Panel Discussion: Empowering Low-Income Women
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Title: Property Rights for Empowering Low-Income Women

Assets like land, water, trees, livestock, and other natural resources, as well as houses play a major role not only in economic production, but also in providing security against difficult times. Lack of control over such assets is one of the greatest constraints that low-income women face. Strengthening their property rights over a whole range of assets is one of the most direct ways to empower such women, to improve their whole families' welfare, and to enhance overall food security.

The importance of property rights for reducing poverty and enhancing the status of households is generally acknowledged. But the question of who within a household has property rights is also critical. In general, assets are unequally distributed between men and women. Even where women are primarily responsible for food production (as in many African societies), land is owned or controlled by men. Research has shown that stronger property rights for women contributes to empowering women as well as to the overall welfare of the family by:

- increasing agricultural productivity: where women are responsible for household food production, stronger claims on land, water, and animals reduce their need to provide labor or cash to others inside or outside the household, and more can go to feed their families.
- securing access to services: credit and extension services usually target land owners, and if women do not own land, they are left out.
- providing incentives and ability to invest: tenure security gives people the confidence that if they improve or take care of their land or house, they will get the benefits, but without clear property rights, women may not even have the authority to take care of these resources.
- ensuring that management meets women's needs: rights to control and make decisions about individual or common property are among the most important property rights. If women do not have control rights, they are not included in decisionmaking about the use of resources that affect them directly, such as when and where water should be supplied, or whether grazing animals and firewood collection should be allowed in community forests.
- raising women's status: within the community, those with land and other assets have higher social status, so that they are listened to more. Even within the household, women who hold property may also receive greater respect from husbands, sons, or in-laws.
- providing greater security: independent property rights provide women something to fall back on in times of crop failure or economic losses, as well as security in cases of widowhood or divorce.
- improving bargaining power: those who have land or other assets have a better fall-back position when negotiating with employers, or even dealing with family members. As a result, women with property right often get better wages or working conditions. Within the home, they are less subject to domestic violence and have more say over the health, education, and investment in their children.

What Can Be Done to Strengthen Women's Control Over Assets?
Changing laws is an important tool, but legislation alone is not enough. Reforms to laws governing inheritance, widowhood, or divorce can give women stronger property rights. Administrative rules like
joint titling of land in the name of husband and wife can also contribute. But poor women will not be able to take advantage of such reforms unless there are also information and legal literacy campaigns to make them aware of the reforms, and to shape public opinion to support women's property rights. Supportive administrative bodies are also needed to enforce the laws.

**Land reforms** have transferred considerable assets to the poor, but few women have been beneficiaries, and many reforms have eroded women's customary rights. Much greater attention is needed to directing land reforms at women, in policy and implementation. Instead of focusing only on transferring large agricultural holdings, granting ownership of homesteads can be important for poor rural and urban women.

**Development programs** that work through user groups (like irrigation, water supply, forestry, or watershed management) can strengthen local people's control rights over natural resources. However, most of these programs have focused on men. Explicitly including women in user groups, and investing in strengthening their ability to speak in such meetings, strengthens women's control rights over resources like water, watersheds, or forests. This not only helps women meet their needs, but also involves them in stewardship of the natural resources.

**Group-based programs** have shown great potential to increase poor women's property rights. Microfinance programs make it possible for even very poor women to save or get credit to purchase assets. Group livestock programs working with women (like those of Heifer Project International) contribute to their empowerment and their family's welfare by increasing their incomes and access to nutritious food, as well as by increasing their skill base and confidence. In many cases, the social networks that develop through such group programs are themselves a valuable asset to participating women.

**Complementary services** are also needed to make women's assets more productive. Women's education allows them to make better use of other assets. Roads, transportation, and communications infrastructure are important for market access. Extension services and training need to reach women. Technology designed specifically to address their needs can empower women by increasing their productivity or reducing their workloads.

**Recommendations**

Empowering women by strengthening their control over a range of assets is critical for enhancing their own welfare as well as improving the status of future generations. Three broad types of action are required:

1. Change statutory laws to strengthen women's entitlements, and to increase the enforceability of their claims over natural and physical assets. Gender disparities in natural and physical capital persist partly because the legal framework supports property rights systems that are biased against women. Social and cultural institutions also need to be changed to create an environment where women can realize their full potential.

2. Design and implement creative programs enabling women to use and benefit from their own resources and capabilities. Such programs could include working through groups that provide women opportunities to build social capital or substitute for their lack of physical and financial assets.

3. Increase women's ability to actively participate in the development process by changing perceptions and increasing awareness of both men and women themselves. Women need to be empowered to make their own choices and to respond to increasing opportunities. Investing in women's human capital through education and training and removing barriers to the productive use of women's time and energy are key to sustainable and gender-sensitive food policy.

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