
UNIT 2 ACCESS TO RESOURCES, SERVICES AND INSTITUTIONS

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2.1 INTRODUCTION

“Women needed opportunity, not charity – They want chance, not bleeding hearts”

(Prof. Mohammed Yunus, Nobel Laureate)

Gender inequality is quoted as one of the reasons for restricted access to resources and curtailment of development opportunities among mankind. The major issues in gender inequality are that women are not empowered. Women empowerment could be achieved by promoting access to various available resources, improving women capability and providing adequate means to use these productive assets. Ensuring access to and control over productive resources like land, livestock, markets, credit, modern technology, formal employment, etc. to rural women are considered to be the prima-face for even eradicating household poverty. Access

to and control over major economic and financial resources is thus critical in enabling rural women's economic empowerment, improving their food security, and even improving their overall livings in rural communities. If women's access to productive resources were the same as men's, the women's contribution could reduce the total number of people suffering from hungry by 12 to 17 percent (FAO, 2011a). Achievement of gender equality in distribution of economic and financial resources has also proved to create positive multiplier effects for a range of key development goals, including poverty reduction and the welfare of children (United Nations, 2009).

Numerous studies have also concluded that rural women around the world, unfortunately, are having only limited access to productive resources and services. In India for instance about 35 per cent rural households are de facto female headed, from widowhood, marital breakdown or male migration (Government of India, 1998). Moreover, when men shift to urban or for seeking non-farm rural livelihoods, more and more households and its family members depend on women for managing family and agriculture and thus forcing women to bear the full burden of family subsistence. According to Agricultural Census (Government of India, 2003), women have owned only 7 per cent of the total agricultural land. Absence of such rights and consequently lack of access to various institutions and other services, women are unable to effectively put into use whatever resources available with them or at their supervision.

The Hindu Succession Act has been amended in 2005, which gives equal rights to men and women in matters of inheritance of both self-acquired property and joint family property. Despite such reforms and development, the implementation from retrospective effect is still pending. Similarly, in the case of redistribution of land, there existed many shortcomings and as a result women did not find much gain through such policy measures.

Given the above background, in this Unit, various issues of access to resources, services and institutions by women are discussed. The National Commission for Women and its role in protecting the rights of women is first highlighted. The current status of access to resources, services and institutions are also discussed. This unit also suggests few measures to be taken to improve the access of women towards resources, services and institutions.

2.2 OBJECTIVES

After studying this Unit, you should be able to

- analyze the issues related to access and control over resources for women;
- examine the role of national commission for women; and
- explain the current status of access and control over resources for women.

2.3 DEFINING ‘ACCESS’ AND ‘CONTROL’

The framework developed by the Gender and Development (GAD) experts to measure gender equality has one important indicator “access and control” over resources. By measuring access and control over resources, one can come to the conclusion whether resources are redistributed or not. Srilatha Batliwala et al defined “access and control”. According to them “ In the context of material, human and intangible resources, access refers to opportunity available to use resource. For example do women get opportunity to access common property resources available in the village? Do they get chance to conduct self help group meetings in the common place of village? If they have access to resources, will they able to control over resources? When we come to define control over resources, it is more complex than defining access. According to Srilatha Batliwala et.al, Control over resource is the bargaining power to define or determine the use of that resource.

2.4 NATIONAL COMMISSION FOR WOMEN

The National Commission for Women (NCW) was constituted on 31st January, 1992 as a statutory body at National level, in pursuance of the National Commission for Women Act, 1990, to safeguard the interests of women. It has a wide mandate covering almost all aspects of women’s development namely to investigate and examine the legal safeguards provided for women under the Constitution and other laws and recommend to Government various measures for effective implementation. It reviews the existing provisions of the Constitution and other laws affecting women and recommend amendments to meet lacunae if any, inadequacies or shortcomings in such laws. The Commission looks into complaints and takes suo - moto notice of matters relating to deprivation of women’s rights, etc. and brings to limelight the issues with appropriate authorities; take up studies/research on issues of relevance to women, participate and

advise in the planning process for socio-economic development of women. Besides, the Commission evaluates the progress made thereof; inspect jails, remand homes etc. where women are kept under custody and seek remedial action wherever necessary.

However, deeply concerned with rising trends of social intolerance and more particularly crimes against the women, the National Commission for Women formed an Expert Committee on June 2102. This Expert Committee comprising of a panel of experts deliberated and recommended valuable suggestions for re-orienting/ re-strategizing the education system in India for a multi-layered, multi-dimensional transformation in the mindset of the society towards equality and equity vis – a - vis gender.

The Committee has recognized that three distinct aspects of education, from gender perspective, need to be addressed. Firstly, it is essential to understand gender education and its outreach and means/methods of sensitization and spreading awareness regarding gender rights, equity and equality as enshrined in the Constitution, to all. Secondly, education should be more of a moral value based education system that also inculcates right ethics and morals based on righteousness of conduct and sense of responsibility of every action. Thirdly, it is essential to sensitize and even educate policy makers (legislators), implementing agencies (Executive/Police), Adjudicators, Media and other stakeholders to ensure that woman or a girl in the country gets her due.

The Expert Committee has made the following recommendations addressing to the different social strata and institutions to improve the gender equality. The Committee recommended that Government plays a prime role by complying with National Education Policy wherein the factors indicated on gender sensitivity be compulsorily implemented. It also suggested that a task force be formed for change in syllabus to inculcate gender sensitivity and awareness of laws relating to the protection of women/human rights. The Committee suggested that prime responsibilities must be bestowed with educational institutions and recommended to have value/moral education, discussions on gender and introduction of sexuality among students especially boys in harmony with the culture and intellectual level of the student, pre-marital counseling, gender equality awareness programs, formation of Gender Clubs etc. Few suggestions were also made by the

Expert Committee at non-formal levels especially to drop outs youths and for the parents. Thus the members in other social strata namely Policy makers and Executives, Police and Media are also motivated to improve the status of Gender equality.

2.5 WHY RIGHT TO ACCESS?

In the section 2.3 we have defined “access and control over resources”. This section will examine the reason for access and control over resources. Women’s right for an equal access to and subsequent control over the various economic and financial resources is one of the basic requirements for achievement of any gender equality and women empowerment. Here access to economic resources refers to access to various factors of production. Such factors of production can be divided into two as immovable or fixed assets like land, housing, infrastructure and also some commonly owned resources in the village communities and movable or current assets like productive equipment or tools, livestock and even technology.. On the other hand, access to financial resources refer to availability of monetary resources which could be distributed through government spending, direct financial flows through credit and development assistances by the public and private agencies like banks, cooperatives, development departments in the form of subsidies or through institutions like Self Help Groups. Such access to economic and financial resources has also implications for women’s economic roles in sustaining livelihoods, in labor markets and in the economy as a whole. However, women face various constraints that limit them to access to resources which in turn could lead to limited decision making powers due to unequal power relations within the household (IFAD, 2009). Although women are involved and control production, they often do not own these means of production (Galab and Rao 2003; Shicai and Jie, 2009). Ensuring equal right to access to resources is thus a necessary condition for any women empowerment. Various factors (socio-political and economic) are responsible for denying the women’s right to access to economic and financial resources. It is worthwhile to consider all these factors to achieve any transfer of rights and access to resources by women.

Check Your Progress Exercise 1

Note: i. Use this space given below to answer the question.

ii. Compare your answer with the one given at the end of this unit

1. What are the major mandates of National Commission for Women (NCW)

2. Why an Expert Committee was formed by NCW during June 2012?

2.6 ACCESS TO RESOURCES – LAND

Right to land or land right is legally and socially recognized entitlements to land and is enforceable through legitimized external authority. Such rights in land could be ownership and/or rights associated with different degrees of freedom to lease out, mortgage, bequeath and sell land. The ownership rights combined with the right to exercise control over the land constitute effective land rights.

Gender disparity in access to land and other assets are due to reasons like discriminatory inheritance practices followed from generation to generation, unequal access to land markets and gender biased land reform policies.

Why access to land to women is insisted? Legitimate access and insistence of access to land vis-a-vis other resources is important for the following reasons:

- Right to land protects an individual especially women against undesirable miseries like homelessness and destitution. In India land and income generation based on such land is

considered to be a secured livelihood in rural areas. It is also the single most important source of security for poor rural women.

- In many of female - headed households, the access to land and earning capacity of the household is directly linked
- Ownership of land and land rights is a pre-condition for acquiring other inputs like credit, technology. Owing to lack of legitimate rights to women and migration of men in search of jobs (out-migration), many arable lands are not put into fullest use. Awarding land rights to women would ensure that they have access to credit and other facilities and subsequently could increase the productivity of the lands they manage.
- Land titles can make it easier for women to adopt improved technology and enhance their motivation to do so, thereby increasing the productivity of the land they cultivate.
- Rights over land are an important determinant of social status and political power and granting land rights to women is an important means of empowering them.

No doubt some progress has been made in the country in improving the access to land and other assets to women through legislative reforms. However, full implementation still suffers basically from women's lack of knowledge of their entitlements. Hence continued efforts are needed to create awareness, promote and enforce gender sensitive legislation, make judicial systems more accessible and responsive to women and provide legal aid to women seeking to claim such rights (United Nations, 2009)

Box 1 case study Niger and the Pilot Project for Land Security

Women in Niger are essentially protected by the country's law, not only in political, civil and economic terms, but also with regard to access to natural resources, including land. In the past the regulations and customs governing Nigerien rural land tenure in practice ensured equitable access to land for family members through the joint nature of family holdings. However, there has been a break-down in this traditional system as a result of the pressure on land, which has led to a weakening of rules and regulations by introducing the privatization of land within farms, which have thus become more fragile. Since the start of the 1980s, Niger has been undertaking a participatory, iterative process intended to guarantee more secure access to land for farmers, including women and other vulnerable groups. The 1993 Rural Code is based on decentralized land management through the establishment of land commissions at regional, departmental,

communal and local levels. These commissions have the tasks of preventing and managing conflicts and identifying constraints regarding land tenure with a view to finding solutions. Technical and financial partners have supported this process and helped to develop approaches intended to improve the land tenure situation.

Pilot Project for Land Security

It was in this perspective that the Pilot Project for Land Security (PPSF) was implemented by Collaborative Action on Land Issues (CALI) – an initiative financed by the Belgian Fund for Food Security (BFFS) – and executed by the Project for the Promotion of Local Initiative for Development in Aguié (PPILDA) of IFAD and the International Land Coalition (ILC). PPSF has the objective of trying out and analysing a methodology to support all the landowners in Dan Saga, and providing a flexible mechanism for the acquisition of land titles that is accessible to vulnerable farmers and is suitable for large-scale replication.

The pilot project had two phases. The first focused on: (i) the carrying out of two surveys, one in Dan Saga, which led to better knowledge of the environment and above all the identification of the various types of land transaction and how they were changing, and the other at the administrative level in order to see the origins of the land tenure situation from an institutional viewpoint; (ii) the allocation of title deeds on the basis of the formulation of applications, surveys of fields, boundary marking and the establishment of a land map of Dan Saga; (iii) the holding of exchange and coordination workshops; and (iv) the equipment of Rural Code institutions, in order to make them operational. After these results had been achieved, the second phase of the project was implemented, not only to make the Local Land Commission (COFOB) functional, but first and foremost to make the benefits of the first phase permanent and capitalize on them with a view to their popularization.

Women and the PPSF experience

Women have 174 fields (inherited and purchased) of the 1,271 plots surveyed, reflecting the still small proportion of women who inherit or purchase farmland. Moreover, women's fields are

smaller, with 1.001 hectares on average, while more than 62 per cent of women have only 0.59 hectares. With an average of 2.06 hectares and 7 people for family plots, an imminent breakdown in the present production system can be anticipated, as has happened in the south of the region, where women are now being excluded from fields and farming. This phenomenon of the defeminisation of farming has led in some places to family disputes and a mass release of young married women from the confines of the home under the stimulus of their mothers, who can no longer bear to look on at the wretched situation of their married daughters who have no individual gamana fields. The mothers' recourse to renting land for their daughters has been their alternative solution. The agrarian system is constructed to meet the collective and individual needs of household members. The exclusion of one group in order to prioritize another is anticipated neither by custom nor by religion, the two elements in the name of which these discriminatory changes are carried out, condemning certain categories of the population, women in this case, to greater vulnerability.

Recommendations to ensure better access to land for women

In view of the encouraging results of the pilot scheme, replication of the Dan Saga experiment could be envisaged, albeit not as a carbon copy, and particularly not with regard to the material, financial and human resources from which the latter benefited. The following recommendations have been drawn up concerning better access to land for women:

- Identification of localities with land insecurity as priority zones for land security action;
- Broad dissemination of the sections of the Rural Code concerning natural resource management through its local structures (Municipal Land Commissions [COFOCOMs] and COFOBs);
- Carrying out of a survey to define the land tenure situation and the causes of land insecurity in the areas in question;
- Reporting of the survey results to the general population in the presence of the departmental and regional government authorities and technical officers;
- Consensual decision-making in favour of the process (survey, land registration, definition of area, mapping);
- Commitment of the local population regarding its involvement and participation (physical and financial) in the process;

- An information and awareness campaign concerning the beneficial nature of the process and the advantages for each farmer in knowing the various types of land transaction;
- Major involvement of women in plot identification operations so that they can defend their rights;
- Definition of the roles of each stakeholder and the period of intervention;
- Involvement of women and young men from the village who lack education or have only basic literacy training, and their training regarding the process of acquiring certificates of registration (title deeds) with a view to building up local expertise in this connection.

Adopted and adapted from *Strengthening Women's Access to Land into IFAD projects: Experiences from the field* Report prepared by F. Carpano, Land Tenure Consultant, March 2011

http://www.ifad.org/english/land/women_land/WomenAndLand_SynthesisReport_Eng.pdf
accessed 28th May, 2014

2.7 ACCESS TO SERVICES AND INSTITUTIONS

Perpetuation of poverty in a country could be due to many reasons. The social norms and practices, more particularly, the discriminatory practices of gender and other social status result in sustenance of such ills in any society. Such norms and practices also create barriers to upward mobility, constraining women's ability to participate in economic opportunities and to benefit from and contribute to economic growth. It also restricts women's effective participation in political processes or civil action to curb such ills in the society. Policies and programs to mitigate such social discriminations depend on improving the outreach of services to this neglected gender.

Women in general are denied of full access to various services and institutions that provide such services. In any country the Government provides major services (public services) and it is the responsibility of these agencies and institutions providing such services to reach the people

without disparity. For instance, women's full access to health care services and information allows them to maintain their health and wellbeing of not only woman herself but also the entire family or household.

Among the various services and access to these services by women, access to credit and empowerment of women through the concept of Microfinance and Self-Help Group is well documented in the country. Microfinance is a type of financial service provided by banks to individuals or groups who would otherwise have no other means of access to these financial services. Micro finance through Self Help Group (SHG) has been recognized internationally as the modern tool to combat poverty and for rural development. One of the main objectives of financial services is to empower women and making women a large proportion of microfinance beneficiaries. Microfinance provides women the financial backing and thus could actively participate in economic growth. Such assistance gives them confidence, improves their status and makes them more active in decision-making, thus encourage ultimately gender equality.

In India, Self Help Group's linkage program has been active since 1992 and passed through stages of pilot (1992-95), mainstreaming (1995-1998) and expansion phase (1998 onwards) and emerged as the one of the biggest micro-finance program in terms of outreach. There were 7.9 million savings-linked SHGs and 4.854 million credit linked SHGs groups by March 31, 2012 with a total savings of Rs. 6551.41 crores. An important feature of this program is its popularity among women. About 90 percent of SHGs comprised of only women members (NABARD, 2012-13).

Gender-based discrimination is found to be qualitatively different from other forms of discrimination because it involves intra household distinctions in assigning value to people and allocating resources accordingly (World Development Report, 2000-01). This empowerment is enhanced by scaling up social institutions, increasing the capacity of women and the socially disadvantaged to engage society's power structure and articulate their interests and aspirations.

Social institutions also influence the roles that women could play. Prevailing traditions, customs and social norms in a region can limit the women's access to labor market, removing wage disparity and positioning of women in the administration in the management hierarchy. Better

education, access to health services and other services favor women's chances to effectively participate and compete in the labor market. But in many countries, the social norms and other taboos prevent women to acquire the needed education. For instance, in a society where girl children are married even at the age of below 18 years or where the girl children are not even permitted to go to schools, can hinder the access. In some societies, girl children are considered as liabilities to the household as the parents have to pay dowry when the girl is getting married as against boys who bring wealth to the family by receiving dowry. In some of the societies lower values and importance assigned to girl children and women lead to foeticide and infant mortality. More autonomy to women could increase the child survival.

Another important component in access to services and institutions is the technology itself. Technologies are the practices or techniques, tools or equipment, know-how and skills or combination of all the above mentioned elements that are aimed to achieve higher productivity, minimize production and processing costs and used to save scarce resources or inputs such as labor or energy (<http://teca.fao.org/technologies>). In the absence of legitimate rights to land or secured tenure, the adoption decisions of most of the agricultural technologies become a constraint. Moreover, memberships in Water User Associations (WUA) and Farmer Producer Organizations (FPO) are often limited to land owners especially rests with men thus effectively excluding most of the women. In terms of mobilization of labors for labor intensive inter-cultural operations and other management practices, the men have better control over women but not vice-versa. Rural women are seldom considered as one of the primary users of the technology. Besides, customs, traditions, religious beliefs and social norms widely vary across regions and villages and restrict women's activities and their ability to access to use new technologies and information.

Other rural institutions like as farmer-based organizations, community-based organizations, cooperatives, water user associations, informal networks and various forms of collective action for agricultural and rural activities are more gender biased leaving women to play only minimal roles. Though measures are taken to include or represent women as members in such institutions, the conditions prevailing in the society force the women not to fulfill such representations. Hence programs and activities are to be targeted more exclusively for women. Such approaches provide an opportunity to improve their skills and access to new means of information and public sponsored support services.

Check Your Progress Exercise 2

Note: i. Use this space given below to answer the question.

ii. Compare your answer with the one given at the end of this unit

1. Why access to resources is important for women?

2. How Microfinance and Self-Help Group (SHG) ensure access to credit?

2.8 MILLENNIUM DEVELOPMENT GOALS

At the Millennium Summit in September 2000, as per the UN Millennium Declaration, the member nations committed to a new global partnership for achieving 8 goals (Millennium Development Goals) with time bound targets. India as member country commits itself to achieve these goals. These Millennium Development Goals (MDGs) are the world's time-bound and quantified targets for addressing basic human rights to health, education, shelter, and security. The goals are

Goal 1 Eradicate Extreme Hunger and Poverty

Goal 2 Achieve Universal Primary Education

Goal 3 Promote Gender Equality and Empower Women

Goal 4 Reduce Child Mortality

Goal 5 Improve Maternal Health

Goal 6 Combat HIV/AIDS, Malaria and other diseases

Goal 7 Ensure Environmental Sustainability

Goal 8 Develop a Global Partnership for Development

Among the 8 goals, promoting gender equality and empowerment of women (Goal 3) is more relevant to this study module though other goals also influencing the overall welfare of the women in the country. Certain indicators are prescribed by the United Nations Development Group to measure the current status and the improvement there from.

The indicators are

Ratio of girls to boys in primary, secondary and tertiary education (Gender Parity Index), ratio of literate women to men, 15 to 24 years old, share of women in wage employment in the non-agricultural sector and proportion of seats held by women in national parliament

As per UNDP report (www.in.undp.org/content/india/en/home/mdgoverview) India missed the 2005 deadline of eliminating gender disparity in primary and secondary education. However, the country has hastened progress and the Gender Parity Index (GPI) for Gross Enrolment Ratios (GER) in primary and secondary education has risen. Given current trends, India is moderately or almost nearly on track. However, as the Government of India MDG Report 2009 notes, “participation of women in employment and decision-making remains far less than that of men, and the disparity is not likely to be eliminated by 2015.” Achieving GPI in tertiary education also remains a challenge. In addition, the labor market openness to women in industry and services has only marginally increased from 13-18 percent between 1990-91 and 2004-05. Thus India is on-track for Primary and Secondary education but the performance with respect to higher education is rather slow.

2.9SUMMING UP

Irrespective of caste, creed, religion, color and gender the Indian Constitution guarantees justice and equality in all the segments of our society. Since Independence, to safeguard the interests of women, a number of legislations have been enacted by both Central and State Governments. Subsequently, various amendments were also made in the existing laws with a view to handle even atrocities and crimes against women. Despite these measures, the crime against women and gender inequality is prevailing in the society. Reducing such gender-based social barriers requires a mindset change of deep-rooted beliefs against this vulnerable group and more concern on appropriate gender roles, as well as taking stringent action to ensure greater gender equity.

No doubt increasing the participation and involvement of the women in development and reducing social barriers are important and they act as complements to creating an environment in which they have greater opportunity and security. Added to this, to bring about gender equality, policymakers need to focus their actions on five clear priorities namely reducing the mortality of girls and women; eliminating gender disparity in education; increasing women's access to economic and productive resources and thus earnings and productivity; giving women equal rights in households and societies and preventing transmission of gender inequality across generations. Though economic growth per-se is not sufficient to promote gender equality, the outcomes of such growth will be acceptable only when they are accompanied by equal rights to access to resources by women as that of men.

2.10 GLOSSARY

Gender Parity Index: It is ratio of girls to boys in primary, secondary and tertiary education.

Micro Finance: Microfinance is a type of financial service provided by banks to individuals or groups who would otherwise have no other means of gaining financial services.

2.11 ANSWERS TO CHECK YOUR PROGRESS

Check Your Progress Exercise 1

1. National Commission for Women has a wide mandate covering almost all aspects of women's development namely to investigate and examine the legal safeguards provided for women under the Constitution and other laws and recommend to Government measures for their effective implementation
2. With rising trends of social intolerance and more particularly crimes against the women, the National Commission for Women formed an Expert Committee on June 2102

Check Your Progress Exercise 2

1. Legitimate access and insistence of access to land and other resources is fundamentally important for women empowerment. Land rights protects an individual especially women against undesirable miseries like homelessness and destitution. Similarly, these rights

also provide the women to access other resources like credit, market and other services and effectively use the productive resources at their control.

2.12 REFERENCES

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2.13 QUESTIONS FOR REFLECTION AND PRACTICE

1. Explain in detail about National Commission for Women, its objectives and its role in bringing gender equality
2. “Access to resources is fundamental to achieve efficient use of available resources” – Justify this statement with the current situation of women's access to such resources
3. Explain how the Micro finance and SHG could address overall issues in gender disparity?
4. What is Millennium Development Goal? Trace its purpose and how far India in promoting Gender Equality and Women Empowerment?

