. Using data from the NFHS-5 (2019-21), a total of 20,548 men were included in the analysis of property ownership. A bivariate analysis was conducted before applying an interaction within the logistic regression model. The results showed that property ownership is significantly higher among scheduled caste men over 45 years old (OR: 4.91, 95% CI: 4.135-8.3), those living in rural areas (OR: 1.53, 95% CI: 1.41-1.66), and residents of the southern region (OR: 1.74, 95% CI: 1.56-1.94). Married men have considerably higher odds of owning a property (OR: 2.00, 95% CI: 1.76-2.27), as do those with more than one child (OR: 1.41, 95% CI: 1.25-1.60). The findings will aid policymakers by shedding light on the evolving patterns of property ownership across different socio-demographic groups, especially among males from the scheduled caste community.

Keywords: Property Ownership, House and Land, Schedule Caste, Indian Men, NFHS-5

Introduction

In postmodern societies, property ownership is viewed as a physical asset that represents materialistic resources, reflecting aspects of money, power, and personal authority (Pabian, 2024). In general, a person's rights to land, natural resources, manufactured commodities, and labour are collectively called their "property." This property includes private, collective, and communal elements. However, the present study has highlighted private property, such as houses and land, as areas of conflictual interest due to policy concerns. However, in low- and middle-income countries, land and housing are more than just physical assets; they are integral to economic stability, social cohesion, and the empowerment of individuals and communities. Specifically, land and houses serve as legacies for future generations by improving financial security, social bonding, individual autonomy, and

decision-making power within households, ultimately enhancing quality of life (Jain et al., 2023). Additionally, various factors like social security (Yan et al., 2024), decision-making authority (Agarwal, 1994, 2020; Yan et al., 2024), social respect (Yan et al., 2024) and overall well-being (Yan et al., 2024) are positively associated with the status of property ownership or asset ownership.

Over time, societal norms have revealed a complex relationship between property ownership and caste, seen through the lens of social segregation, especially concerning the issues of socio-economic inequality (Patnaik and Jha, 2020). Additionally, social norms are crucial in allocating property ownership. Focusing on the social calamities, like caste discrimination, which often expands periodically and geographically, reveals how Socio-structural inequality shaped by caste discrimination remains a highly sensitive and strongly lobbied issue in India (Mosse, 2018; Pal, 2024). The

Indian caste system is a form of social stratification, includes four primary categories: Brahmins (priests and academics), Kshatriyas (warriors and rulers), Vaishyas (merchants and traders), and Shudras (laborers and service providers). Below these four basic categories are the Scheduled Castes (previously known as Untouchables), who have historically endured severe prejudice and exclusion. It is worth noting that attempts have been made to rectify the injustices caused by the caste system (Afsana et al., 2023). This system in India is deeply rooted and widely accepted, perpetuating marginalization across generations and shaping individuals' social and economic positions. It restricts access for lower-caste groups, such as Scheduled Castes (SCs), to public resources and opportunities, thereby limiting their socio-economic mobility (Goghari and Kusi, 2023). The Existing mindset of social stratification, combined with socio-cultural norms, such as limited access to educational support, Societal expectations, and lifestyle patterns, collectively illustrate how social division and cultural beliefs can create barriers and prevent males from pursuing land, house, or property ownership. Previous research has addressed that access to education among the backward classes, like the scheduled caste, is a key factor contributing to social backwardness. However, the backwardness of scheduled caste people is closely linked to factors such as poverty, unemployment, illiteracy, discrimination, and the lack of opportunities in the country (Lalitha et al., 2023). In India, caste identities have historically shaped social relationships, leading to persistent inequalities, and this system has existed for over the last 3 millennia. Certain caste groups have faced social exclusion marked by intense discrimination, isolation, and deprivation (Patnaik and Jha, 2020; Thapa et al., 2021). According to the principles of human rights organizations, over 260 million people worldwide face discrimination based on caste. The geographic spread of caste discrimination is extensive, most notably in South Asia and other parts of Asia, but includes similarly affected communities in some African countries, the Middle East, and the Diaspora (Carlsen, 2009; Mosse, 2018). According to the Pan Indian report (2019-21), 60 percent of men own a house alone or jointly with someone, and 42 percent of men own land alone or jointly with someone. Age plays a significant role in House and Land ownership. The same report displays that, for men, ownership of a house doubles from 40 percent among men aged 15-19 to 80 percent among men aged 40-49. Additionally, various socio-demographic factors like Schooling, educational attainment, wealth status, residential settings, parity of children, Caste, and religion all play significant roles in India in the arena of the Ownership of a house and land. Ownership of a house and land varies with residence. Rural women and

men are more likely than urban women and men to own a house and to own land. Apart from that, resource inequality and caste-based discrimination, specifically among Scheduled Caste men, highlight unequal access within male populations (International Institute for Population Sciences (IIPS) and ICF, 2021).

Despite constitutional safeguards and special legislation aimed at protecting Dalits, basic human rights are being broken on a massive scale. In India, where Dalits make up roughly one-fifth of the population, and is home to the vast majority of South Asia's Dalits. The extreme and violent crimes committed against Dalits (referred to as atrocities in India) and the widespread impunity for perpetrators do not align well with India's image as the world's largest democracy. As a global market player and regional superpower, India responds to international attention on caste discrimination by labelling it an internal issue and a family matter that should also be addressed by the United Nations, particularly since constitutional and legal protections are in place. According to the official census, the scheduled castes make up 167 million; however, the actual number is likely closer to 200 million. The official census does not account for Dalits who have converted or who were born and raised in non-Hindu religious communities. Estimates of the total Dalit population, including Dalit Muslims and Christians, reach around 200 million people (Carlsen, 2009).

Since independence, India has taken significant steps to promote equality across social classes. Efforts to empower Scheduled Castes (SCs), such as improving literacy rates through free and compulsory primary education, providing free textbooks, and encouraging participation in awareness programs and cultural events, can help reduce social inequality, particularly in resource access and property ownership. However, despite these initiatives, many SC men remain disadvantaged, facing discrimination in resource distribution and property access, as documented by government records. However, A comprehensive view of resource access enables us to design property policies that address socio-economic inequalities effectively, incorporating fair pricing, targeted subsidies, and equitable policy implementation (Patnaik and Jha, 2020). Addressing these inequities is essential for achieving the goal of Sustainable Development (SDG) highlighted under the 10th goal of reducing inequality within and among countries for fostering social prosperity, making it crucial to study social inequality in property ownership among SC men within India. So, this study examines resource inequality and caste-based discrimination specifically among Scheduled Caste men, highlighting unequal access within male populations. Additionally, this study aimed to show the relationship between the prevalence of property ownership and the socio-demographic details of the respondents.

Theoretical Underpinning

Caste and Property Ownership

Caste is not an archaic ritual system but a dynamic aspect of modern economics. According to Structural Inequality Theory, social structures, including caste hierarchies, create systemic barriers to resource access of SCs have historically been excluded from land ownership due to caste-based oppression (Mosse, 2018). Intersectionality Theory, coined by Kimberlé Crenshaw, this theory highlights the overlapping effects of caste, class, and gender in shaping property ownership disparities.

In Figure 1 it is clear that among SC and other caste men, privileged in gender terms, face systemic caste-based barriers to land and housing that vary (Bastia et al., 2023). Additionally, property ownership is not just an economic asset but also a form of social capital. Caste-based discrimination limits SC men's access to social networks that facilitate property acquisition and inheritance, as marked by Social Capital Theory (Alha, 2018).

Economic Theories of Land and Housing Ownership

Marxist Theory for the Class Struggle highlights that Land and property are central to economic power. Historically, SCs have been denied land ownership, reinforcing economic disparities between castes. On the other hand, individual ability and market dynamics often determine ownership. However, caste-based discrimination distorts these principles by restricting SC men's access to property markets and financial resources (Neoclassical Economic Theory).

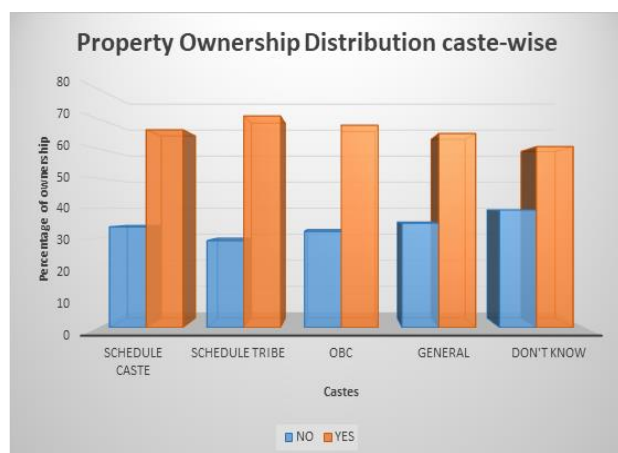


Fig. 1: Property Ownership Distribution in India

Further, Human Capital Theory explains that education and employment should theoretically improve property ownership. However, the study's findings

indicate that even educated SC men face structural barriers, necessitating affirmative action (Getzler, 1996).

Policy and Institutional Perspectives

Policies such as land redistribution and housing schemes aim to address caste-based inequalities. However, their implementation is often hindered by socio-political resistance. Laws such as the Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) act provide legal protection, but execution remains weak, outlined by Legal Frameworks and Property Rights; Affirmative Action and Land Reforms (Agarwal, 1994).

Materials and Methods

Data Source

This study is based on data from the fifth round of the National Family and Health Survey (NFHS-5), conducted from 2019 to 2021. The survey, carried out by the Ministry of Health and Family Welfare and the International Institute of Population Sciences (IIPS), Mumbai, is nationally representative. It included interviews with 7, 24, 115 women and 1,01,839 men, achieving response rates of 96.9% and 91.6%, respectively.

For this analysis, the "Men's Recode" file was used to examine responses from currently married men, focusing on their demographic, social, and economic characteristics. A total of 20,548 men were included in the analysis for the study of property ownership, focusing on house and land with the aim of collecting information on men's socio-demographic profiles.

Outcome Variables

The outcome variable for this study, "Men's property ownership among Scheduled Caste groups," was created by combining two variables: Ownership of a house (alone or jointly) and ownership of land (alone or jointly) from the dataset. The NFHS survey included questions on whether respondents owned any house or agricultural/non-agricultural land, categorized as: Does not own / Alone only / Jointly only / Both alone and jointly.

For the analysis, responses indicating "does not own" were categorized as 'no ownership' and coded as "0." Respondents who reported "alone only," "jointly only," or "both alone and jointly" in any ownership category were coded as "1," representing ownership of at least one property type. This binary variable was used as the outcome in the regression model.

Independent Variables

Based on an extensive review of the previous literature, the authors classified the exposure variables into four categories: Individual characteristics, biodemographic characteristics, relational

characteristics, and locational characteristics. The findings from the reviewed literature, which included studies from diverse developing nations, demonstrated consistent positive relationships between property ownership along with attributes such as age, number of parities, and socioeconomic position. Married individuals have a higher likelihood of owning property

(Agarwal, 1994; Moroni, 2018). Although the literature search revealed multiple possible predictors, the availability of data in the NFHS dataset limited the exposure variables chosen for this analysis. The dataset used in the current study included a variety of important exposure characteristics. The details have been addressed in the Table 1.

Table 1: Independent variables

Independent variable	Description	Coding
Individual Characteristics		
Age	Age of the respondent	1 = below 25, 2 = 25-35, 3 = 35-45, 4 = over 45.
Education of the respondent	The highest educational level attained.	0 = Uneducated, 1 = Primary, 2 = Secondary 3 = Higher
Current Marital working status	The current marital status of the respondent	1 = never in union, 2 = married, 3 = widowed/divorced/separated (Widowed & others).
Wealth Index	Type of the current working status of respondents Cumulative living standard of the household.	1 = No, 2 = yes 1 = Poorest, 2 = Poor, 3 = Middle, 4 = Richer, 5 = Richest.
Biodemographic characteristics		
Numbers of children	Parity of respondents (Given the birth of children).	1 = No child, 2 = Single child, 3 = More than one child.
Households' member no	Total number of household members.	1 = less than 3, 2 = 3-5, 3 = More than 5.
Relational Characteristics		
Sex of Household Head	Sex of the respondent's household head	1 = Male, 2 = Female
Locational Characteristics		
Residence Region	Respondent's type of residence 1 = Urban and 2 = Rural The country of India is divided into six regions, of which the respondent is from.	1 = North, 2 = Central, 3 = East, 4 = Northeast, 5 = West, 6 = South

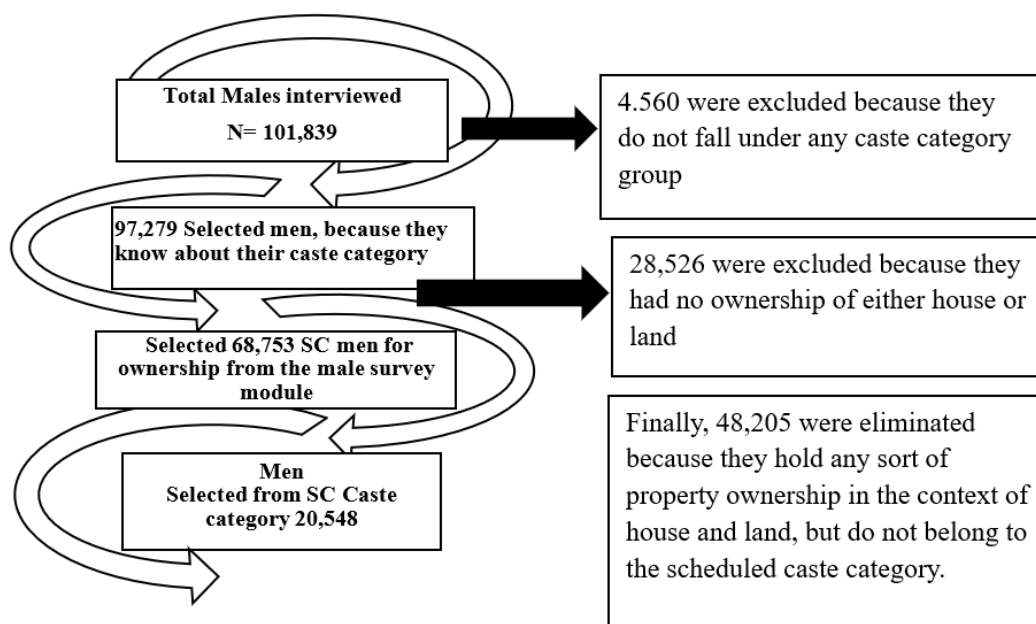


Fig. 2: Sample selection process of the present study

Statistical Analysis

The analysis of the study is based on secondary data from the fifth round of the National Family Health Survey (NFHS-5, 2019-21), India. The study uses data from the "Men's Recode" file, focusing on married men (15-54), to examine socio-demographic and economic factors associated with property ownership.

This cross-sectional study analyzed a sample of 20,548 men to examine property ownership, specifically focusing on houses and land, while collecting data on their socio-demographic profiles (Fig. 2). A chi-squared test was applied to determine the statistical significance of the association between property ownership among SC males and socio-demographic factors. Moreover, the study used multivariate binary logistic regression models to clarify the relationship between men's accessibility to property serving as a proxy of house and land in conjunction with their respective background characteristics. Statistical charts have been used for the representation of data. Stata 16.0 has been used for analyzing the data, and ArcGIS 10.8 has been used for map representation (Stata, 2019).

Results

Profile of the respondents: Table 2 shows the distribution of respondents across the various socio-demographic factors. Property ownership increases significantly with age. Those below 25 years hold approximately 44%, 25-35 years hold 63.37%, 35-45 years records 77.77% and the highest is found in the Over 45 years age group 88.46%. A negative relationship was found between educational status and property ownership. Uneducated individuals have the highest property ownership (77.59%), while ownership decreases with higher education. Widowed/Divorced/Separated individuals have the highest ownership (75.71%), slightly higher than married men (75.16%). Never-married individuals show the lowest ownership (42.50%), Working individuals (68.29%) are more likely to own property than non-working individuals (49.22%). Surprisingly, property ownership is not significantly higher among the richest (62.27%) compared to the poorest (66.55%). Property ownership tends to increase with the number of children. Smaller households (less than 3 members) have higher ownership (69.28%) compared to larger households (62.59%) for more than five members. Male-headed households show higher property ownership (65.19%) compared to female-headed households (54.74%). Property ownership among rural men (66.98%) is significantly higher than urban ownership (57.07%).

Property ownership is highest in the South (71.17%) and Northeast (69.59%), the Central region (67.87%) and East (63.52%) also show relatively high ownership. The West (55.34%) and North (58.38%) have the lowest ownership (Fig. 3).

However, According to Model 2, land ownership is 2.33 times more likely among men over 45 who are married and have more than one child (1.16), particularly in rural areas of northeast and central India.

To determine the individual relationship between land and house ownership with background properties, a separate logistic model was used (Table 3). Model 1 depicts the relationship between house ownership, whereas model 2 depicts land ownership. According to Model 1, house ownership is more prevalent among men over 45 who are married, have more than one child, and live in rural areas, particularly in central, eastern, northern, and southern India.

Binary Logistic Regression

Based on Table 3 results of Logistic Regression Analysis on Property Ownership among Men in India. Analysis examines the factors influencing property ownership among men in India using Adjusted Odds Ratios (AORs). The likelihood of property ownership increases significantly with age. Age group-wise data reveals that compared to men below 25 years, ages 25-35: AOR = 1.33, 95% CI = 1.20-1.48 ($p < 0.01$), ages 35-45: AOR = 2.30, 95% CI: 2.02-2.63, ($p < 0.01$), Over 45: AOR = 4.91, 95% CI = 4.13-5.83 ($p < 0.01$). Compared to uneducated men odds decreased slightly (AOR = 0.92, 95% CI = 0.80-1.06, $p < 0.5$) respondents who have Primary education. On the other hand, respondents who have a Secondary education further increase their odds slightly (AOR = 0.82, 95% CI = 0.73-0.92 $p < 0.001$). In the context of the respondents with higher education also decrease odds (AOR = 0.80, 95% CI = 0.69-0.92, $p < 0.05$).

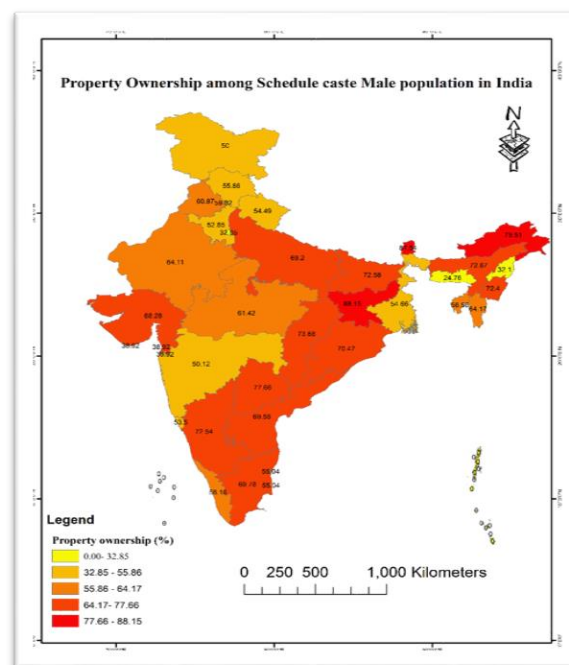


Fig. 3: Prevalence of property ownership in India

Table 2: Background Profile of the respondents

Background Variables	Total Respondents	Prevalence of Property Ownership Facilities		Lower Confidence Interval	Upper Confidence Interval
	N	f	%		
Age					
Below 25	6,738	2,931	43.50	42.32	44.69
25-35	5,983	3,791	63.37	62.14	64.59
35-45	4,808	3,740	77.77	76.57	78.92
Over 45	3,019	2,670	88.46	87.27	89.55
Education of Respondents					
Uneducated	3,051	2,367	77.59	76.07	79.03
Primary	2,854	2,003	70.20	68.49	71.85
Secondary	11,620	6,955	59.85	58.96	60.74
Higher	3,024	1,808	59.77	58.01	61.51
Current Marital Status					
Never in Union	7,086	3,012	42.50	41.35	43.65
Married	13,076	9,828	75.16	74.41	75.90
Widowed/Divorced/Separated	386	292	75.71	71.17	79.74
Working status					
No	4,727	2,327	49.22	47.80	50.65
Yes	15,820	10,805	68.29	67.57	69.02
Wealth Index					
Poorest	4,663	3,102	66.55	65.18	67.89
Poor	4,762	3,079	64.65	63.28	65.99
Middle	4,671	2,904	62.18	60.78	63.56
Richer	4,003	2,521	62.99	61.48	64.47
Richest	2,448	1,524	62.27	60.33	64.17
Number of Children					
No child	9,201	4,416	47.99	46.97	49.01
Single child	2,580	1,760	68.21	66.39	69.98
More than one child	8,766	6,957	79.35	78.49	80.18
Households' member					
Less than 3	1,187	822	69.28	66.59	71.84
3-5	12,049	7,733	64.19	63.32	65.04
More than 5	7,312	4,576	62.59	61.47	63.69
Sex of Households Head					
Male	18,033	11,756	65.19	64.49	65.88
Female	2,515	1,377	54.74	52.79	56.68
Type of Residence					
Urban	6,368	3,634	57.07	55.85	58.28
Rural	14,179	9,498	66.98	66.21	67.76
Region					
North	2,177	1,271	58.38	56.30	60.44
Central	2,463	1,672	67.87	66.00	69.69
East	6,306	4,006	63.52	62.33	64.70
North-east	663	462	69.59	65.98	72.97
West	4,037	2,235	55.34	53.81	56.87
South	4,899	3,486	71.17	69.89	72.42

Type of Residence shows that one of the most important properties in the context of property ownership. Rural men are significantly more likely to own property than urban men (AOR = 1.53, 95% CI = 1.41-1.66, $p < 0.01$). Married men (AOR = 2.00, 95% CI = 1.76-2.27), $p < 0.01$) and widowed/others (AOR = 1.49, 95% CI = 1.12-1.98, $p < 0.01$) are significantly more likely to own property compared to those never in a union. Employment Status reveals that negative relationship with the status of the ownership of property. Currently working men have a slightly lower

likelihood of owning property (AOR = 0.96, $p < 0.05$) than the non-working counterparts. Wealth Index has been found closely associated with ownership of property. Compared to the poorest group Poorer: AOR = 0.87 ($p < 0.1$, marginally significant), middle: Significantly associated (AOR = 0.83, $p = < 0.001$), Richer: Not significant (AOR = 0.90, $p = 0.888$), richest: AOR = 0.94 95% CI = 1.81-1.08 ($p < 0.01$), showing significantly lower ownership. Geographical location has been found pivotal factor in influencing the ownership of property.

Table 3: Relationship between the Land and House with Background characteristics

House Ownership (Model-1)	Odds Ratio	P>z	95% Confidence Interval	sig	land Ownership (Model-2)	Odds Ratio	P>z	95% Confidence Interval	Sig
Age Group					Age Group				
Below 25	Ref.				Below 25				
25-35	1.33	<0.001	1.20-1.47	***	25-35	1.28	<0.001	1.15-1.42	***
35-45	2.19	<0.001	1.92-2.49	***	35-45	1.76	<0.001	1.56-1.98	***
over 45	4.60	<0.001	3.89-5.44	***	over 45	2.30	0.001	2.01-2.64	***
Educational level					Education Level				
No Education	Ref.				No Education				
primary	0.94	0.409	0.82-1.08		primary	0.89	0.049	0.79-0.99	*
secondary	0.81	<0.001	0.72-0.91	***	secondary	1.02	0.649	0.93-1.12	
higher	0.79	0.001	0.68-0.91	***	higher	1.02	0.786	0.89-1.15	
Marital Status					Marital Status				
Never in Union	Ref.				Never in Union				
Married	1.99	<0.001	1.76-2.26	***	Married	1.61	<0.001	1.43-1.82	***
widowed and others.	1.56	0.002	1.18-2.08	**	widowed and ot..	1.37	0.015	1.06-1.76	**
Working status					Working Status				
No	Ref.				No				
Yes	0.95	0.273	0.88-1.04		yes	0.91	0.029	0.84-0.99	**
Wealth Index					Wealth Index				
Poorest	Ref.				Poorest				
poorer	0.86	0.005	0.78-0.96	**	poorer	0.92	0.06	0.84-1.00	
middle	0.81	<0.001	0.72-0.90	***	middle	0.81	<0.001	0.74-0.90	***
richer	0.89	0.073	0.79-1.01	*	richer	0.86	0.007	0.77-0.96	**
richest	0.95	0.435	0.82-1.09		richest	0.83	0.008	0.73-0.95	**
Number of Children					Number of Children				
No child	Ref.				No child				
single child	0.98	0.746	0.85-1.12		single child	0.96	0.52	0.84-1.09	
more 1	1.39	<0.001	1.23-1.57	***	more 1	1.16	0.011	1.03-1.29	
Households' member					Household Member				
Less than 3 Members	Ref.				Less than 3 members				
3-5 Member	0.95	0.552	0.81-1.12		3-5 members	0.95	0.473	0.82-1.09	
more than 5	0.77	<0.001	0.65-0.90	***	more than 5	0.94	0.407	0.81-1.09	
Sex of the Household Head					Sex of the Head of Households				
Male	Ref.				Male				
female	0.91	0.047	0.82-0.99	*	Female	0.99	0.972	0.90-1.10	
Residence					Residence				
Urban	Ref.				Urban				
rural	1.52	<0.001	1.39-1.64	***	rural	1.86	<0.001	1.71-2.01	***
Region					Region				
North	Ref.				North				
central	1.57	<0.001	1.43-1.73	***	central	2.05	<0.001	1.87-2.24	***
east	1.37	<0.001	1.23-1.53	***	east	1.34	<0.001	1.21-1.48	***
northeast	1.49	<0.001	1.27-1.74	***	northeast	2.09	<0.001	1.81-2.41	***
west	1.06	0.389	0.93-1.19		west	0.86	0.016	0.76-0.97	**
south	1.64	<0.001	1.48-1.83	***	south	1.08	0.141	0.98-1.19	

*** p<.01, ** p<.05, * p<.1

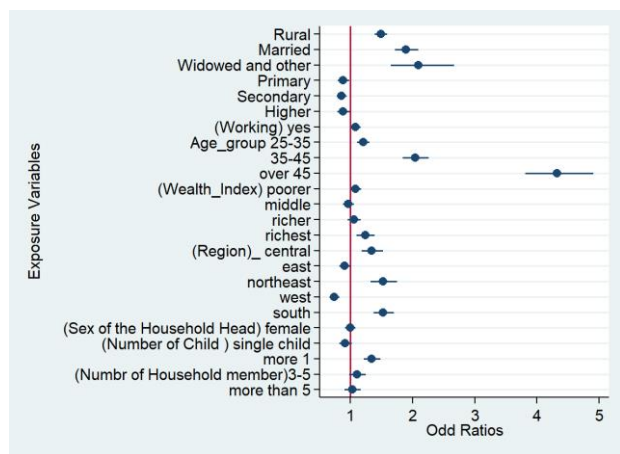


Fig. 4: Odds ratio showing the relation between outcome with exposure variables

Compared to respondents from north India, Central 57% (AOR = 1.57, 95% CI = 1.43-1.73, $p < 0.01$), northeast 52% (AOR = 1.52, 95% CI = 1.29-1.78, $p < 0.01$), South 74% (AOR = 1.74, 95% CI = 1.56-1.94, $p < 0.01$), and east also have higher ownership, with a significance (AOR = 1.41, 95% CI = 1.26-1.57, $p < 0.1$). Last but not least, West records only 9% higher ownership (AOR = 0.74, 95% CI = 0.665-0.822, $p < 0.01$) compared to north India with statistical significance. Sex of Household Head dictate that no significant difference between male- and female-headed households (AOR = 0.95, $p = 0.267$).

The number of Children is another important paramount feature in the context of property ownership. Compared to men with no children, the owner having more than one child significantly increases the likelihood of property ownership (AOR = 1.41, 95% CI = 1.25-1.60, $p < 0.001$). With statistical significance, compared to households with fewer than three members, it is found that 4% are less likely to have 3-5 members (AOR = 0.96, $p = 0.623$), and more than five members, 24% less likely to hold ownership (AOR = 0.76, $p = 0.001$) as clearly depicted in (Fig. 4).

Discussion

The current study provides a detailed depiction of property ownership prevalence among Scheduled Caste men in India, explaining their background features using data from the National Family Health Survey (NFHS-5, 2019–2021). According to the survey, the average percentage of property ownership among Scheduled Castes across all states is 63.20% whereas 36.80% of respondents reported an absence of property ownership. This declaration highlights the prevailing disparity. Property ownership, often taken for granted by the privileged, continues to symbolize Freedom, dignity, and security for millions who have historically been denied

access to land and inheritance. Inborn caste identification is a significant driver of life prospects for one-fifth of the world's population, yet it receives less attention in global development policy discussions than gender, race, age, religion, or other identity factors. This complicated structure serves as a bridge for addressing inequality in socioeconomic development (Agarwal and Mahesh, 2023; Mosse, 2018).

However, the Binary logistic model shows that age, residential location, geographic region, marital status, employment status, educational level, wealth status, sex of the household head, and number of children all have a strong correlation with property ownership among SC men.

Aligning with the previous studies, a consistent pattern emerged in which the probability of property ownership among Scheduled Caste (SC) men increased progressively as they age. The higher probability of property ownership at older age, especially those aged 45 and above, this milestone can be attributed to a multitude of factors, especially increases in the decision-making power (Yan et al., 2024). Older individuals, particularly those over 45, have the highest property ownership rates, reflecting accumulated wealth, inheritance, and financial stability over time. Additionally, the increasing rate of widowhood with progressing age, as well as individual, household, and regional variables that exert an influence on men's prospects of owning property, as pointed out in previous studies (Agarwal and Agrawal, 2017; Agarwal and Mahesh, 2023).

The prevalence of property inheritance, particularly pertaining to land and house properties, within rural environs is higher, in contrast to their urban counterparts. Consistently, empirical evidence underscores the pivotal role played by geographic locations on a national scale, contributing significantly to the conspicuous divergence in property ownership between rural and urban dwellings. This distinction is most conspicuous in the domain of male property ownership (Tripathi, 2023). In the rural location, the scope of occupation is less, lands are less expensive than in urban environments, and mostly people spend their time in agricultural-based activities, which is why rural men prioritize on property, including land and house, for their socio-economic stability, where urban spaces have more options in selecting their jobs in comparison with rural. As a result, these characteristics account for the variation in property ownership based on type of residential setting (Masuku et al., 2023).

According to the logistic model, marital status plays a crucial role. Specifically, married as well as widowed, divorced, and separated men are more likely to own property than SC unmarried men. Widows and older males generally live in houses with greater property ownership because of the absence of a partner, possibly due to financial instability or familial inheritance restrictions. Agarwal et al. (2021). A common event in

Indian society is the Marriage premium is highly widespread, as patriarchal traditions encourage married men by supporting their economic earnings and decision-making abilities. So, all of these factors are more responsible for obtaining the title of ownership of the land than the unmarried male (Maasoumi et al., 2009).

Apart from that, no vast difference has been found between the working and non-working men in the possession of property, where it is slightly lower among the working men group than non-workers. Additionally, a negative relationship was found between the property ownership and the educational status of respondents. This suggests that higher education may be linked to migration for jobs, delaying property acquisition. For more clarification, further in-depth research is required.

Sanctioned with the previous studies, the present study dictates that the number of children can positively influence property ownership odds. So, the eventual outcome of family planning also has a considerable impact on these dynamics in the context of property ownership. Because having children that align with the generation creation and assigning their parental property to their son and daughter's names enhances socioeconomic stability in comparison to the respondents who have not created the next generations (Kadi et al., 2020).

Household and regional variation also affect the likelihood of owning property. According to the geographical distribution of the property ownership, it is found that men from the northeast, west, and the southern Indian have more property ownership than the remaining portion of the country. It may be attributed that these regions are more liveable by the scheduled castes. In the North East of India, a peripheral and marginalized region of the country, some of the critical issues of land and space, despite that, are directed by the potential for government action. Additionally, some specific norms are more popularised in Telangana or Andhra Pradesh, popularised as 'new laws regarding land rights'. While the concentration of Scheduled Castes (SCs) is significant in both South and Northeast India, the historical reasons behind this are complex and primarily relate to the geographical isolation of these regions, which allowed for the development of distinct social structures, including the caste system, where marginalized groups like SCs were often pushed to the periphery of society, settling in areas with less access to resources and opportunities; this is particularly noticeable in the southern states like Tamil Nadu and Kerala, where the caste system has been deeply entrenched for centuries. Another important reason for the highest property ownership in the South and Northeast India, possibly due to stronger landholding traditions and socio-economic policies. The Central region and the East also show relatively high ownership. The West and North have the lowest

ownership rates, potentially due to urbanization and land market constraints (Goghari and Kusi, 2023; Kikon, 2022).

In short, the findings of this study go beyond statistical associations to reveal a deeper social reality that for Scheduled Caste men in India, owning property is not merely about land or a house; it represents a hard-earned assertion of dignity, security, and belonging. The determinants like age, marital status, residence, education, and wealth underscore the persistent impact of structural disparities and demographic variables in influencing ownership patterns. Yet behind every percentage lies a lived story: The older man who finally inherits ancestral land, the migrant worker who delays home ownership for survival, or the rural farmer who builds a house as a testament to stability after generations of displacement. Property ownership, therefore, remains both an economic milestone and a social statement showing progress in a culture still dominated by caste inequalities.

To the greatest extent of our ability, this study addresses the comprehensive story of property ownership among Scheduled Caste (SC) men. Previous research failed to thoroughly scrutinize the prevalence of property ownership in India among the (Dalit) SC group and their socio-demographic backgrounds. To fill this gap, our study focuses on the SC group, profiling the individuals using the National Family Health Survey (NFHS) dataset. Despite our study's positive traits, we must acknowledge its limits. It solely applies to SC men, and while it sheds light on their property ownership, the overall situation of property ownership among men in India remains poor. More research is needed to fully address the property ownership status of other social categories of men in the larger Indian context. Our study uses a logistic regression model, which is insufficient to determine a cause-and-effect link between property ownership and the influencing factors. Furthermore, relying on self-reported NFHS-5 data does not have the potential to underestimate the true frequency of property ownership among SC men because document verification is not provided. Our study offers valuable insights into property ownership but uses a small number of independent variables, providing a general glimpse into the evolving scenery of men's property and its relation with socio-demographic background rights in recent times.

Conclusion

The present study has attempted to analyze the status of property ownership among the scheduled caste men in India with a proxy of House and land. According to the Indian Social Hierarchy, Caste-based restrictions have held back SC people from holding property, highlighting the efficacy of Intersectionality Theory. Previous research studies pointed out the disparity in

property ownership and emphasized literacy as a contributing factor to continuing disparities (Mishra, 2001). Furthermore, despite the presence of government initiatives such as land reform programs and housing schemes, have endeavored to promote the status of sc caste people still unable to fulfil disadvantaged such as limited access to finance, education, and employment opportunities.

However, their effectiveness remains questionable, necessitating further analysis. While previous studies addressed trends of property ownership, less attention has been paid on focused statistical analysis. The use of advanced statistical models like binary logistic regression remains limited in the context of property ownership, highlighting a research gap. The logistic model reveals that those above 45 years of age, being married, from rural residence, and being in certain regions (Central, Northeast, South) are more likely to get property ownership. While Education, especially at secondary and higher levels, appears to be less likely to hold ownership, possibly due to migration or alternative investment choices. Employment status, number of children, and wealth index show neutral effects. However, the SDGs emphasize equality of opportunity and reducing inequality of outcomes, the elimination of discrimination in law, policy, and social practices, and socio-economic inclusion of *all* under the banner goal ‘to leave nobody behind’ irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status (SDG:10) (Mosse, 2018). So, by underpinning equality for casteism, various government policies, including land reform programs and housing schemes, need to be redesigned to improve property ownership among SCs. However, their effectiveness remains questionable, necessitating further research in aimed at reducing the gap of the present assessment. As B. R. Ambedkar, a Dalit activist who chaired the committee to draft the constitution of India, stated: “Caste is not a physical object like a wall of bricks or a line of barbed wire which prevents the Hindus from co-mingling and which has, therefore, to be pulled down. Caste is a notion; it is a state of the mind”.

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Authors Contributions

Riti Deshmukh: Involved in the part of conceptualization, design, data curation, data analysis, and interpretation of the data, visualization, and writer - original draft of the manuscript.

Sabina Bano: Has assisted the supervision, reviewing and editing of the manuscript.

Sakshi: Participated in visualization, review and editing portion of the paper.

Ethics

The authors affirm that they have incorporated all scientific procedures and had not followed any unethical practices.

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