



**Review Paper**

# **Gender differences in the rural families regarding the decision making, access and control over assets – a review**

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**Available online at: [www.isca.in](http://www.isca.in)**

Received 22<sup>nd</sup> June 2017, revised 13<sup>th</sup> September 2017, accepted 26<sup>th</sup> September 2017

## **Abstract**

*Gender differences in decision-making, and asset ownership, control and access is a common phenomenon in developing countries like India. These differences are influenced by different factors like ethnicity, culture and geographical location and ancestral values. In rural families, these differences are mostly seen. Though women participated in different activities at the household and occupational level equally to men, their decisions are not taken into consideration. The assets also are majorly owned by men. Therefore, measures can be taken up to encourage and empower women so that they will be given an equal chance in decision making practices in household and occupational activities. Asset ownership, increasing access and access towards them will also help the women in getting empowered and this can finally lead to gender equality.*

**Keywords:** Gender, Rural families, Decision making, Access, Control over assets.

## **Introduction**

India is considered to be a developing country, but the rural areas are still in a backward condition. The gender differences prevailing in India are hindering the empowerment of women, mainly the rural women. Women's education, health, decision-making capacity, and access and control over assets is hindered due to the gender differences prevailing in rural families. These gender differences are not only seen at the household level, but also at the occupational level. The groups or societies engaged in diverse occupations display diverse patterns of decision making, accessibility and ownership of assets. For example, among the agricultural families, men own the land and produce crops, and hence are easily accessible to credit and other facilities. On the other side, women rarely have an ownership of assets and their access to critical assets are mostly enabled by relationships with the men. Though the women are involved in agricultural activities, they lack the decision-making power, and asset ownership, access and control. This places woman in a very disadvantaged position.

Not only the above-mentioned situation is present everywhere, but in some groups or societies living in rural areas, the assets are owned mutually by all the members in the society, and in such cases, men and women generally have equal access to assets. Yet, as with women even in such cases, they may again face many obstacles in accessing the crucial assets due to the male-dominant society. As women are involved in survival or daily-living activities and smaller economies compared to men, they are more prone to the ill effects of local and cultural norms, global, economic, technological and cultural make over developments. This review is done to understand the gender

differences in decision making, and access to and control over assets existing in the different areas of the world and to analyze to what extent these differences occur.

**Objectives of the paper:** This paper is written by conducting a review of literature on the following objectives: i. To understand the gender differences existing in the rural families globally regarding the decision making. ii. To analyze the gender differences existing in the rural families globally with regard to the asset access and control.

## **Methodology**

The literature is collected from various secondary sources of information like journals, articles, thesis, books, websites and seminar/ conference proceedings.

## **Review of literature**

The reviewed literature is presented under the following heads: i. Gender differences in access and control over assets, ii. Gender Differences in decision making.

**Gender differences in access and control over assets:** The gender inequalities in access to livelihood assets exists. Women are less educated than men and had little access to financial assets, they did have access to environmental sources along with men but this access was characterized by a distinct gender division of work. These outputs were gained from the exploratory analysis of gendered access to livelihood assets such as human, environmental, financial and the resulting workload for women and men in Pakistan; conducted by Sadaf and Siegmund<sup>1</sup>.

Women own few assets; but the number, value and quality of those assets was less compared to the number, value and quality of the assets which the men owned. Hence, there is a need for increasing women's access to assets for narrowing the gender-asset gap. This will surely enhance the health and well-being of women, reduce their susceptibility and, increase their self-esteem and sense of control. These recommendations were given in a working paper on gender, assets, and agricultural development programs written by Dick *et al.*<sup>2</sup>.

Most of the land is owned and controlled by men, thus depriving women of a critical means of enhancing not only their economic well-being but also of empowering them socially and politically. Entitling women with land could empower them economically and strengthen their decision-making ability as stated by Agarwal<sup>3</sup>.

Another study results showed that, majority (38.00%) of the male respondents had up to one acre of land, followed by 2-5 acres of land (24.10%), whereas only 7.00 percent women were having up to one acre land on their name cultivated by both male and female. Regarding the household and agricultural material possessions, majority of the men (81.00%) and women (54.00%) had medium access. But women had no access to agricultural material implements whereas male had low access, as per the study conducted by Arora<sup>4</sup>.

In majority of families' male members had direct access over property like house (100%), agriculture land (70%), cash (75%) and plots (40%). Convincingly, majority of women (85%) had direct control on jewelry and some had control regarding the cash in hand (16%), but negligible percentage (1%) had a plot on their name. None of the families' agricultural land or house was in name of female members of the family, as per the results on asset ownership conducted by Puri<sup>5</sup>.

Main assets owned by both men and women are agricultural lands, dairy animals, houses and cellular phones. Men mostly own bicycles, while women own jewelry. This gives an indication that these two assets are most likely to be controlled by men and women respectively. Agricultural lands were mainly owned by the head of the family, i.e. male (husband) and most of them were acquired through legacy. Females (wife) did not own agricultural lands, but still they were given a chance to participate in the decisions related to the land use patterns (like selling or renting it or which crops to grow), but did not have a control over it. As the husband is the officially registered owner of the land, he is identified as the farmer and is the recipient or beneficiary of government programmes. Almost half of the houses are jointly owned by the husband and wife. Other assets like mobile phones are majorly owned by husband, giving them more access to information and contacts.

This above-mentioned scenario is presented in a study conducted in Eastern India to study the gender, caste, and asset control; and this study is conducted by Paris *et al.*<sup>6</sup>.

Women are greatly involved in agriculture, irrespective of their religious, ethnic and cultural backgrounds. Few of them also own assets like land or livestock and among the ones who own the assets, majority use them productively, though their level of control differed. These results were gained in a study conducted to analyze the women's access to land and livestock assets, mainly of the ones who are living in the rural areas of Badakhshan, Bamyan and Kabul Provinces, which was conducted by Grace<sup>7</sup>.

Gender differences also appear in the ownership of consumer durables or stores of wealth. A study conducted in the low-income urban households in Bangkok, Thailand portrayed that there were few gender differences existing related to the ownership of assets. Men owned transport vehicles while women owned jewelry, according to the study results conducted by Antonopoulos and Floro<sup>8</sup>.

Gender differences also exist in livestock ownership. The results of a study conducted in the areas of Kenya, Tanzania and Mozambique depicted that women were more likely to own small sized and less valued livestock assets like poultry and goats, while men owned large sized and more valued livestock like cattle and buffaloes. The study was conducted by Kristjanson *et al.*<sup>9</sup>.

A gendered assessment of rights over assets including ownership, documentation and control over use, transfer and transactions in Uganda and South Africa was conducted. The findings showed that leadership was the major factor associated with the women's rights related to assets. Female leadership was associated with higher probability of land ownership, but weaker decision-making authority related to household transactions. Divorced or widowed or separated women were most probable to have stronger asset rights, according to this study conducted by Jacobs *et al.*<sup>10</sup>.

A study piloted in Africa to understand the gender differences existing related to the assets mainly used for agricultural activities showed that women were found to be disadvantaged in the case of assets and inputs. With regard to the key farm and household assets i.e., land there were significant gender differences observed in access to the land across the regions. Apart from this, female-headed households typically had smaller land holdings than the male-headed households, across regions. There were also significant and systematic gender differences with regard to livestock, financial services, modern inputs, information, extension services and labour; according to this study conducted by Raney *et al.*<sup>11</sup>.

A district level study on individual asset holding patterns in selected regions of Karnataka, India disclosed that the gender disparities in asset ownership was more among high-valued assets. All the high valued assets, except jewelry were owned by men. Individual gains were higher compared to the household gains, advocating that the resources were concentrated among

few individuals within the asset owning households. The extent of the gender gap with relation to the asset inequality was more than the expected level of the researchers, i.e., Swaminathan *et al.*<sup>12</sup>.

A survey on the rural gender asset and wealth gaps in Karnataka state of India revealed that the major assets like residential and agricultural land are usually owned by men individually. Gendered differences in ownership were revealed related to agricultural land with documents, although at lower incidence levels. The data also showed that that women are typically only reported as owners when they have the formal documents; but for men, many of their plots are still in the names of their deceased ancestors. There was also a higher occurrence of men who owned businesses than women. With respect to livestock, a small gender gap was seen because in majority of the households' livestock were jointly owned by everyone in the household, as reported in this study conducted by Doss *et al.*<sup>13</sup>.

Women are less likely to have control over valuable household or productive assets when compared to men, a disparity that limited their intra-household bargaining position and constrained their productivity and access to a range of opportunities and services. Majority of the women in a study conducted on ways to increase the productivity and empowerment of smallholder women farmers in six countries of Africa and Asia reported having access to financial services and had own savings or credit from VSLA/SHGs to finance agricultural activities. However, even among households where women can access loans, it appeared that men were largely controlling those loans. The study was conducted by Njuki *et al.*<sup>14</sup>.

Ownership and control over assets used for generating income will create a feeling of belongingness and self-confidence. These positive feelings can help an individual to take up responsibilities in family and community activities, and this finally can enhance the decision-making ability to meet some physiological needs like self-esteem and confidence, as suggested by Kumari and Singh<sup>15</sup>.

Gender differences regarding the access and control over land can influence the women's decision-making power and their efforts to obtain more secured access to land. As long as women are unequally treated by men, though some policies are made in favour to women, conflicts and gender differences are likely to erupt. Hence a need for constant partnerships, monitoring of resource availability, mutual exchange of beneficial practices among various developmental government and non-governmental organizations and agencies is required. These recommendations are given in a study conducted in Kenya to comprehend the existing gender differences with regard to access and control over land, conducted by Nyukuri<sup>16</sup>.

**Gender differences in decision making:** Rural women actively engage themselves in the agricultural operations, but most of the

decisions regarding the operations is in the hands of men only and women are denied of their independent share in decision making. Women are not involved in decision making where major investment was required and all the decisions were in the hands of male members of the family, according to the study results conducted by Bansal<sup>17</sup>.

The results of a study conducted to understand the existing gender differences in the farmers' houses regarding the decision making in Benguet of Philippines indicated that due to the high involvement of men in the farm activities, they had a greater knowledge regarding the farm activities and marketing of produce. Hence, they had a dominant role in the decision making related to these matters. Women, on the other hand, had a dominant role in decision-making related to the household expenditures like food and child care. No significant differences were seen between the decision-making power of men and women related to the children's education, as told by the researcher of this study, Lu<sup>18</sup>.

A case study conducted in the Chakwal district of Punjab, Pakistan explored the role of men and women in agricultural decision making. The study results revealed that women were dynamically involved in agricultural practices, equally to men. But the degree of their participation differed from men depending on the activities like crop production, crop protection, marketing, poultry production and livestock management. Due to the male-dominant society in the country, cultural, social and physical barriers, the women's participation in agriculture extension services was less, as found in the study by Nosheen *et al.*<sup>19</sup>.

A study conducted to analyze the roles played by men and women in the decision-making process involved in paddy and sugarcane cultivation in Navsari and Gandevitalukas of Gujarat state, India evidenced that nearly half of the study samples had a moderate role in decision making related to paddy cultivation, followed by a high and poor role respectively. In sugarcane cultivation, most of the men had a high role in decision making, followed by moderate and poor role. However, majority of the women had a poor role in decision making, followed by a moderate and high role, as deliberated by the researcher Pawar<sup>20</sup>.

The study conducted to the analyze the women's decision-making profile of Ummalnagar village in Jodhpur district, Rajasthan, India reported that the decisions associated to livestock issues like breeding, feeding and management of cattle were taken up jointly by men and women, whereas the decisions associated with the health parameters like consultation, vaccination and control of parasites were taken by males. Decisions related to credit, investment of profit and adoption of innovative technologies was taken up by men mostly, whereas women had a very low or negligible role. Women played a dominant role in decisions associated with the household activities, which mostly included decisions regarding the food for family, as expressed by Singh and Srivastava<sup>21</sup>.

Women actively undertake agricultural operations, but their contribution to decision making was very poor. The reasons for this poor contribution includes some roadblocks like their illiteracy, low-self-confidence, little awareness and access to the latest farm techniques and technologies, male dominance and controlled movement due to the cultural and societal beliefs. Age, education, family income and land holding capacity were the major influencing factors for women's involvement in decision making process related to agricultural operations. These results were displayed in the study taken up to understand the involvement of women in the decision making related to agricultural operations in Bundi district of Rajasthan, India and was conducted by Chahal *et al.*<sup>22</sup>.

The extent of rural Ethiopian women's participation and decision-making authority in the seed production activities was analyzed. Findings displayed that very few (only 14%) of the respondents got an opportunity to undergo formal trainings on seed production and management. This showed that men were at a dominant position in receiving beneficial services like trainings and extension services. The role of women in final decision-making related to purchasing or selling farm implements was very less and related to the seed production activities was restricted only to discussions. The rural women would gain a beneficial position in decision making only when a sincere attempt to give them importance and integrated support is made, as expressed by Tsegaye *et al.*<sup>23</sup>.

The results of a study which was conducted to analyze the women's decision-making power and work division between men and women, mainly in the rural households of Cameroon portrayed that women who were earning for the family were often consulted by their husbands, when decisions related to issues that required women's financial contribution came up. This showed that due to the earning power of the women, they got an ability to bargain with their husbands over the issues related to the household. Though this is a positive side, empowerment of women was a very slow process, as conveyed in the study by Sikod<sup>24</sup>.

Majority (67%) of the employed women had an equal role as men in decision making related to bank deposits, post office deposits, purchase of L.I.C Policy and various other investments in the family. On the other hand, majority (72%) of the unemployed women had minor or no role in decision making related to any investments in the family, as found in a study piloted by Madhur and Monga<sup>25</sup>.

A survey conducted in six countries of Africa and Asia which studied on the methods of women's decision-making patterns and their authority within their households showed that women played a role in suggesting or consulting related to taking a decision related to their family, but the final decision was made by the men. During focus group discussions, mainly the women living in households headed by men stated that the men had an upper hand in taking decisions related to the use of money

earned from agricultural produce, and also about the agricultural and household expenditures, and major asset sales. Though women were involved in the decision making related to the above-mentioned issues, their role was mostly a nominal or a consultative one, rather than an equal role. Apart from the decision making, men had an upper hand in controlling the family income, irrespective of who (either men or women) have earned it, as found in the survey by Njuki *et al.*<sup>26</sup>.

A critical analysis on the decision-making styles of women involved in agriculture from selected villages of Maharashtra, India was done. The limitations faced by farm women in decision making like their role, nature and extent of participation were studied. Most of the women who participated in the study had a medium level of participation in the farm-related decision making. The outcomes revealed that the important constraints faced by the women were shortage of time, insufficient knowledge or information, under privileged family's economic status, no adequate help and support from the family and society, their sub-ordinate status in the family and fear of failure, as found by Suradkar *et al.*<sup>27</sup>.

A case study conducted to study the autonomy and decision-making role of tribal women living in the Santoshpur village of Sundergargh district in Odisha, India described that the tribal women enjoyed autonomy at the household level, especially in social aspects. They also had equal rights like their husbands' in the economic matters. But their community participation was inactive and their self-sufficiency level was very low. The major reasons causing this situation is due to their low literacy rate and unemployment. As the tribal community's development cannot be enhanced without women's participation, governmental policies which focusses on increasing their literacy rates which could help them in simplifying their economic upliftment, must be put forth. Such policies can surely help the tribal women participate qualitatively in the community work and also improve their decision-making role among all the aspects of the living, as recommended by Das<sup>28</sup>.

## Conclusion

From the review of the literature, it can be concluded that women had lesser access and control over assets when compared to men. Some of the potential reasons identified which contributed to the gender differences are religious, ethnic and traditional beliefs, lack of women's education and empowerment, male domination, inadequate access to credit facilities and extension services etc. On the other hand, in some cases it was also seen that the access and control of assets, empowerment status of women have become better to some extent when compared to the earlier times. Narrowing the gender differences is one of the solutions in order to increase the women beneficial status. As women are mostly disadvantaged in all the areas, proper empowerment has to be given in order to make them acknowledge their rights and fight for their equal rights. The government and extension services have to continue

their support and improve their services, so that these acts will help in achieving the concept of gender equality and finally leads to empowerment of women.

Regarding the gender differences in decision making, notable differences were seen. Women were mostly responsible in decision making of household activities and men were responsible in decision making of agricultural activities. Due to lack of empowerment and education, women had less power in decision making of financial matters in household and agriculture. Improving women's level of education will help the women gain an equal hand in decision making promote women empowerment and gender equality.

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