



Women's Access to Productive Resources: A Case Study of Mid-Hill Sub-Humid Zone of Himachal Pradesh

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Abstract— The aim of this study was to analyse and compare the access of men and women to productive resources, focusing on three aspects: ownership of assets, access to credit, and decision-making regarding lending sources. Data was gathered from the mid-hill sub-humid zone of Himachal Pradesh. The results revealed that a significant portion of the women surveyed did not have ownership rights to land, whether agricultural or non-agricultural. Instead, joint ownership of assets other than land was prevalent in the area. Access to credit, a key factor in women's empowerment, showed that female respondents were more likely to rely on friends, relatives, or informal credit groups. Regarding decision-making on credit, joint decision-making was common in selecting credit sources. The study suggests that strict enforcement of existing laws is necessary to ensure women's property rights, and efforts should be made to promote ownership of assets to enhance women's empowerment and household livelihood security. Additionally, measures should prioritize easy access to formal credit for women, and the formal credit system should be expanded to reach those in need.



Keywords— Women, productive resources, asset ownership, empowerment, decision-making

I. INTRODUCTION

Gender equality is a global issue, which has been accelerated in recent decades. In general, it is a topical issue with its positioning in the Sustainable Development Goals (SDGs) and Millennium Development Goals. According to the United Nations Sustainable Development Goals (SDG) women's land ownership is essential to ensure their empowerment and welfare with the realization of gender equality. Moreso, the issue has been debated and discussed on various platforms by the policy makers, social reformers, researchers and feminists. Women's issues especially the empowerment of rural women is also focused on by different international organizations like the FAO, World Bank and United Nations. Existing literature provide evidence that women empowerment contributes not only to reducing the gender gap but also have a multiplier effect on development outcomes (Sharma *et al.*, 2020). Although in developing countries women farmers represent more than a quarter of the world's population, yet they have less access than

men to agriculture related assets, land ownership and lower level of decision-making power (FAO, 2011). Women's less access to productive resources can refrain them from making economic as well as professional choices and impact negatively on their earnings and limiting their influence in family activities or decisions (Kabeer, 1999; Roy and Tisdell 2002; Alkire *et al.*, 2013; Srivastava and Srivastava, 2017).

Gender mainstreaming into agricultural policies is crucial for achieving gender equality and giving women more rights. Even female farmers' access to productive resources and credit are positively correlated to agricultural output and their ability to make choices (Sharma *et al.*, 2022). Therefore, in the present scenario, in order to address the challenges in gender mainstreaming, it is essential to understand the areas where women lack empowerment so policies and programs can be effective in targeting these areas for strengthening the women empowerment and gender equality. Thus, the present study was conducted with the

objective to examine and compare both gender's access to productive resources, based on three sub-dimensions i.e., asset ownership status, access to credit and decisions about lending sources.

II. MATERIAL AND METHODS

The data utilized in this study was gathered through a primary survey, employing a multi-stage random sampling technique. The sampling process involved selecting three districts - Mandi, Sirmour, and Solan, followed by seven development blocks and 28 agriculture-dominated gram panchayats, all from the mid-hill sub-humid zone of Himachal Pradesh (refer to Table

1). A total of 280 households spread across these 28 gram panchayats were surveyed for this study. The study population comprised farm households, categorized into two groups: 'dual adult households' (containing both male and female adults) and 'female adult-only households' (with no adult male present). Interviews were conducted with the 'primary man and primary woman respondents' of each household, identified as the key decision-makers. In total, 548 respondents were selected, comprising 280 primary women and 268 primary men. Data collection was carried out using a structured questionnaire, and descriptive statistics were employed to analyse the data, converting it into insightful information through frequency, percentages, and measures of central tendency.

Table 1: Study Area

Agro-climatic Zone	Selected Districts	Selected Blocks	Gram Panchayat
Sub-Humid Mid Hills	Mandi	Balh, Gopalpur, Mandi Sadar	Baggi, Lohara, Nalsar, Salwahan, Bag, Khalardu, Nabhai, Jamni, Bhatwar, Gharan, Nichla Lot, Tihri
	Sirmour	Rajgarh, Sangrah	Bhuira, Karganun, Salana, Tikar, Charna, Jamukoti, Khale Kiyar, Rajana
	Solan	Kunihar, Solan	Bakhalag, Batal, Daseran, Deora, Dangri, Jonaji, Mashiwar, Sanhol

Access to productive resources

To assess access to productive resources, we measured asset ownership status, access to credit, and decisions regarding lending sources. Asset ownership status refers to whether individuals solely or jointly own various productive resources, including agricultural and non-agricultural land, livestock, poultry, fisheries, farm equipment (both mechanized and non-mechanized), non-farm business equipment, residential structures, consumer goods (both small and large), mobile phones, means of transportation, and jewelry. An individual was considered to have inadequate access to productive resources if they neither own any assets solely or jointly nor have the ability to make decisions regarding them or feel capable of doing so.

III. RESULTS AND DISCUSSION

Asset ownership status

Table 2 illustrates the asset ownership status within the study area. Analysis of the data reveals that 72.90 per cent and 68 per cent of male respondents possess sole ownership of agricultural and non-

agricultural land, respectively, whereas their female counterparts show lower ownership rates, with 62.10 per cent and 79.30 per cent respectively not owning any agricultural or non-agricultural land (refer to Figure 1). Kieran et al. (2015) similarly found that in India, nearly 90 per cent of agricultural land ownership is held by men.

Regarding assets other than land, more than 50 per cent of female respondents reported joint ownership, except for mobile phones and means of transport. Specifically, 82.80 per cent of female respondents solely own mobile phones in the study area, while 66.30 per cent do not possess any means of transport. Furthermore, all female respondents (100%) own jewelry either solely or jointly. Additionally, significant levels of joint ownership among female respondents were observed for assets such as poultry/fisheries (99%), large consumer durables (96.80%), small consumer durables (96.40%), non-farm business equipment (82.90%), non-mechanized farm equipment (76.80%), residential structures (76.40%), and livestock (74.30%).

Table 2: Asset ownership status

Asset	Ownership status	Male	Female	Total
Agricultural land	Solely	72.90	8.90	40.30
	Jointly	17.10	28.90	23.10
	No Ownership	10.00	62.10	36.60
Non-agricultural land	Solely	68.00	8.60	38.30
	Jointly	13.80	12.10	12.90
	No Ownership	18.20	79.30	48.80
Livestock	Solely	30.10	5.00	17.30
	Jointly	65.40	74.30	69.90
	No Ownership	4.50	20.80	12.70
Farm equipment (Non- mechanized)	Solely	26.80	3.90	15.30
	Jointly	73.20	76.80	75.00
	No Ownership	0	19.30	9.70
Farm equipment (Mechanized)	Solely	27.10	3.80	15.40
	Jointly	72.90	55.40	64.15
	No Ownership	0	40.80	20.50
Nonfarm business equipment	Solely	12.60	5.00	8.70
	Jointly	85.50	82.90	84.20
	No Ownership	1.90	12.10	7.10
House and/or other structures	Solely	32.00	6.10	18.80
	Jointly	63.20	76.40	69.90
	No Ownership	4.80	17.50	11.30
Large consumer durables	Solely	3.00	2.10	2.60
	Jointly	96.60	96.80	96.70
	No Ownership	0.40	1.10	0.70
Small consumer durables	Solely	3.00	2.10	2.60
	Jointly	97.00	96.40	96.70
	No Ownership	0	1.50	0.70
Mobile phone	Solely	99.60	82.80	91.10
	Jointly	0.40	1.80	1.10
	No Ownership	0	15.40	7.80
Means of transportation	Solely	46.80	2.90	24.90
	Jointly	49.00	30.80	39.90
	No Ownership	4.20	66.30	35.20
Jewellery	Solely	14.90	40.00	27.50
	Jointly	85.10	60.00	72.50
	No Ownership	0	0	0

All figures are in percentages

The overall findings of the study highlight the prevalence of joint ownership of assets other than land in the study area, a trend consistent with the research of Akter et al. (2017). This research suggests that while men often hold primary ownership of land, women actively participate in decision-making regarding its use, and joint

ownership is common for family resources. Similarly, corroborating findings from Anonymous (2020) for the state of Himachal Pradesh indicate that only 23.40% of rural women possess land ownership, either solely or jointly, while a significant majority, 77.80%, own and utilize mobile phones.

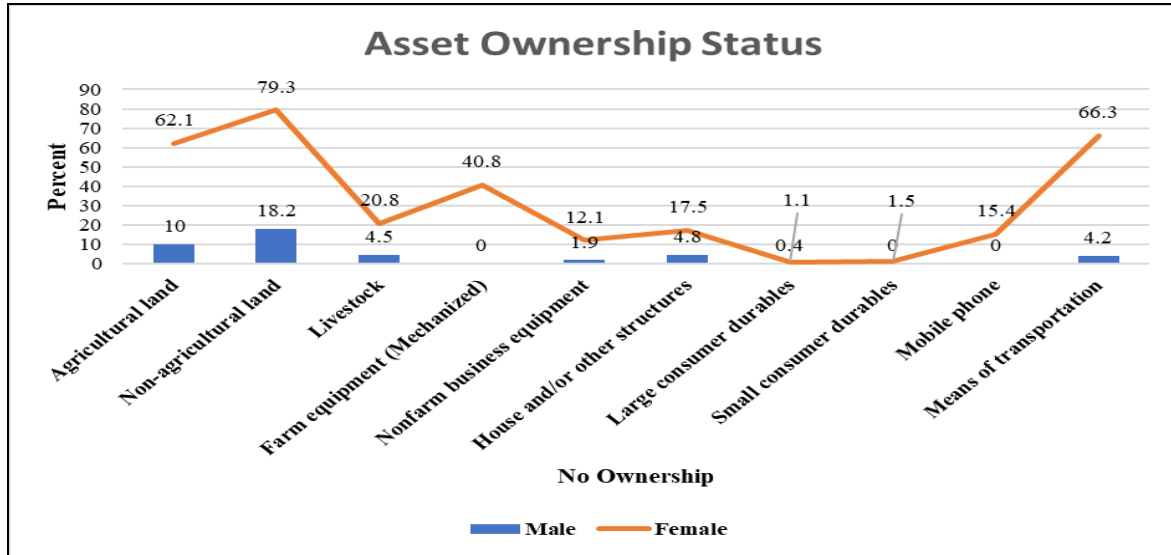


Fig.1: Asset ownership status

Access to credit

Access to and decision-making regarding credit pertain to whether individuals have obtained credit and their involvement in credit-related decisions. Table 3 presents data on access to credit in the study area. The findings reveal that the primary sources of credit utilized by respondents were formal lenders (92%) and friends or relatives (88.30%). Additionally, respondents also access

credit from informal credit or savings groups (23.90%) and group-based microfinance lending sources (1.60%). Interestingly, none of the sampled respondents reported obtaining credit from informal lenders such as moneylenders or Sahukars, as households demonstrated access to institutional credit sources and were deemed financially included.

Table 3: Access to credit

Lending Source	Access to Credit	Total
Institutional credit (Bank/Financial Institution)	Yes	92.00
	No	8.00
Informal lender	Yes	0
	No	100.00
Friends or relatives	Yes	88.30
	No	11.70
Group based micro-finance or lending	Yes	1.60
	No	98.40
Informal credit or savings groups	Yes	23.90
	No	76.10

All figures are in percentages

The gender-wise distribution of credit, as depicted in Figure 2, revealed that female respondents were more inclined to acquire credit from friends or relatives (83.60%) and informal credit or saving groups (57.40%). Moreover, analysis indicated that 55 per cent of

male respondents and 45 per cent of female respondents accessed credit from formal institutional sources. Conversely, in the case of group-based microfinance, both genders obtained credit equally.

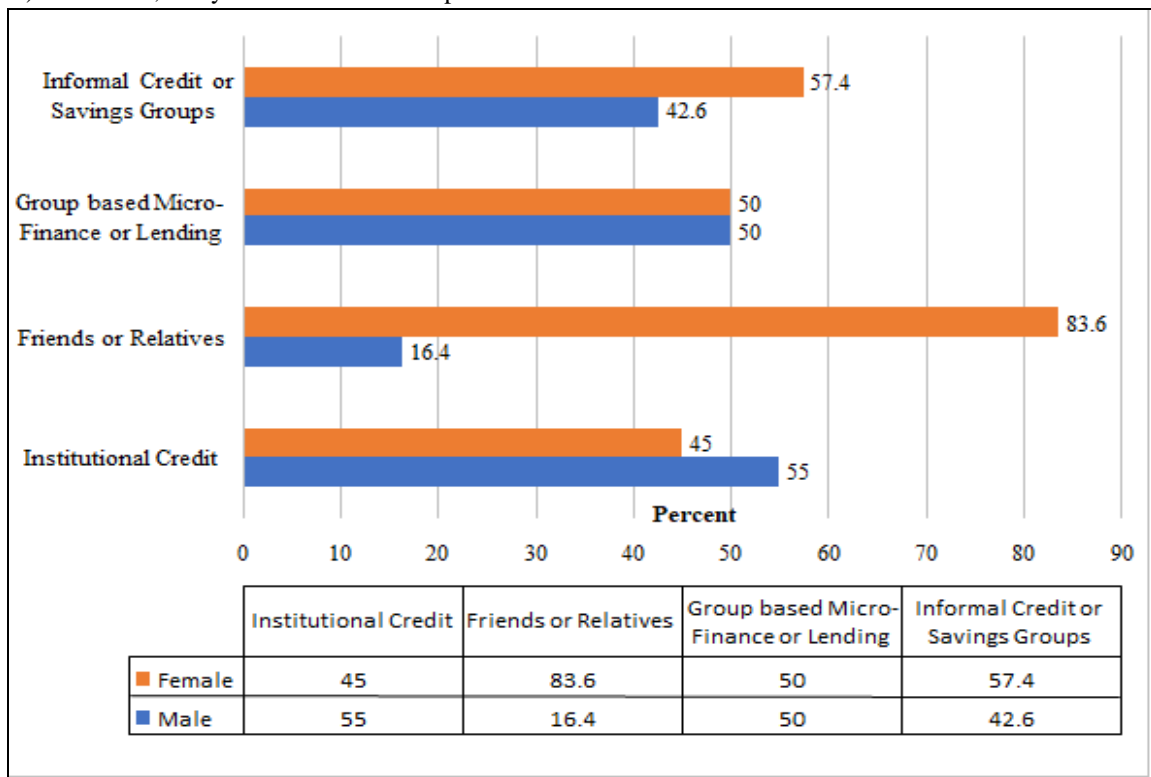


Fig.2: Gender-wise distribution of credit

Decision-making related to credit

Table 4 presents data on decision-making related to the source of lending. Examination of the data suggests that a majority of respondents perceived joint decision-making to be prevalent in the study area, with figures of 98.35 per cent for group-based microfinance, 88.90 per cent for informal savings groups, 88.85 per cent for friends or relatives, and 72.60 per cent for formal lenders. Additionally, respondents indicated that primary males within sampled households had greater access to

decisions regarding institutional credit (16.85%) and credit from friends or relatives (9.50%) compared to their counterparts, who reported figures of 4.15 per cent and 1.60 per cent, respectively. Moreover, respondents noted that females had more involvement in decisions about informal credit or savings groups (9.45%) compared to their counterparts (1.65%). Based on the data analysis, it can be concluded that respondents indicated joint decision-making regarding the source of credit.

Table 4: Gender-wise decision-making about credit

Lending Source	Credit decision maker	Male	Female	Total
Institutional credit (Bank/Financial Institution)	Primary Male	20.80	12.90	16.85
	Primary Female	2.60	5.70	4.15
	Joint Decision	69.80	75.40	72.60
	Other Household Member	6.70	6.10	6.40
Friends or relatives	Primary Male	2.60	16.40	9.50
	Primary Female	1.10	2.10	1.60
	Joint Decision	96.30	81.40	88.85

	Other Household Member	0	0	0
Group based micro-finance or lending	Primary Male	0.70	0	0.35
	Primary Female	0	0.40	0.20
	Joint Decision	98.50	98.20	98.35
	Other Household Member	1.10	1.10	1.10
Informal credit or savings groups	Primary Male	1.90	1.40	1.65
	Primary Female	7.80	11.10	9.45
	Joint Decision	90.30	87.50	88.90
	Other Household Member	0	0	0

All figures are in percentages

Access to credit was identified as not a significant challenge, with informal women's groups and government banks emerging as dominant sources of credit. Regarding decisions about credit, the findings indicate that mutual decisions were made regarding credit matters.

IV. CONCLUSION

Based on the descriptive findings of the study, it is evident that joint ownership of assets other than land predominates in the study area. The study highlights that a majority of women lack ownership of both agricultural and non-agricultural land, depriving them of any form of land ownership. Despite existing laws granting women equal rights to ancestral property, stricter enforcement and implementation are necessary to ensure women's property rights. Therefore, promoting asset ownership is essential to enhance women's empowerment and improve household livelihood security.

Access to and decisions regarding credit play pivotal roles in women's empowerment in the study area. The study indicates that female respondents are more inclined to acquire credit from friends or relatives and informal credit or saving groups. Thus, prioritizing women with easy and convenient access to formal credit is recommended. Furthermore, expanding the outreach of the formal credit system is imperative to reach women in need.

Regarding decision-making related to credit, the results demonstrate that joint decision-making prevails in the study area concerning the selection of credit sources. This collaborative approach should be acknowledged and further supported to ensure inclusive decision-making processes.

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