

Asset Accumulation Among Matrilineal and Patrilineal Communities: A Case Study of Coastal Karnataka

*Suchitra JY¹ and Hema Swaminathan
Indian Institute of Management Bangalore*

DRAFT: PLEASE DO NOT QUOTE WITHOUT AUTHORS' PERMISSION

¹ Corresponding author: suchitra.jy@iimb.ernet.in

Abstract

While it is increasingly recognised that ownership, access, and control over productive assets are important determinants of a woman's wellbeing, there is little empirical data on how much and what kinds of assets women own. This paper presents the preliminary findings of an on-going study aiming to measure the gender-asset gap in India, Ghana and Ecuador. In India the research is being conducted in nine districts in the state of Karnataka, including the coastal districts of Dakshina Kannada and Udupi. In these districts, some communities have customarily practiced matrilineality in contrast to the rest of the state which is largely patrilineal. This paper examines the patterns of asset accumulation by women in matrilineal and patrilineal communities in these two districts using qualitative data collected in 2009. Our preliminary findings suggest that women from matrilineal communities continue to enjoy their traditional rights to own and inherit land and other physical and financial assets. In addition to ownership, they also exercise a great degree of decision-making powers over their assets. Both these factors contribute to a greater sense of empowerment among women from the matrilineal communities in comparison to women from the patrilineal communities.

I. Introduction

It is increasingly recognised that ownership, access, and control over productive assets is an important determinant of a woman's wellbeing. Indeed a woman's assets not only contribute to her individual wellbeing but also to outcomes of the entire household, especially the future of her children. The Millennium Development Goals that *promote gender equality and empower women* recognise this and have recommended guaranteeing property and inheritance rights for women and girls as one of their strategic priorities (MDG Task Force 3, Strategic Priority #4).

Assets serve several functions and this is particularly significant for poor households. In their productive capacity, assets generate income and facilitate access to capital and credit. They strengthen the households' ability to cope with, and respond to shocks (aggregate or idiosyncratic) by enhancing their ability to diversify their income, and ease liquidity constraints. Assets are also a store of wealth which can be sold to generate income.

Policy initiatives and research analysis that have examined implications of asset ownership for wellbeing and poverty reduction traditionally use the household as the unit of analysis. However, literature over the last decade has conclusively established that individual wellbeing and household wellbeing do not necessarily move together with gender being one of the main differentiating factors (Haddad et al. 1997; Lundberg et al. 1997). Recent evidence also suggests that assets in the hands of women empowers them, improves wellbeing at an individual, household, and community level, significantly enhances her decision-making capabilities (Agarwal 1994, 1998, 2002) and has a greater impact on the health and welfare of children (Duflo 2000; Katz and Chamorro 2003). A few studies suggest it may also reduce women's experience of domestic violence (ICRW 2006; Panda and Agarwal 2005; Friedemann-Sánchez 2006). Improving women's claim to assets under these circumstances is an important policy lever to protect women from becoming marginalized.

India's Eleventh Five Year Plan (2007-2012) that discusses a vision and strategy for inclusive growth identifies gender inequality as a pervasive problem. The Task Force reports feeding the Eleventh Plan specifically identified the need for a gender disaggregated data base to guide policy formulation and programme implementation. The report further notes that while almost 75% of all female workers are employed in agriculture (as opposed to 53% of all men workers), women do not own or have effective rights over land. Women's lack of ownership of or control over productive assets is not documented or monitored because the agricultural census does not collect sex disaggregated data by assets nor does it record the source of acquisition. The task force calls upon the National Sample Survey Organisation to enable such data collection.

Evidence on the Gender Asset Gap

The evidence on the gender distribution of wealth within households is relatively thin. While national level surveys do not routinely collect sex disaggregated asset data, some evidence is available from smaller surveys and qualitative research. Broadly, the data suggest that women are less likely than men to own and control assets, especially productive assets. Studies have also shown that men bring more

assets to marriage than women and that this asset gap widens over time (Quisumbing and Maluccio 2003; Quisumbing and Hallman 2003; Breza 2005). The composition of men and women's assets are also likely to be different. A recent study of low income households in Bangkok has shown that women are more likely to own jewellery whereas men are more likely to own transport vehicles (Antonopoulos and Floro 2005). It is important to understand patterns underlying asset composition as women's assets that are relatively more liquid may be sold off first in response to shocks, exposing them to greater insecurity in the future.

The information on the gendered distribution of land ownership is better than that on assets in general. The data suggest that women typically own less land than men and their land is usually found to be inferior in quality when compared to men's land. Studies by Deere and Leon (2003) show that there is a significant gender asset gap in land ownership in Latin America. National rural household surveys conducted in early 2000's show that landowners who are female ranged from 11 percent in Brazil to 27 percent in Paraguay (Deere and Leon 2003). The data on land ownership in Asia is very scanty. Few studies have been conducted – a 2001 household survey in Pakistan found that women owned less than 3 percent of the plots (Mason and Carlsson 2004). A recent study in India found that of 402 women respondents in Kerala, 36 percent owned immovable property (land or a house) while in West Bengal, this figure was 35 percent out of a sample of 450 women (ICRW 2006). The system of land rights is particularly complex in Africa, but the available evidence indicates women's limited access to and ownership of land.

Bina Agarwal has argued that '...in India, the single most important factor affecting women's situation is the gender gap in command over property' (Agarwal 1994). Over the past couple of decades, there have been initiatives aimed at increasing women's property ownership. For instance, the Hindu Succession Amendment Act, 2005 removed the discrimination against women in inheriting joint family property. Several central and state government housing schemes have made efforts to target women, either individually or jointly. Under Karnataka's state housing programmes (Ashraya Yojana and Dr. Ambedkar Housing Scheme), joint titling in the name of husband and wife is mandatory.

Independent of such broad policy initiatives at the national and state levels, there exist a few castes, tribes and communities in some pockets of the country which have resisted the dominant system of patriarchy, and practise matriarchy. Agarwal (1994) broadly documents these across the country and notes that in South India, certain communities in the Western coastal regions have customarily practised matriarchy for centuries. These groups are largely concentrated in the state of Kerala and the two coastal districts of Karnataka – Dakshina Kannada and Udupi.

In this paper, we look at the practice of Aliya Santana, the custom² of matriarchy and matrilinearity in these two districts in Karnataka and observe the pattern of asset accumulation by women among the communities practising this custom. We compare this with the patriarchal and patrilineal system called Makkala Santana in the same districts.

² A custom is defined as something that has been practiced by a group/community for several generations without any break in between, and it needs to be well-established as to who the members of this group/community are.

II. Methodology and Data

This paper is based on qualitative data collected for an ongoing study attempting to measure the Gender Asset Gap in three countries - India, Ecuador and Ghana. In India, this study is focused on nine districts across the four agro-economic zones in the state of Karnataka. The districts of Dakshina Kannada and Udupi represent the coastal areas and are of interest because of the existence of Aliya Santana.

Dakshina Kannada and Udupi are characterised by high human development indicators. Data from various sources including the Census of 2001, the Karnataka Human Development Report, and the Directorate of Agricultural Statistics indicate that among the 29 districts of Karnataka, these two districts are ranked among the top five on the Human Development Index (HDI), the Gender Development Index (GDI), female literacy, sex ratio and agricultural wages for women. A study conducted on land ownership by women across four districts in Karnataka showed that the land ownership by women in Dakshina Kannada was higher than the average of the four districts, which was around 12 per cent (RDI 2002). The study suggests that an important reason for this could be the women's right to inherit ancestral property, which is an integral feature of the custom of Aliya Santana.

In this paper, we attempt to develop and qualify these findings further using our data. While much of the literature on gender and assets focuses on the importance of land ownership for women, we look at the broad spectrum of physical assets (including housing, land, agricultural equipment, businesses and other economic activities, consumer durables) and financial assets of different types. The focus groups we conducted sought information around broad themes including the livelihoods of men and women, and transitions therein over a period of time; how men and women perceive assets and to what extent they are aware of and participate in the asset markets; modes through which men and women acquire and accumulate assets through the different stages of their lifetimes; and on decision making with specific reference to physical and financial assets, and how empowered this makes women.

The data was collected in 2009 through focus group discussions with two women's groups and two men's group in these two districts. Three were in villages (one in Bantwala block of Dakshina Kannada district and two in Kundapur block of Udupi district) and one in the city of Mangalore. One women's and one men's group each were among the Scheduled Castes and Tribes (SC and ST) in rural areas, while the other two groups were among other general castes including the traditionally matrilineal communities. The two non-SC groups had some participants who practised Aliya Santana and some who practised Makkala Santana. However, all four groups contributed to the discussions on both these systems since they were central to the life-cycle analysis of asset ownership. One of the groups in the rural areas was among the affluent sections of the village populace, while the remaining three covered the lower and lower-middle economic classes in their respective areas. The data we have thus gives us glimpses across different categories of individuals across different landscapes in the districts.

In addition to the four focus groups, some of the discussion in this paper also draws from interviews conducted by the study team with some key informants such as the Gram Panchayat secretary, a social worker and a school teacher in the two districts, as well as from an interview conducted with a legal

expert in Bangalore. This study is being reviewed by an Institutional Ethics Committee and has up to date approval from this committee.

III. Study Findings

The participants of the focus groups were all above the age of 18. Although there was no upper age bar as a criterion for participation, in all four groups, there were no participants above the age of 60. The average age of participants across the women's groups was around 35 while the average of participants in the men's groups was around 40.

Livelihood Options

In the study sites, agriculture was a dominant occupation being followed – particularly in the rural areas. Other forms of employment were masonry, construction, *beedi* rolling (small hand-rolled cigarettes), carpentry, vegetable vending, employment in cashew nut and areca nut factories. There are few activities that are considered to be male activities while there are some that are considered to be female. These differences are largely determined by a combination of several factors – tradition, need for physical strength (jobs involving lifting/carrying/working with heavy material – such as construction work, driving, carpentry, etc., were largely done by men), different skills (tailoring was largely a female activity) and lower remuneration for certain jobs. Men do not contribute their labour to low paying employment activities such as *beedi* rolling and working in areca and cashew nut factories. The last set of activities can also be conducted at home and hence, more attractive to women. An interesting livelihood pursued by some of the participants of a men's group was performing as folk artistes. There was some livestock rearing activity as well, although not many of the study participants had livestock.

Even in agricultural activities, there are gender differences in the kinds of work that men and women do. Women's activities are largely restricted to weeding and transplanting, both of which are not considered to be high-skill activities (and therefore low-paying), which involve the workers to stand stooped in the muddy fields for hours on end. Men do not supply themselves in the agricultural labour market for these jobs. They are involved in supposedly more skilled operations such as ploughing and tilling the land, applying fertilisers and pesticides, etc. Since these two districts are marked by a lot of coconut and arecanut plantations, the produce has to be plucked from the trees by climbing them. This is an exclusively male job. There were very few instances of women not participating in the labour market, *i.e.*, working exclusively on domestic duties. A few such women were present in the focus group among lower economic strata women in the city of Mangalore; all women in rural areas were involved in some form of income generating activity.

Most rural respondents were familiar with the National Rural Employment Guarantee Act (NREGA), more commonly known as 'getting the job card'. This is a government programme that guarantees 100 days of employment to any rural household that demands it. In Dakshina Kannada and Udupi, the NREGA was however not very popular. It usually involves village infrastructure such as roads, tanks, bunds etc., and much of the work is unskilled in nature – such as digging pits, trenches, desilting tanks,

etc. The gram panchayat leader we spoke to reported that it was very difficult to get workers under the scheme as the wage rates offered by NREGA were lower than the prevailing market wages.

The coastal districts have always been characterised by out-migration within the country and outside the country as well, and this has intensified over the last 10-15 years. Some of it is linked to increasing educational levels that have caused migration to cities/towns in search of better opportunities.

Meaning of Assets

The study had conceptualized assets as belonging to the two broad categories: physical and financial. However, in the focus groups, we found that the participants' conceptualization/understanding of assets was partly in terms of human capital and social capital. A common response from the participants was that their labour, jobs/employment, education, good health, good spouse (non-alcoholic husband, respectful wife), supportive family, children, safe and clean environment, etc., were all important assets to them. They viewed human capital as important because it is necessary to carry on one's life and pursue one's livelihood. Social capital was seen as important because an enabling environment is important in one's pursuit to earn a living. These were all 'intransient' in nature, considered to be of greater actual/practical value than physical assets which were said to be transient.

Only when the moderators stressed on the fact that this study was more focused on physical and financial assets did the groups then list out items belonging to these categories. The explanation given was that physical and financial assets were considered to be 'useful and/or productive' things, but something that you could gain and lose from time to time, making them transient in nature. Human and social capital were real 'assets', which would be with them for life and they could draw upon them at any point. The responses of the participants seemed to indicate that they were making a fine distinction between 'useful/productive things' and 'assets' (*aasti*).

Consumer durables in particular were considered to be things that were needed/wanted by households for their use but didn't necessarily merit being called 'assets'. In some sense, these groups made a distinction between goods/properties whose values appreciate and those whose values depreciate. Consumer durables by and large belong to the latter category, while productive assets (especially land) belong to the former category. Therefore, among physical assets, productive were said to be more important than consumer durables.

When the focus of the discussions was drawn to physical assets in particular, in rural areas, land, agricultural implements, irrigation, etc., were considered to be important assets. Since livestock rearing was not very prevalent among the study participants, not a single participant mentioned livestock without the probe. For most of them, livestock rearing was usually a supplementary source of income or in many cases, just one cow and some poultry for household consumption. House/dwelling was mentioned by most of the groups as the primary and most important asset. Gold jewellery was also mentioned by many groups as assets; though surprisingly people didn't talk about this until probed.

The term 'business' was interpreted by most groups as something that was big, set up in an office and had a touch of formality to it. So the initial response to non-farm business activities was simply that there were no such activities taking place in their areas. Only on probing and indicating that we meant any kind of formal/semi-formal/informal economic activity did the listing of such activities come up. In rural areas, these included barber shop, tailoring unit, moneylending/chit fund/other informal banking, petty shops and eateries, sale of small household and personal items (buckets, mugs, bangles, comb, beads), etc. The range of non-farm formal/informal economic activities in urban areas was much more with construction contractors, auto drivers, real estate brokers, shops, hotels, vegetable vendors, and several other service providers.

In the study districts, we did not find much gender differences in the way that participants thought of assets. Productive assets were considered equally important for men as for women³, although human and social capital were more incident in the case of women's groups and also men's view of important assets for women. Women participants felt that with education and employment, they could be independent and didn't have to rely on their husbands to meet their petty expenses.

Aliya Santana and Makkala Santana

Aliya Santana, also known as Aliya Kattu, is the system of matriarchy, matrilinearity and matrilocality that is customarily practised by the communities of Bunts, Billavas and Pujaris of the two districts under study. In Karnataka, besides the districts of Dakshina Kannada and Udupi, incidence of this custom extends to Bhatkal taluk of Uttara Kannada district which borders Udupi district. It appears that over the centuries, some form of this customary practice might have crept into other castes/communities living in these two districts, which were not traditionally matriarchal in nature. Evidence of this emerges from the two Scheduled Caste (SC) groups that we covered in these districts. SC households across the country are governed by the Hindu personal laws and a majority of these follow patriarchy, unless specified under a different custom. In Dakshina Kannada and Udupi, we found that they follow a somewhat ad-hoc system of locality and inheritance depending on the choice and convenience of the individuals involved.

The main features of Aliya Santana are that to do with the marital and inheritance regimes followed by the communities. On marriage, the bride-groom leaves his parental home and moves into his wife's parental home and becomes a member of that household. At the wife's home, the oldest female member (usually her grandmother, mother or oldest sister) is the head of the household or the matriarch, and is supposed to be the key decision-maker. If the matriarch's husband is alive, he is then most important male member of the household, followed by the oldest son-in-law, the second son-in-law and thereon. If there is an unmarried adult son of one of the daughters in that household, he is also considered important among the male members, but only second in importance to the sons-in-law of that household. Until he gets married, a man will be in charge of looking after his mother's/parental property. After marriage, the man has to give equal attention to maintaining his wife's property and also

³ This is in contrast to what we found in other parts of the state – where productive assets were reported as more important for men as compared to women.

to help out/assist in maintaining his mother's/sisters' properties. This is more so among the agriculturists, where the man has to work on the farm of his wife's home as well as has a duty to help out on the farm of his mother and sisters.

The marital regime described above clearly contrasts with what is followed under the Makkala Santana, the patriarchal and patrilocal system in these two districts, which is exactly the same as that which is followed in most parts of the country. Herein, upon marriage, the bride moves into the household of the bridegroom and becomes a member of that household. The head of a patriarchal household is the oldest male member, and in general men have greater control over the household's resources, greater say on how to use them and all other decisions regarding them. Women in patriarchal households are often relegated to a secondary position, and are traditionally expected to be subservient to the male members.

The inheritance regime under the Aliya Santana is also markedly different from that under Makkala Santana, since the former are also matrilineal in nature. Here, male children do not have the right to inherit ancestral property from their parents. All such property is inherited by female children. As per the custom, all ancestral property is owned by women and registered in the women's names independently. While the custom specifies that these households should live as joint/undivided families, the matriarch can choose to partition her property among her daughters and bequeath them with pieces of land on which they can build their own homes and live independently. Notwithstanding this, the matriarch still wields considerable power over all her daughters and their households. On the death of a woman, her property will not go to her husband, but will directly go to her daughters.

Patriarchal societies are also largely patrilineal in nature and till the Hindu Succession Act was amended by the central government in 2005, women were not legally entitled to a share in ancestral property. In Karnataka, however, the succession laws have been favourable to women since the early 1990s when an amendment to the state succession law was brought to enforcement. Therefore, under Makkala Santana communities as well, women are entitled to a share in the ancestral property of the household, and this has been the case for a decade and a half now. However, the difference between Aliya Santana and Makkala Santana is that under the former, *only* women are traditionally entitled to inherit ancestral property.

Current status of Aliya Santana in Dakshina Kannada and Udupi

In two of the focus group discussions, it was stated that between 60 to 70 per cent of the households in Dakshina Kannada and Udupi still practise Aliya Santana, and the rest practise Makkala Santana. These numbers are, however, quite subjective and may be more reflective of the situations in the places that we visited rather than the entire districts. This is also borne out by the kind of mixed responses we got from the other two groups, as described below.

For instance, in one of the FGDs in Udupi district with a group of Scheduled Caste (SC) women, it emerged that they practise what could be described, at best, as a watered down system of Aliya Santana. The participants of this group were fairly confused about which system exactly they belonged

to. They *said* that they were governed by the Aliya Santana, *but* that they (women) leave their parental homes and come and live in their husband's houses after marriage. The husbands have a choice in the decision on which of the parental homes to stay in with their wives. So if and only if the husband decides that they can live in the wife's parental home, do they do that.

Most of the participants of this group said that their natal houses and lands were in their mother's names, but they could bequeath these to either their sons or daughters, depending on who lived with them and took care of them. They also said that in their parts of the district, the incidence of strictly Aliya Santana joint families was less, *i.e.*, daughters who got married also asked for their mothers to partition the properties and lived as nuclear families.

In this case, there seems to be a mixture of patrilocality and matrilocality – the choice being left to the married couple, or only the husband. The choice of bequeathing one's assets, similarly, seems to be a question of choice to the parents rather than a set system as under either strict Aliya Santana or Makkala Santana. Similar was the kind of information that we acquired from the FGD of SC men conducted in Dakshina Kannada district. The men indicated that they practised Aliya Santana, but the married couple had a choice in deciding which parental home to live in or whether to live as a nuclear family. Their inheritance practices also did not seem to indicate that property was bequeathed only to daughters.

The difference between ancestral property and self-acquired property is important when we look at the inheritance regimes. Under the custom of Aliya Santana it is not that men belonging to these communities cannot or should not own any property at all. They are quite at liberty to earn their own incomes and build up their own assets with their incomes. This becomes their self-acquired property and it is up to them to decide whom they want to bequeath it to, and men do bequeath their self-acquired property to their sons as well.

As mentioned earlier, these coastal districts see a lot of out-migration both within and outside the country for employment. While in some cases, entire households migrate, in most cases, it is the male members who go out to work to provide monetary support to their households. Sometimes, those who migrate choose to settle down in the places where they work along with their families. But it is far more common for the migrants to come back to their native villages/towns and settle down. These men come back, build their own houses, acquire their own lands and are at will to register these properties in their own names. If the men coming back to their villages are not in a position to or do not want to acquire their own properties to settle down, then under the Aliya Santana, they go back to their wives' houses and live there. They have the right to use their wives' properties but they don't ever own these properties.

Equally, women are also at liberty to acquire their own properties, which again, they are at will to bequeath to anybody of their choice. For self-acquired property, there is no binding under Aliya Santana to bequeath it only to daughters. But, the incidence of women themselves acquiring physical and financial property under Aliya Santana is low, and even when they do, the majority of them do bequeath it to their daughters only, thereby making it ancestral for the subsequent generations, and ensuring that these properties will go down the female line. The reason that women practising Aliya Santana do not

go out and try to acquire property for themselves is because their custom guarantees them full rights to their ancestral property. Since they have this traditional protection given to them, they don't feel the need to acquire their own property.

An interesting insight we captured was on the perception on conflicts around assets. Both male and female groups feel that Aliya Santana is not as fraught with property/asset conflicts as Makkala Santana. The reason given for this is that sisters tend to be emotionally closer to each other, do not fight over either control or decision making of their properties and are generally much more cohesive by nature. Therefore, the joint family remains a joint family much more under Aliya Santana, and these tend to be conflict-free. Brothers, on the other hand, are keener to delineate properties as 'mine' and 'yours' and at the first opportunity, would like to partition the joint family property and take their shares out. The groups felt that more conflicts occur among joint family property that is owned by brothers as compared to that which is owned by sisters, though we didn't see any evidence of such conflicts from our other FGDs.

It emerged that of late, there have been cases, although few and far between, of sons asking for their share in the ancestral property and having disputes with their sisters over this. Under the Hindu Succession Laws, however, since they belong to communities that practise Aliya Santana customarily, they are bound by the rules of this custom and can never inherit ancestral property if they have sisters. Only in the rare cases where there are no daughters in the household can sons ever hope to inherit such property. Most men among these communities practising Aliya Santana are aware of this and generally do not go as far as taking the disputes to the formal legal recourse. There are stray cases nevertheless, and according to the groups, these are only wasteful legal expenses added to the household's budget. There was no evidence of any such court cases having come to fruition in favour of the brothers.

Decision-making under Aliya Santana is an interesting mixture. Traditionally, the matriarch is considered the head of the household and takes all major decisions. She may choose to consult whomsoever she wants in this. Usually, for agriculture-related activities, for most decisions pertaining to sale or purchase of land, what to grow, what fertilizers to apply, how much produce to sell, etc., she will consult the other male members of the household since they do most of the work on the land and transact much more in the markets. However, in many households, the women themselves have good knowledge and awareness on these matters, so they are capable of taking independent decisions as well. The final decision on agricultural activities is the matriarch's.

Activities like live-stock rearing are entirely women's activities under Aliya Santana. Here again, the matriarch takes all the major decisions pertaining to the sale, purchase, sale of produce, etc. The actual execution of these in the markets can be done by either men or women. Usually, the day-to-day sale of produce is taken care of by women, while sale and purchase of the livestock themselves is undertaken by the men. Elderly men, retired men, take the livestock out for grazing, and their role is restricted to just that. They have no say in the decision-making. Most other household decisions are left to the matriarch. She may or may not consult other household members in these.

IV. Discussion

This paper presents the preliminary findings of an ongoing study attempting to measure the gender asset gap in three countries. Here, we consider how women accumulate assets in the matriarchal communities of the coastal districts of Dakshina Kannada and Udupi in the south Indian state of Karnataka. We find that while there are gender differences in livelihood options, in the perception of assets by men and women, there are not as many gender differences emerging in these districts as in the rest of the state. For instance, housing and land here are considered equally important assets for men and women.

The differences emerge, however, across the two lineage systems of Aliya Santana and Makkala Santana, where the marital and inheritance rules are quite different. Aliya Santana is the system of matrilocality, matrilinearity and matriarchy – which therefore gives the woman greater ownership over the household's resources and also greater say in how these resources are used. The Aliya Santana as a system is inherently favourable toward women's acquisition and accumulation of assets.

Under the Makkala Santana, the system of patriarchy, patrilocality and patrilinearity, all of these rights are with men, and women have very little of a say in anything. Even with the amendment to the Hindu Succession Act, which allows for women to inherit ancestral property equally with their brothers, in actual practice, women do not go out and actively seek their rights to the property because it is not considered appropriate. It is considered to be an ignoble thing to do and the common perception is that it will lead to conflicts among families and to their breakdown. Therefore, women under Makkala Santana have a right to inherit property but in actual practice, they themselves choose to not exercise this right. The only way they are then able to acquire assets is through gifts on time of marriage, on which, however, they don't always have full control – this is because patriarchy is designed in such a way as to allow them as little control over resources as possible.

Participation in asset markets by women under both of these systems is less. This is still very much in the male domain. As discussed in the earlier section, under Aliya Santana, women do not feel the need to participate in the land and housing markets because their custom guarantees them ancestral property. Under Makkala Santana, most decisions are undertaken by men; therefore, the decision to participate in asset markets itself is made by men, which, predictably, creates barriers for women to enter and transact in these markets.

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