

### **Barriers to Women's Empowerment in Rural Society: Access to Employment, Land and Other Resources**

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#### **Abstract**

*The process of feminization of poverty in India is intimately connected to the cultural and institutional limitations that put a ceiling on women's involvement in economic activity. Challenging gender based inequality needs bold steps and initiatives by women. The present paper examines various processes and novel approaches taken by women, involved in access to employment and land ownership where owning land is a marker of dominance. Using data from various sources, results from structural equation archetypes and qualitative thematic analyses demonstrate significant links among women's access to employment, ownership of land, relationship power, receipt of physical and psychological violence and creation of barriers for their empowerment. Collectively, the findings suggest that when women have access to employment and own land, they gain power within their relationships and are less likely to experience violence. In this paper we examine the issues affecting rural women's access to employment, land, other resources and markets.*

#### **Keywords**

Employment, ownership, land, inequality, women, empowerment

#### **Introduction**

India, the second largest populated country in the world, has around seventy per cent of its population inhabiting in rural areas. Females constitute a little less than fifty per cent of the total population. This would mean that nearly 1000 million out of 1400million people live in rural areas as per 2021 estimated population of India. Generally, people in the rural areas are poorer than those in the urban areas because of the absence of non-agriculture employment opportunities. Amongst males and females, females are poorer than males because the technological

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changes in agriculture displaces females from many of these traditional jobs, and now agricultural employment opportunities are more limited for females than for males. Also due to gender restriction, illiteracy and ignorance, rural women are unable to go outside the surroundings of their homes in search of employment. Making women economically independent is crucial to achieving women's empowerment, which is central for achieving sustainable development. Improvement in the socio-economic status of women can reduce population growth which can reduce pressure on the environment, which in turn can lead to sustainable development. Rise in the income of women and earning opportunities improve the family's living standard, enhance then family's social status, raise the age of marriage, reduce the pressure on women's health and time and to have more children. Poverty rights, availability of credits, inputs and marketing facilitate make poor women more independent economically; facilitate the process of sustainable growth and development of the country.

### **Global Scenario of Gender**

Women, perform nearly two-thirds of the work, receive one-tenth of the world's income and own less than one-hundredth of the world's property (Patel, 2007). The report also delineates that even in West, where women's emancipation has bettered the lives of countless women; they still experience the unfairness of the 'glass ceiling', wherein women just do not get promoted beyond a certain level. Women in developing countries have a plethora of discriminatory practices which continue to keep them trammled. From being sold into the sex-trafficking trade, to rape, to child abuse, to sex-selective abortion, to infanticide, to neglect, to dowry deaths and honour killings, discrimination against females is a stark reality that affects large portions of the society across these countries. In the developing world gender parity can be achieved by widespread education and economic independence whereas, in the developed world, women must continue to break all the glass ceiling barriers, to achieve equal parity with men in every field, while continuing to sensitize men about the issues of sexism and gender discrimination.

### **National Scenario of Gender**

A cursory glance at the history of tradition-bound Indian society will lead us to an inevitable conclusion that the process of transformation of Indian society into an industrialized society has been slow and it got momentum during the colonial British period and the pace of change was accelerated during the post-independence period. In the course of many centuries, several unpleasant social customs, religious dogmas, usages and

traditions developed and most of these were responsible for creating hindrances in the way of progress and prosperity of India (Bilal, 2014: 04). Indian society suffered from various social evils such as Sati, child marriage, polygamy, infanticide, untouchability, Purdah system, caste system and ban on widow remarriage which gnawed at the very vitals of India leading to paralyzing immobility of social life and economic stagnation (Jayapalan, 2000: 89). All these instances lead us to a single conclusion that it has mostly been the womenfolk which has been the victim of exploitation and inequality from antediluvian times. The generations old patriarchal character is so deep rooted in Indian society that it has led to a series of exploitations the main victims of which have been the womenfolk of the society.

The root of gender inequality, reflected in the higher incidence of poverty among women in India, is social and economic, not constitutional. The Constitution is firmly grounded in principles of liberty, fraternity, equality, and justice. Women's rights to equality and freedom from discrimination are defined as justifiable fundamental rights. The Constitution explicitly clarifies that affirmative action programs for women are not incompatible with the principle of non-discrimination on grounds of sex. "The Constitution does not merely pay lip service to an abstract notion of equality but It reflects a substantive understanding of practical dimensions of freedom and equality for women" (Menon-Sen and Kumar, 2001: 10). However, implementations of constitutional provisions that are meant to empower women are often implemented by persons from the very socioeconomic backgrounds that perpetuate the inequity.

Amartya Sen noted that India with its population of 1 billion has to account for some 32 million "missing women" (Sen, 2003). More than 60 percent of women are chronically poor, and the figure would probably be higher if intra-household discrepancies in poverty levels were measured. For most women, their low status and lack of education limits them to a life of housework and agricultural labour. Although women in India "work," sometimes twice as hard and long as their male counterparts, their economic contributions often remain invisible and unrecognized. Ninety six percent of women work in the informal and unorganized sector. In spite of legal provisions, women continue to receive lower wages than men. Women face legal discrimination in land and property rights (Sen, 1992).

### **Gender and Kashmiri Society**

The State of Jammu and Kashmir, though endowed with rich grandeur natural beauty and resources, have been one of the most economically

backward States of India. Due to various socio-economic, political and geographical factors agriculture, which is the main stay of nearly eighty percent of the population, has remained under developed and the most important natural resources like water, forests, minerals, etc, have remained unexplored and untapped (Bilal, 2014, 5).

Since the introduction of economic planning in 1953 the State has been able to register a big stride in socio-economic development. The number of poor persons has remained almost the same between 1973-74 and 1993-94. According to National Sample Survey Organization (NSSO) 1997, there are 35 percent drop-out children at middle level entry, underweight children 44.5 percent and 41 percent with stunted growth out of 2.2 million children enrolled of a child population of 3.1 million. The armed violence from last two decades has disturbed the social fabric, damaged the economy, disturbed the source of livelihood of thousands of families and in many cases deprived the family of its breadwinner. Children and women of the Kashmiri society have gone through a gruelling trauma. The most disturbing fallout of it has been the nominal increase in destitution manifest in the rise in the number of orphans, widows, the invalid and the disabled (Bilal, 2011a). The armed violence in the State has not allowed women to educate and modernise enough to challenge the traditional and patriarchal structure of the society where ownership of land is an unchallenged natural gift spilled on men by God.

### **Equality and Inequality: Universal Gender Stratification**

The second volume of *The Second Sex* by Simone de Beauvoir opens with the famous phrase: 'one is not born, but rather becomes a woman'. A fundamental aspect which Beauvoir shares with Marxist thinking is the rejection of a given human nature: human nature is ahistorical and social product. She initially argues that economic and social contexts are crucial in determining the importance attributed to the 'biological' facts of gender: in prehistoric times when physical strength was valued, women were rendered inferior, but the contemporary reliance on technology enables them to work on equal terms alongside men. Beauvoir mainly concentrates on the theories of Friedrich Engels who concentrated on the situation of women in his development of Marxist theory. Beauvoir contested his claim that women's oppression is related to the ownership of private property. She argues that because human consciousness includes the 'original category of the other and original inspiration to dominate the other', women's oppression ensued in the division of labour between the sexes. Engels does not account for the specificity of women's oppression, in Beauvoir's view woman is not simply a worker, but a human being who has productive and reproductive capacities. Yet 'she is

for man a sexual partner, a reproducer, an erotic object-an *other* through whom he seeks himself (Ursula Tidd, 2007). Simone de Beauvoir always claimed for instance that as a Marxist she was primarily interested in a class-bases analysis which treated women a class among the oppressed all over the world rather than in the condition of women in itself. New historicists- of whose work Edward Said's *Orientalism* is an example- have a vexed relationship with feminist theories (Beauvoir, 1981).

Because land ownership in "developing" countries reflects dominant roles and elevated status in the society, and is a sign of power and dominance, the social structures surrounding land ownership may help sustain gendered imbalances in power and ultimately put women at risk to experience violence (Deere & Leon, 2001).

A link between land ownership and gender-based violence was first introduced into the academic literature in 1994 along with the suggestion that formalizing property in a woman's name could lead to beneficial transformations in gender relations (Agarwal, 1994). Over a decade later, the first known published study in this area demonstrated that in Kerala, India, as many as 49% of women who did not own property experienced long-term physical violence compared with women who owned either land (18%) or a house (7%), as well as those who owned both assets (7%) (Panada and Agarwal, 2005). The next known published study on this topic demonstrated that women's land ownership was related to a reduction in violence among women, in part because it challenged traditional gender ideology (Grabe, 2010a). Although these studies collectively put forth a framework for investigating land ownership as an institutionalized social structure linked to women's vulnerability to violence, this line of inquiry remains largely underexplored. Moreover, not only have there have been limited attempts to replicate these findings, but also few studies have examined the socio-psychological processes that may explain the role of land in reducing violence against women.

### **Relational Theory and the Social Dynamics of Power**

Several scholars have proposed theoretical approaches that illuminate the complex and dynamic social processes of gender and power that may explain threats to women's bodily safety. Relational theory in particular places central importance on the patterned relations between women and men by understanding gender as multidimensional, that is, with power relations operating simultaneously at institutional, interpersonal, and intrapersonal levels (Shelly Grabe, Rose Grace Grose, and Anjali Dutt, 2014). In recent years, there has been increasing evidence from around the world that interpersonal power dynamics are related to domestic violence. These findings are crucial to establishing gendered

power as a pervasive worldwide phenomenon that puts women all over the globe at risk for violence. Still, a large gap in the empirical literature exists in our understanding of how men's greater access to institutional power intersects with interpersonal power to explain violence against women.

### **Gender Discrimination and Poverty of Rural Women**

In poor rural areas where agriculture is the primary source of income, women are wrongly perceived as even less valuable, mostly engaged in household work and less so in direct income-generating activities. Exacerbating this perception in rural areas is the centrality of land ownership, because women generally have restricted access to land (Mishra and Sam, 2016). Although women constitute the majority of the agricultural workforce in developing countries, they only control about around 1/5<sup>th</sup> of agricultural land holdings (FAO, 2010). Economic theories have predicted that access to assets, such as land, gives financial security to women and improves their household bargaining power. The improvement in bargaining power in turn reduces gender discrimination by giving women more control over decisions that affect their lives (such as child bearing) and by a reallocation of resources toward women's preferences. An increase in women's access to resources, including property rights, results in a higher investment in human capital such as education, health, and nutrition (Wiig, 2013).

Poor women in rural societies appear in one way or another to be prisoners of social taboos which make them lose their self-confidence, control over their own income and even control over their lives (Hartman and Boyce, 1983). Despite considerable class, cultural and regional differences, rural households in all countries in the sub-continent, tend to exemplify a 'classic patriarchy' which implies the shelter of women in a highly hierarchical domestic realm. It also implies control by men of some of the joint patrimony in land, animals or commercial capital (Kandiyoti, 1995). Thus, the discrimination with women embodied in the "classic patriarchy", keeps them in perpetual poverty and prevents them from becoming economically independent. Apart from experiencing discrimination outside their homes, women also experience intra-family discrimination. The degree of anti-female bias in socio-economically poor families tends to be inversely related to the female's effective contribution to the total family income and to the amount of dowry that her family members would be required to pay at the time of her marriage. The female's contribution can be considered effective if her work is socially visible and socially recognized as valuable. However, as Agarwal (1989) notes, agricultural fieldwork, which is more visible than home-based



work, and work which brings in earnings which is economically more visible than collection of non-market goods and household duties appear to be given a higher social valuation.

Sen and Sengupta (1983) note that higher gender discrimination was found among those landless families in which boys are involved in socially visible and recognized earning activities, whereas the girls were engaged in processing goods, although the total time spent in both activities did not differ much between the sexes. Also, it was found that in small peasant households with the improvement in economic conditions, when the female members were withdrawn from productive field-work, the marriage price of socially perceived unproductive female members increased, although they simply switched their work from field to indoor (Epstein, 1973). Apart from these disadvantages, women also experience intra-family discrimination. Agarwal's (1989) study indicates the pressure of (i) gender based inequalities in the distribution of resources for fulfilling the basic needs (ii) differences in household spending patterns, with women's earnings much more than men's going to the family's basic needs in poor households and (iii) of a strong link in poor households between the nutritional status of children and the mother's earnings. It was also found that within the family, adult females, adolescent girls and small female children receive less vitamins and minerals though good allocations in both North and South India and also receive less protein and calories in parts of North India than their male counterparts (Harris, 1986). During illness men receive medical treatment more promptly than women and more females than males receive no treatment at all (Dandekar, 1975). The type of agricultural work undertaken by women exposes them to greater health risk than men. Thus, during the rainy seasons, rice planting, which is done mostly by women, can make them suffer intestinal infection, arthritis, rheumatic joints leech bites etc. (Mencher and Saradamoni, 1982). Also, due to the total absence of leisure from their daily routine, women are more susceptible to diseases than men.

### **Access to Employment**

Women generally are much more disadvantaged in their access to employment than men for the following reasons:

- i. women's job mobility is limited because they have to take care of their children, they are confined to the surroundings of their homes due to the "ideology of seclusion" and they are vulnerable to class and caste related sexual abuse:

- ii. Because of their lower literacy levels, lesser access to mass media and lesser interaction with the market place, women have limited access to information on job opportunities;
- iii. Men are hired for permanent work such as ploughing, buying inputs, selling products, and for night work such as irrigation and guarding crops. Women are socially excluded from such work;
- iv. Introduction of mechanized cultivation has displaced women who have hardly been trained in the use of machineries and have thus remained confined to manual tasks (Agarwal, 1988).

The factors also explain why women are concentrated in casual agricultural work and in the informal sector in some non-agricultural work such as petty trading in markets closer to their home, although they could obtain better income at distant markets and in the formal sector in industrial employment (Banerjee, 1985). Female headed households appear to be more adversely affected by gender biases in employment and wages and, in general, are found to have much less access to and control over land, greater dependency on wage labour for employment, and lower level of education and literacy than household headed by men. Widespread sexual exploitation by landlords, employers and creditors to whom the household is indebted, also appear to take place in the rural society.

### **Female Labour Force Participation**

A World Bank Study (2012) reveals that female labour force participation rates range from 57 per cent in Maharashtra to 14 per cent in Kashmir. The highest overall participation ratios are in the south, the western, and the central states which are not all rice producers but have large areas suitable for coarse grain production or with irrigation, for industrial crops such as sugarcane and cotton. The wheat producing North, and specially, the leading "Green Revolution" states of Haryana and the Punjab, have very low rates of female participation but, so do the agriculturally stagnating rice producing states of Bihar and West Bengal. This trend is noticed despite the fact that the percentage of population below the poverty line is only 15 per cent in Punjab 25 per cent in Haryana, but 57 per cent in Bihar and 52 per cent West Bengal. Therefore, we would have expected that the female labour force participation rates would be higher in Bihar and West Bengal.

On the other hand, in the two Northern states where substance agriculture is still dominant, Rajasthan and Himachal Pradesh, women's participation rates are also extremely high. Overall since the beginning of the 1970s; female labour force participation rates have shown a small but unmistakable increase for all India and in most of the major states. While



this has been true in both urban and rural areas, increases have been greater in rural areas than in urban areas. The proportion of female to male workers has also increased through again the shift has been more noticeable in the rural areas. While the sex ratio of all females to male workers increased since 1970s, the ratio in agriculture moved from 25 to 32 between 1971 and 1981 (World Bank, 1992). This may have been due to the combined effects of HYV technologies (at least in the first phase of the green revolution) which appear to have led to greater overall use of female than male labour, and the movement of men into nonfarm employment. Given the deep socio-cultural preferences to keep women out of the workforce, this rise in female agricultural labour participation may be a supply-driven phenomenon and a sign of economic distress. However, more recent studies indicate that the rise in female labour force may be positively related to higher growth in agriculture. Also the rise in real agricultural wage rates, evidence of shorter work days and the narrowing of the gap between male and female wage rates suggest that the increase in female workforce participation rates may also be demand driven. Along with the rise in women agricultural workers, there has also been a rapid increase in the proportion of women cultivators who work as unpaid family work in field crop production.

However, despite the increase in female labour force participation rates, female agricultural laborers are among the poorer sections of the Indian society with the lowest wage levels and highest unemployment. With 61 per cent below the poverty line, female casual labourers in rural areas show the highest incidence of poverty of any occupational category, male or female. Because of their relative lack of mobility or marketable skills as 90 per cent of them are unskilled and 88 per cent are illiterate, these women are the most vulnerable to seasonal fluctuations in labour demand (World Bank, 1992).

However, what is necessary for women's empowerment is opportunities for more permanent employment, but such opportunities have not been created. Rural women are also not being absorbed in many of the jobs outside agriculture that are developing in the rural areas, partly because this employment often requires mobility and specific skills that women do not have, but also because women have not been socialized to seek out and adapt to non-traditional work situations. However, women's capacity to acquire skills and increase mobility may also be constrained by the force of the "Ideology of seclusion." Even if a woman possesses adequate skills she may not be able to leave the confines of home to look for some permanent employment elsewhere due to the "ideology of seclusion."

### Field Survey

The survey results about the perception on ideology of seclusion include- i) the “ideology of seclusions’ prevents women from obtaining information about employment; (ii) in rural areas, due to derogatory social customs, women’s travel to distant places is prevented; (iii) even if an offer of employment is secured, the offer may not be accepted because of the force of the “ideology of seclusion;” (iv) the “ideology of seclusion” keeps latent qualities of women relatively undeveloped and (v) that due to their gender, women could not undertake job oriented technical education at places which are at considerable distance from their homes.

**Table 1: Barriers to Educated Rural Women’s Search for Employment and social Mobility**

<b>Search for Employment</b>	
1	“ideology of seclusion” prevents women from obtained information about employment
2	In rural areas, due to derogatory social customs, women’s travel to distant place to search for employment is prevented
3	Even if an offer of employment is secured, the position may not be accepted because of the force of the “ideology of seclusion”
4	“ideology of seclusion” keeps women’s latent qualities relatively at distant places
5	Because one is female-one could not take job oriented education at distant place
<b>Social Mobility</b>	
6	Is the freedom of movement necessary for a female to utilize opportunities for her development
7.	Your family does not allow you much freedom
8.	What would be the consequences if you decide to move freely?
i	Unemployed neighbourhood youth will jeer you
ii	Village and neighbourhood elders will circulate slander and gossip about you
iii	Parents would be subject of neighbourhood gossip
iv	Parents will be scolded by your grandparents
v	Your loss of freedom and tension may affect your mind and health and you may feel that you are a burden on your family
vi	Parents also would feel that you are a liability to them

In answer to the questions relating to the barriers to social mobility, all the community members felt that it is necessary for them to have freedom of movement without which they cannot utilize opportunities for their

development. Slightly over 72 per cent agreed that their families do not allow them that freedom. In response to the question: what would be the consequences if you decide to move freely, 44 per cent said, unemployed youths of the neighbourhood will jeer at them. More than 61 per cent agreed that village and neighbourhood elders would circulate slander and gossip about them. More than 69 per cent agreed that their parents would be the subjects of neighbourhood gossip. More than 72 per cent agreed that (i) their loss of freedom and the consequent tension may affect their mind and health and they may feel that they are burden on their families and (iii) most parents also would feel that they are liability to them. This study, therefore, suggests that women's access to employment is seriously compromised by the presence of the "ideology of seclusion" in the rural sector. Hence measures must be taken along with others to weaken the force of the "ideology of seclusion."

#### Access to Land

Customary access to land has been largely confined to male household members. Based on ethnographic information culled from village stories, gives an idea of women's customary land access across regional village communities where the households had some access to land as owners or tenants. The access to land in India is still mostly patrilineal. It is only in exceptional cases that in certain communities the access to land is matrilineal. This is found in North East India, particularly in Meghalaya and Assam, and in south West in Kerala. Under the old and traditional Hindu law women did not have inheritance rights to land but could enjoy life interest in ancestral property as widows and daughters in son-less families. However, with respect to agricultural land, in most states, the religious law was superseded by regionally prevailing customary law under which women were usually excluded. Among some of the matrilineal tribal communities such as Garos and Khasis in the North East, the Nayans and Mapphilasn in Kerala and the Nagudi Vellaras in Tamil Nadu, women's legal inheritance rights to land were conditional on women remaining in their parental home or village and the husband joining rights have been systematically eroded (Agarwal, 1989). the decline in matriline in the North-East among the Garos was due to changes in state practice and in agricultural practice from shifting cultivation to settled agriculture. This shift from shifting cultivation to settled agriculture and land privatization has, to a considerable extent, been responsible for the marginalization of female labour, the registration of private plots in male names and the systematic deprivation of Garo women of their traditional land rights (Agarwal, 1987).

### **Other Barriers to Women's Access to Legal Shares in land**

Although women's rights to land are being recognized since long, the nature of these rights seem to vary according to the personal laws of different religious communities and regions. As a result, women's legal rights are not applied uniformly throughout India and are still not on equal terms with men's everywhere. Furthermore, circumstances prevent women from exercising even their limited ownership rights to land and their right to control and independently farm land which they do have access. For example in northern India where exogamous marriages are widely practiced, such personal and religious laws impose limitations on women's capacity to exercise direct control over the land they may have inherited or obtained as a gift from the natal villages and also make them dependent on their brothers to maintain a link with their father's death to provide social, economic and even physical security in the case of ill-treatment by their husbands and marriage breakups -as well as to play the ritual role of material uncle in their children's weddings. In most parts of India, to maintain the link with their mothers, women tend to give up their rights in favour of their brothers (Agarwal, 1989).

These are examples of cases where women as sisters and daughters did not voluntarily give up their rights of inheritance in favour of their male kins, they had resorted to various methods of circumventing modern laws such as forging father's wills after his death (Parry, 1997) or appealing to revenue authorities with the argument that their sister is wealthy and does not need land or that she is an absentee landlord (Mayer, 1960). Unmarried and widowed women are subjected to various forms of harassment by their male kins to mortgage their land to pay for legal expenses or threats against their lives if they want to pursue the rights to land through the court. There are examples where direct violence was resorted to prevent women from filing their claims or from exercising their customary rights (Kishwar, 1987). Official policies also tend to strengthen the traditional attitude which has anti-female bias. These tend to affect court judgment and implementation of government policies. For example, when landless women in Udhampur district in Rajasthan claimed a part of the village wasteland to grow herbs and fodder, the local official said that land would not be allotted to women. In answer to the question why not, the answer was that women had never been allotted land that is why they won't allot land to women (Lal, 1986). Even among the Garos in North East India, although women had inheritance rights, under the land privatization programme of the state government, the title deeds granted to individuals have been in names of males (Agarwal 1989).

### **Access to Resource, Land Management**

Even when poor women do inherit land, it is difficult for them to exercise control over the land. For example, in villages where mostly exogamous marriages are the norm, women who inherit land as daughters may find it very difficult to cultivate the land from their natal villages. The “ideology of seclusion” by restricting their interaction with male strangers (Afshar and Agarwal, 1988) makes it difficult for them to obtain information on agricultural practices, purchasing inputs, hiring labour and machinery to plough the fields and selling the produce etc. On the other hand, since men’s movements are not restricted, their contact socially with other men enables them to obtain labour and other inputs in time or to seek help from other cultivators. Also because, women cultivators cannot provide reciprocal labour as men cultivators, they cannot easily obtain labour of their relatives. Women’s ability to obtain credit and other agricultural inputs is severely restricted because of their inability, due to the “ideology of seclusion,” their ignorance and illiteracy, to travel to towns where most credit institutions, input co-operatives and Development Block officers are located. At the same time it is difficult for them to get loans/borrow money from the relatives/friends/ money lenders due to their perception that men have greater capacity to repay the loan as they can get wage work to repay the debt. However, such impediments to women’s access to resources were not so prevalent in areas/regions where females’ participation in agricultural field work is much higher than in other parts of India and females are less confined to the surroundings of their homes. Women’s ability to self-manage land is also generally limited due to their lack of financial capacity to purchase agricultural technology, other inputs and taboos against women ploughing which almost totally makes them dependent on men for cultivating their land and thereby reduces significantly their ability to become independent farmers.

### **Credit Availability**

Access to credit and agricultural extension are therefore the most fundamental requirements for women to become successful cultivators and to be productively self-employed. However, women’s lack of land ownership has prevented them from having access to the formal financial system, thus limiting their ability to acquire other productive resources such as cattle, poultry, looms or working capital for trade in farm or forestry purchase, food processing etc. National data of the government of India’s credit-based poverty alleviation schemes relate to the number of female beneficiaries not to the actual disbursements. Furthermore, a study of credit flows by gender in a regional rural bank branch and a

commercial bank branch, suggests that even in other government-sponsored credit programmes, women's access to credit is still lower, and dropped too low for agricultural term loans and agricultural cash credit. In such a situation women's access to credit can be improved by (1) introducing fundamental changes in the banking system and (2) establishing a special women's credit fund. Banks would need more autonomy, responsibility and an interest rate which will make it profitable for them to serve the poor. The credit should allow the poor ongoing access to finance system in return for repayment and should include deposit facilities and other services.

### **Agricultural Extension**

As far as the agricultural extension programmes are concerned, the present system largely by-passes 48 per cent of India's self-employed farmers who are women. Making the states' agricultural extension services more accessible and responsible to women farmers is clearly necessary to increase returns on government investment. There is also the need for specially trained female Subject Matter Specialists (SMS) who would monitor the needs of local farmers, communicate those to reach scientists and propose a special extension service that responds to women's problems with the best technology available (World Bank, 1992). To make extension services serve both men and women farmers, it is necessary to make all research and extension staff aware of the important role women play in the production system and of the loss of efficiency that would result from the failure to reach them directly. While it may be more difficult to reach women in northern India because of the widespread practice of 'Purdah' as well as of the increasing technical and managerial complexity of farming in the extension system, especially if it works through local women's groups formed and supported by producers' cooperatives etc., can reach women who are confined to the surroundings of their homes, and have the lowest level of access to services and resources among all groups. Agricultural extension by enhancing women's social interaction increases their exposure to new agricultural technologies, new processes of decision-making and thereby can increase women's ability to manage their farms effectively.

### **Agricultural Research and Technology**

Agricultural research and infrastructure development to support agricultural intensification and diversification can increase the overall demand for labour and reduce seasonal fluctuations. Thus increase in irrigation coverage by shifting to less water-intensive crops and a wider and more careful distribution of water resources can increase females'



employment. Also other measures such as production of female labour-intensive crop, high value non-cereal crops, vegetables, fruits, nuts, non-timber products and expansion of allied enterprises such as poultry farming and dairying can considerably increase the demand for female labour. However, in regard to the development of technology the interests of female laborers and female cultivators are different. While female labourers want greater development and application of labour intensive technology, female cultivators want labour-saving technology which will make less demand on their own time and reduce the need for hired labour. However, in agricultural research priorities, if greater emphasis is placed on agricultural diversification, it will be beneficial to both women labourers and small and marginal farmers.

### **Conclusion**

In this paper we have examined barriers to women's empowerment in rural society and discussed the issues affecting women's access to employment, land and other resources. The forces of the "ideology of seclusion" and the associated constraints on women's access to resources seem to be stronger among the upper castes than among secluded case and tribes and stronger among land-holding cultivators than among marginal farmers and landless labourers. But changes in women's socio-economic status which would help the empowerment process that can be brought about by the appropriate policy changes and effective implementation of policies - which create employment opportunities, grant effective land rights to women, and provide access to credit, agricultural extension and research and technology etc. However, women's capacity to become economically independent would remain severely constrained unless the forces of the "ideology of seclusion" are weakened. The efforts which facilitate unlimited access for women to investments in human capital, to the factors of Production, to productive assets and product markets and to social organization that facilitate such access, are important. Access to investments in human capital includes education, health care, skill training and extension advice. In the long run, access to education is the most powerful tool to equip women for effective interaction with both the social service and productive dimensions of the outside world. Access to factors includes access to credit, entry to and mobility within labour markets, and ownership of an effective utilization rights to land are central to women empowerment in rural settings. However efforts to grant women effective rights to land would continue to face still resistance and opposition. Without appropriate institutional changes such forces cannot be weakened, but only appropriate community education can gradually weaken these

forces. Access to assets includes technology, inputs and raw materials and access to markets includes their ability to buy essential goods and services and sell their final products at true market prices are equally important. In this paper we have examined the more important issues affecting women's access to employment, land and their access to credit and other resources. Action is necessary in all these areas if women's empowerment process in rural India is to succeed. Professor Amartya Sen (The Asian Age, 1996) said that the solution to India's problems of population and development lies in social development in a gender sensitive way. That social development can only come through women's empowerment.

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