

Gender and Command over Property *An economic analysis of South Asia*

BINA AGARWAL

[...]

Economic analysis and policies concerning women have long been preoccupied with employment, to the neglect of a crucial determinant of women's situation, namely, the gender gap in command over property. This is especially (but not only) true in analysis relating to South Asia.

It is argued here that the gender gap in the ownership and control of property is the single most critical contributor to the gender gap in economic well-being, social status and empowerment. In primarily rural economies such as those of South Asia the most important property in question is arable land.

[...]

Why Do Women Need Independent Rights in Land?

The importance of South Asian women having independent rights in arable land rests on several interconnected arguments which can be grouped into four broad categories: welfare, efficiency, equality and empowerment.

(a) The welfare argument

To begin with, especially among poor households, rights in land could reduce women's own and, more generally, the household's risk of poverty and destitution. The reasons for this stem partly from the general positive effect of giving women access to economic resources independently of men; and partly from the specific advantages associated with rights in *land* resources.

Consider first the general case. There is considerable evidence of intra-household gender inequalities in the sharing of benefits from household resources. For instance, in large parts of South Asia a systematic bias is noted against women and female children in intra-household access to resources for basic necessities such as health care, and, in some degree, food. This is revealed in gender differences in one or more of the following indicators: malnourishment, morbidity, mortality, hospital admissions, health expenditures, and female-adverse sex ratios (females per 100 males), although the evidence on food allocation *per se* is less conclusive. The extent of this anti-female bias varies regionally, but it exists in some degree almost everywhere, particularly as revealed by the sex ratios which are female-adverse across all of South Asia, except Kerala in southwest India. The bias is strongest in northwest India, Pakistan and Bangladesh, and much less stark in south India and Sri Lanka where the sex ratios, although still female-adverse, are closer to parity.

Further, notable differences have been found in how men and women of poor rural households spend the income under their control: women typically spend almost all their incomes on the family's basic needs; men usually spend a significant part on their personal needs

(tobacco, liquor, etc.). [...] A corollary to these gender differentials in spending patterns are research findings which suggest that children's nutritional status tends to be much more positively linked to the mother's earnings than the father's (Kumar, 1978).

In other words, the risk of poverty and the physical well-being of a woman and her children could depend significantly on whether or not she has *direct* access to income and productive assets such as land, and not just access *mediated* through her husband or other male family members. For female-headed households with no adult male support, the link between direct access to economic resources and physical well-being needs no emphasis. Such households constitute an estimated (and by no means negligible) 19-20 per cent of all households in India and Bangladesh.

Moreover, a woman's economic status cannot be judged adequately by the economic status of her family. Even women from rich parental or marital homes can be economically vulnerable without independent resources in case of marital breakdown or widowhood. In parts of western and northwestern India, not uncommonly, women – divorced, deserted or widowed – can be found working as agricultural labourers on the farms of their well-off brothers or brothers-in-law. Elsewhere, in east India and Bangladesh, there are many cases of women, married into prosperous households, being left destitute and forced to seek wage work or even to beg after widowhood. "This fact", as Omvedt (1981:21) observes, "perhaps... more than any other, shows the essential propertylessness of women *as women*."

Within this general argument for women's independent access to economic resources, the case for their having effective rights in *land* is especially strong. Consider, for a start, the relationship between a household's access to land and poverty. In India, in 1982, an estimated 89 per cent of rural households owned some land, and an estimated 74 per cent operated some. In Bangladesh, in 1978, the percentage of rural households owning some land (arable or homestead) was 89, and those owning arable land was 67. In Sri Lanka, in 1982, 89 per cent of agricultural operators owned some land, including home gardens. Although, given high land concentration, the majority of these households across South Asia only have marginal plots, they face a significantly lower risk of absolute poverty than landless households: a negative relationship between the incidence of absolute poverty and land access helps in both direct and indirect ways. The direct advantages stem from production possibilities, such as growing crops, fodder, trees or a vegetable garden (unless of course the land is of very poor quality), or keeping livestock, practicing sericulture, and so on. In addition, land provides indirect benefits, such as increasing access to credit, helping agricultural labour maintain its reserve price and even push up the aggregate real wage rate, and, where the land is owned, serving as a mortgageable or saleable asset during a crisis. Moreover, for widows and the elderly, ownership of land and other wealth strengthens the support they receive from relatives by increasing their bargaining power within the household. As an old man put it: "Without property, children do not look after their parents well" (Caldwell *et al.*, 1988:191).

However, given the noted biases in the intra-family distribution of benefits from household resources, exclusively *male* rights in land, which would render the *household* less susceptible to poverty by some average measure, will not automatically benefit all its members. And on grounds of both women's and children's welfare, there is a strong case for supporting

women's effective rights in private or public land, independently of men. Although such rights are especially important as a poverty-alleviation measure for women in poor rural households, they are also relevant for those of better-off households, given the risk of poverty following marital breakdown faced by all rural women.

It needs emphasis here that the welfare case for women's land rights stands even if the plot is too small to be economically viable on its own. Indeed, those opposing female inheritance in land often emphasize that women might end up inheriting economically nonviable holdings. In my view, this could be a problem where cultivation is seen as the *sole* basis of subsistence, but not where land-based production is one element (although a critical one) in a *diversified livelihood system*. For instance, a plot of land which does not produce enough grain to economically sustain a person or family could still support trees or provide grass for cattle. Moreover, although forced collective farming is likely to be inefficient, cases of people voluntarily cooperating to undertake land-based joint productive activities also exist.

Of course, as the countries of South Asia develop and the industrial and service sectors expand, arable land would become less significant as a source of livelihood and a form of property. But today the majority of South Asia's population still depends on agriculture as a primary or an important supplementary source of sustenance. To this may be added the dependence on village common land and forests for fuel and other basic necessities, even among villagers whose income derives mainly from the non-farm sector. In none of the South Asian countries do projections predict a rapid absorption of labour (especially female labour) into urban industry in the foreseeable future. Furthermore, since it is predominantly male workers who migrate from rural to urban areas, women's dependence on the rural/agricultural sector remains greater than men's. Although the rural non-farm sector holds potential, its record in providing viable livelihoods has been mixed: there are some regions and segments of high returns/ high wages (such as the Indian Punjab), but many others that are characterized by low returns and low wages. In particular, women's non-farm earnings (to the limited extent this has been studied) appear characteristically low and uncertain. Hence, although there is clearly a need to strengthen women's earning opportunities in the non-farm sector, especially by ensuring their entry into its more productive segments, for most women non-farm livelihoods cannot substitute for land-based livelihoods, although they could supplement them. It is also noteworthy that those who do well in the rural non-farm sector through self-employment are usually those who have land as an asset base. Effectively, therefore, land will continue to occupy a place of primacy in South Asian livelihoods in general, and female livelihood systems in particular, for quite some time. [...]

(b) The efficiency argument

Tracing the likely efficiency effects of women having land rights is much more difficult than tracing the potential welfare effects. Consider the issue situationally.

In several contexts, women are operating as household heads with the primary and sometimes sole responsibility for organizing cultivation and ensuring family subsistence, but without titles to the land they are cultivating. For instance, due to long-term male out-migration many women are serving as *de facto* household heads, especially but not only in the hill regions of the subcontinent. Or widows are cultivating plots given to them from joint family estates (as

part of their inheritance claims to their deceased husbands' lands), but the plots are still in their in-laws' names. Again, tribal women cultivating communal land rarely hold titles to their fields, which are typically given out by the State only to male farmers. Titling women in these circumstances and providing them infrastructural support could increase output by increasing their access to credit, and to technology and information on productivity-increasing agricultural practices and inputs (in the dissemination of which both a class and a gender bias prevails). Land titles could both motivate and enable women to adopt improved agricultural technology and practices and hence increase overall production. This is not dissimilar to the argument made in land reform discourse favouring security of tenure for tenants to encourage technical investments in land by increasing the tenants' incentive and capacity to invest.

A more general issue, however, is the likely efficiency effect of women inheriting land. Female inheritance is often opposed in South Asia on the grounds that it will further reduce farm size, increase land fragmentation, and thus reduce output. Is this fear valid? The efficiency implications of female inheritance can be separated analytically into three: a farm-size effect -- the average size of ownership holdings will be lower than if only men inherit; a land-fragmentation effect -- fragmentation could increase insofar as the land is parceled out to heirs, say, according to land quality; and a gender transfer effect -- some of the land which would have gone only to men would now go to women.

The concerns surrounding the farm-size effect are similar to those arising from redistributing land from big to small farmers on farm output, on the adoption of new technology, and on marketed surplus. Those opposing redistribution argue that the impact would be negative on all three counts. However, existing evidence from South Asia indicates otherwise. For instance, small-sized farms typically have a higher value of annual output per unit cultivated area than large-sized ones: this inverse size-productivity relationship which was strong in the 1950s and 1960s (the pre-green revolution period) has sustained in the post-green revolution period, even if somewhat weakened, as studies for India, Bangladesh and Pakistan bear out. Small farmers have adopted the new technology in most areas where large farmers have done so, although after a time lag; and the evidence on marketed surplus does not bear up to the skeptics' claim that this will decline because small farmers will tend to retain a larger percentage for self-consumption. In any case, an improvement in the consumption of the poor in the farm sector cannot, in itself, be seen as an inefficient outcome. Indeed, a dietary improvement among the very poor many add to labour productivity.

The existing evidence thus gives no reason to expect that land distribution in favour of women would reduce output on account of the size effect. And the problem of land fragmentation again is not unique to female ownership, but can arise equally with male inheritance: in both cases it calls for land consolidation. There could of course be a negative output effect, insofar as women usually face the earlier-noted gender-specific disadvantages as managers of farms, when operating in factor and product markets. But again the answer lies in easing these constraints by institutional support to women farmers, rather than in disinheriting them.

Indeed the experience of non-governmental credit institutions such as the Grameen Bank in Bangladesh suggest that women are often better credit risks than men. Also, supporting

women as farm managers would enlarge the talent and information pool; and in very poor households allocating resources to women could increase their productivity by improving their nutrition.

The provision of land to women could have other indirect benefits as well, such as reducing migration to cities, both by women themselves and by family members dependent on them; and increasing farm incomes in women's hands, which in turn could generate a higher demand for non-farm goods that are produced locally and labour-intensively, thus creating more rural jobs.

(c) The equality and empowerment arguments

Equality and empowerment concerns, unlike welfare and efficiency considerations, stem less from the implications of land access or deprivation in absolute terms, and more from the implications of men's and women's *relative* access to land, and they affect particularly women's ability to challenge male dominance within the home and in society.

The equality argument for land rights can be approached in several different ways, but two aspects are especially important here. One is the larger issue of gender equality as a measure of a just society, in which equality of rights over productive resources would be an important part. Two, there is the specific aspect of equality in land rights as an indicator of women's economic empowerment and as a facilitator in challenging gender inequities in other (e.g., social and political) spheres. In the present discussion, the links between gender equality in land rights and women's empowerment are specially important. But first, what is meant by empowerment? The term has been used variously (and often loosely) in academic writing and by social action groups across the world, including South Asia. In the present context, it could be defined as *a process that enhances the ability of disadvantaged ("powerless") individuals or groups to challenge and change (in their favour) existing power relationships that place them in subordinate economic, social and political positions*. Empowerment can manifest itself in acts of individual resistance as well as in group mobilization. Entitling women with land could empower them economically, as well as strengthen their ability to challenge social and political gender inequities.

A telling illustration is provided by the Bodhgaya movement in Bihar in the late-1970s, in which women and men of landless households jointly participated in an extended struggle for ownership rights in the land they cultivated, which was under the illegal possession of a local *math* (a temple-monastery complex). During the struggle, women raised a demand for independent land rights, not only for reasons of economic security but also because this impinged on marital relations. They feared that if land titles went only to husbands, wives would be rendered relatively even more powerless, and vulnerable to domestic violence. Their fears proved correct. Where only men got titles there was an increase in drunkenness, wife-beating and threats: "Get out of the house, the land is mine now" (Manimala, 1983 excerpted in sub-theme one in this volume). Where women received titles they could now assert: "We had tongues but could not speak, we had feet but could now walk. Now that we have the land, we have the strength to speak and walk." Similar responses were noted in China, when the Chinese Communist party promulgated the Agrarian Reform law in 1947, which entitled women to hold separate land deeds for the first time.

Land rights can also improve the treatment a woman receives from other family members, by strengthening her bargaining power. Although employment and other means of earning could help in similar ways, in the rural context land usually offers greater security than other income sources – at the very least, a space of one's own. In the Bodhgaya case, for instance, the women were already wage labourers and were therefore not economically dependent; but their husbands were still able to threaten them with eviction. It is notable too that the Bodhgaya women saw intra-household gender relations being affected not just by their own propertyless state, but by their remaining propertyless while their husbands became propertied. In other words, land titles were important to women not only for improving their economic well-being in absolute terms (the welfare argument), but also for improving their *relative* bargaining position vis-à-vis their husband: their sense of empowerment within the home was linked to economic *equality*.

Outside the household as well, land ownership can empower women by improving the social treatment they receive from other villagers, and by enabling them to bargain with employers from a stronger fall-back position. Land ownership is also widely linked to rural political power. Of course there can still be social barriers to individual women's participation in public decision-making bodies, even for women endowed with land, but land rights could facilitate such participation. Group solidarity among women would also help. For instance, an individual woman with landed property may find it difficult to assert herself politically or socially in the village, especially where social norms dictate seclusion, but a group of women acting in unity could do so. (Here there could be some congruence of interests even between women of diverse class and caste backgrounds.)

Indeed, in a limited sense, collective action may itself empower women by enhancing their self-confidence and their ability to challenge oppression, although in a larger sense it is a *means* to empowerment, wherein empowerment lies not only in the process of challenging gender inequity but in eliminating it. And collective action is likely to prove a critical means for effecting change towards greater gender equality in land rights.

(d) Practical v. strategic gender needs

While each of the above arguments for women's independent rights in land is important, are they of comparable weight? Or do some merely serve to further what have been described as "practical" gender needs, while others serve "strategic" gender needs? This distinction between practical and strategic needs, first made by Molyneux (1985) and elaborated by Moser (1989), is worth exploring since it also appears to define where, in public policy itself, a line is drawn on questions of gender. Practical gender needs, as defined by these two scholars, are the needs of basic subsistence (such a food, health care, water supply, etc): to satisfy them does not challenge women's position within the gender division of labour, strategic gender needs, they argue, are those that would help overcome women's subordination, including transforming the gender division of labour, removing institutionalized forms of discrimination, such as in rights to own and control property, and establishing political equality. In these terms, land rights would fall under strategic gender needs.

However, the apparent analytical neatness of this distinction is confounded when examined from the perspective of *practice*, on several counts. First, certain strategic gender needs, such as for land rights, are also, in specific contexts, necessary for fulfilling practical gender needs, as evidenced from the welfare and efficiency arguments spelt out earlier: for instance, land titles for poor rural women may be a necessary component for improving female nutrition and health. At the same time, we also noted the significance of land in “empowering” women to challenge unequal gender relations within and outside the home. In other words, the case for women’s land rights has both a welfare-efficiency (“practical”) component and an empowerment (“strategic”) component.

Second, even meeting subsistence needs often requires challenging existing political-economic structures. For instance, a demand for wage increases by poor women workers is a practical need in that it would improve their living standards, but it is strategic in that it challenges existing production relations and requires confronting the opposition of employers. Third, and relatedly, the same process, viz. group organization, is often necessary for fulfilling both practical gender needs (such as increasing women’s wages), and strategic gender needs (such as struggling for land rights). Fourth, action in pursuit of “practical” needs may easily turn into action to meet “strategic” needs. Group organization around economic issues often opens the door for women to question other aspects of their lives. For instance, poor women organized into groups for the better delivery of credit or other economic programmes by the Grameen Bank in Bangladesh, or the Bangladesh Rural Advancement Committee (BRAC), or the Self-Employed Women’s Association in north India, have in many cases also been able to challenge gender violence or restrictive social practices such as female seclusion. Indeed, even to participate in group meetings often requires women to overcome social constraints, or to negotiate childcare responsibilities with husbands and other family members.

In other words, the *process* of fulfilling “practical” gender needs cannot always be delinked from that of fulfilling “strategic” gender needs. That it is often more “politic” to couch gender concerns in terms of practical rather than strategic needs because welfare and efficiency arguments resonate more with State planners, should not detract from this linkage.

We might of course ask why welfare and efficiency arguments resonate more with State planners. Part of the answer certainly lies in the fact that these arguments (especially those concerning welfare) focus especially on poor women and can be subsumed within the poverty-alleviation component of planning, with special targeting towards “the most vulnerable” groups, identified as women and female children. But part of the answer must also lie in deep-rooted notions of appropriate gender relations shared by many men who make and implement policy, for whom empowering women to transform those relations into more equal ones would appear inappropriate and even threatening to existing family and kinship structures. Hence, it is easier to push for changes where the goal appears to be to give poor women a slightly better deal, than where the goal is to challenge basic inequities in gender relations across classes. It is also the case that programmes for health and nutrition are more readily perceived in welfare terms than programmes which call for gender-redistributive land reform. It is not a coincidence that *land rights* have yet to become a necessary component even of women directed poverty-alleviation programmes.

References

Caldwell, J C et al 1988 *The Causes of Demographic Change: Experimental Research in South India*. Wisconsin: University of Wisconsin Press.

Kumar, S.K. 1978. Role of the Household Economy in Child Nutrition at Low Incomes. Occasional Paper No.95, Dept of Agricultural Economics, Cornell University.

Omvedt G. 1981 "Effects of Agricultural Development on the Status of Women" paper prepared for the International Labour Office Tripartite Asian Regional Seminar on Rural Development and Women, Mahabaleshwar India April 6-11.

Manimala 1983 "Zameen Kenkar? Jote Onkar! Women's Participation in the Bodhgaya Land Struggle *Manushi* 14, Jan-Feb.

Molyneux, M. 1985. "Mobilisation without Emancipation? Women's Interests, the State, and Revolution in Nicaragua" *Feminist Studies* 11 (2) Summer.

Moser, C.O.N 1989. "Gender Planning in the Third World: Meeting Practical and Strategic Gender Needs", *World Development* 17 (11).