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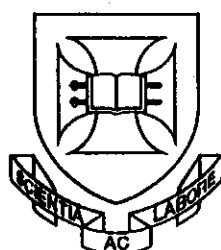
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ASSET POOR WOMEN IN INDIA AND THE RELEVANCE OF AMARTYA SEN'S ANALYSIS

Abstract

Amartya Sen's theory of assets and exchange entitlements which originally arose out of his research on the Great Bengal Famine, has created considerable academic interest and has influenced UNDP in its development of a Gender Development Index (GDI) and a Gender Empowerment Index (GEM). However, the theory itself, while bringing attention to the importance of institutional factors in determining income distribution and to the value of considering both resource endowments and exchange entitlements, is of limited predictive value. Indeed, it has been described as a framework rather than a theory. It leaves considerable scope for interpretation, and does not really become operational in any context until the sociological, legal and institutional setting is specified.

To what extent and how does Sen's analysis help to explain the relative deprivation of females in India compared to males? Application of his theory indicates that the gender-gap is to be explained by the lower endowment of females with resources and restrictions on their property rights in such resources including their exchange entitlements. While this appears to be a reasonable hypothesis, it is useful to supplement it by an analysis of the situation of females in the family during their life-cycle. Such an approach can utilise the unitary theory of the family as well as bargaining theories.

Some information is provided on the gender gap in India and situation of asset-poor rural females in West Bengal drawing on a survey arranged jointly with Dr K.Roy. The situation of female children is given particular attention and related to the above-mentioned theories.

ASSET- POOR WOMEN IN INDIA AND THE RELEVANCE OF AMARTYA SEN'S ANALYSIS

1. Introduction

Deprivation and poverty are complex subjects for analysis because they are multidimensional and depend significantly on the total structure of society. If we are to consider economic or social deprivation of an individual or group, we must identify the object of the deprivation e.g. income, access to education and health services, and relate the deprivation to other individuals or groups. For instance, we may study the deprivation of females in relation to their ownership and control of physical assets, their access to educational and health services and compare this with the position for males. Poverty is a dimension of socio-economic deprivation and as we might expect from the above observation many different concepts and measures of poverty have emerged. These range from various measures of income poverty through to concepts of poverty of opportunity. Amartya Sen's writings progressed from concentration on the former (Sen, 1993) to consideration of the latter (1977, 1981a, b) and in turn the latter approach has significantly influenced UNDP in its development of indicators of human welfare such as its Human Development Index (HDI) and its Gender-related Development Index (GDI). UNDP also computes the Gender Empowerment Index (GEM) to take account of the relative political and economic influence or power of males and females. Although A.K.Sen himself was involved in the development of the theoretical basis for UNDP's GDI and GEM formulae, these only partially reflect his theory of entitlement. To a large extent, UNDP's measures are tailored more to the availability of global data rather than the adequacy of their representation of human welfare or gender gaps (cf. Tisdell et al., 1999).

In this article, the basics of Sen's theory of entitlement are outlined and the scope for applying it to analyze the socio-economic status of females is considered. It is argued that if the theory is to be operational, it needs considerable sociological supplementation for the particular society under consideration. Furthermore, there are advantages in supplementing it by unitary and bargaining theories of the family which relate to the stage which a female has reached in her life-cycle. This is followed by some general observations on gender gaps in India and basic findings from a survey in West Bengal about the status of female children and wives.

2. Sen's Entitlement Theory, Theories of the Family and the Socio-Economic Status of Females

Originally A.K.Sen developed his theory of entitlements to help explain the occurrence of the Great Bengal Famine (Sen, 1997) but he was aware at an early stage that it had broader application. Sen (1981a, pp.154-153) states: "A person's ability to command food or indeed to command any commodity he wishes to acquire or retain – depends on the entitlement-relations that govern possession and use in that society. It depends upon what he owns, what exchange possibilities are offered to him and what is taken away from him".

His theory suggests that if females are economically deprived compared to males, this could be because

- a) they have rights to fewer resources or assets than males,
- b) they experience greater restrictions on the exchange of their resources compared to males and
- c) may have more taken away from them than males.

Therefore, the study of deprivation of females in any society would require attention to be given to the above-mentioned three factors. For example, the socio-economic situation of women is likely to be poor in societies where

- a) women have few if any rights to inherit property,
- b) have few opportunities to sell their assets including labour because of 'purdah' or social restrictions on their mobility and
- c) have cash earned by them appropriated by males.

Little progress can be made in applying Sen's theory to a society until the institutional structures and nature of that society are specified. Sen (1981, p.165) states that "... the focus on entitlement, has the effect of emphasizing legal rights. Other relevant factors, for example, market forces, can be seen as operating through a system of legal relations (ownership rights, contractual obligations, legal exchanges etc.)". But here one must not only consider statutory legal rights but also social customs and practices some of which may be even at variance with statutory law (cf. Gasper, 1981, p.709).

The basic premise of Sen's theory is in accordance with neoclassical theory. For example, the position of individuals within the Edgeworth-Bowley box of income possibilities depends upon their resource-endowments and their possibilities for exchange. Indeed, in the general equilibrium neoclassical model this is so except production possibilities add an extra dimension for the earning of income. Sen only differs in so far as he places much more emphasis on institutional determinants.

Nevertheless, he does not provide a theory of property rights and institutional rights generally nor consider how these might alter with economic development. In this respect, for example, North's theory of property rights (North, 1981, 1990) proceeds further than that of Sen. Sen does not provide a theory of entitlements.

The lack of specification in Sen's entitlement theory has led some authors to question if it is a theory at all. For example, Gasper (1993, p.709) states "His [Sen's] type of entitlements analysis can be seen rather as a problematique and approach, a procedure of questioning and investigation, that encourages wide attention or as some authors say, a 'frame', not a 'theory' in the sense of a comprehensive causal model or precise conceptual apparatus. This approach involves, we suggested earlier: analysis of effective/sanctioned command, and its various channels and determinants, including attention to the rules and institutions that control access, and the distinctive positions and vulnerabilities of different groups." This is not an unreasonable assessment of Sen's approach. Possibly, the main contribution of Sen's approach has been to emphasize the significance of institutional factors in determining the distribution of welfare outcomes. These when combined with other economic theories such as the unitary theory of the family and game-theoretic bargaining theory can be useful in explaining the position of females at different stages of their life-cycle. This will be explored later but it may be appropriate now to make some observation on resource endowments and entitlements.

The concept of what is and what is not the resource endowment and the resource stock of an individual is complex in many respects. In neoclassical economic theory, resource endowments tend to be taken as given whereas in reality they are always subject to change. Furthermore, to

some extent resource endowments are ‘naturally’ determined. For example, at birth the natural capital of individuals (their inherent human capital) may vary widely – some are born handicapped, others with innate superior intelligence and robustness. The endowments of individuals will vary throughout their lifetime due to many factors, including institutional arrangements and chance. There is need, therefore, to consider lifetime entitlements and availability of resources.

As mentioned earlier, it is useful in considering the socio-economic status of females to supplement Sen’s theory with other theories. It is suggested here that the unitary theory of the family developed by Becker (1981) is useful for considering the ‘entitlements’ or opportunities given to female children compared to male children and that bargaining theory can elucidate the socio-economic status of women. Both seem to be especially relevant in the Indian context.

In the unitary theory of the family, Becker assumes that parents act as a team in maximising their net benefits from children. He applies his theory to decisions about the size of the family. In his view, the size of a family will be expanded by parents until the cost of an extra child exceeds the benefit to the parents. Other things equal, the greater the cost of children, the less is the economic assistance provided by them and the less they are required to provide social security for their parents, the smaller will be the size of the family.

The theory can also be applied to gender preferences for children and to gender-related investment in the human capital of children. Where females face exogenous marriage and basically cut all their ties with their parents, they are of little economic value to parents

compared to males. In these circumstances, male children are likely to be preferred. Furthermore, one would expect that males would be preferred in terms of access to education, health facilities and so on. In these circumstances, for example, one might expect discrimination against female children to be common in northern India.

A child has little bargaining power and in general it is reasonable to assume that it is subject to the will of its parents. But adults have more bargaining power. Therefore, in considering the socio-economic status of women in relation to males it is pertinent to consider bargaining power. Analyses of this type have been proposed by Schultz (1990), Alderman et al. (1990) and Haddad et al. (1997) and are based on game theory.

According to Nash (1950), the bargaining power of individuals depends upon their threat potential (cf. Tisdell, 1996, Ch.12), that is the damage which they can inflict on their opponent relative to the cost to them of carrying out their threat. The threat of a wife relative to her husband will depend on her (relative) entitlements. If, for example, a wife can easily institute divorce proceedings and is likely to be 'entitled' to a large share of the family's assets in any divorce settlement, this increases her threat power. Furthermore, the ability of wife to earn income and exercise significant rights over its expenditure further increases her threat power relative to her husband. It provides her with a degree of economic independence, and it may be used to some extent to 'buy' the support of other family members, and her withdrawal from work could reduce the husband's standard of living.

Family relationships and alliances can also be used to mount threats. Dyson and Moore (1983), for example, suggest that the seemingly superior status of females in southern India compared to northern India may be due to wives not being far removed in location from their parents and kin in southern India. By contrast in northern India wives usually join their husband's extended family and retain little or no contact with their parents or blood relations.

Laws and customs governing inheritance also have an influence on threat power. For instance, where a female has the right to inherit property, this increases her independence and her power over her siblings.

It should be noted that threats do not have to be carried out to be effective and that *explicit* bargaining processes may not take place in the family. Nevertheless, parties are likely to take potential threats into account in their behaviour and in the sharing of the resources of the family. The irony of the situation is that no party can gain by carrying out threats – as a rule carrying out a threat damages both parties. However, where one party continually ignores the threat power of the other, the ignored party may find it in its interest to carry out a threat especially if a repetitive 'game' is involved. Otherwise 'weakness' may continue to be exploited. It is possible that the ignored party will not use its most threatening strategy initially on its opponent (because of the cost) but carry out a smaller threat as a warning. The matter is very complex – certainly more complex than allowed for by Nash (1950) as observed by Tisdell (1966, Ch.12). Nevertheless, it seems clear that relative threat power has a considerable influence on the socio-economic status of adults within the family. Changes in laws and customs can alter the balance of this power and influence gender gaps.

3. Gender-Gaps in India

A feature commonly noted for India is its unfavourable female to male ratios (see Table 1). Males in India's population significantly outnumber females whereas under more usual circumstances, gender numbers would be equal or there would be a slight excess of females over males for biological reasons. Adverse female-male ratios (FMRs) do not appear to be purely a function of low incomes or low levels of economic development. In some least developed countries such as the Polynesian nations of Samoa and Tuvalu the FMR exceeds unity.

Factors which may contribute to low FMRs include:

- a) selective infanticide;
- b) abortions of female foetuses; the sex of unborn children now being made easier to determine by modern ultrasound scanners (this is reported to be common in Taiwan and is also reported for the Punjab);
- c) neglect of female children in terms of access to sustenance and health care in comparison to males;
- d) limited access of adult females to sustenance and health services compared to males, and
- e) long hours of work and drudgery for females compared to males.

In some situations, females are subject to virtual slavery and may suffer physical abuse as well.

A number of these factors operate in different parts of India and amongst different groups. Such discrimination is, however, not limited to India or to the Indian subcontinent. In Melanesian countries in the Pacific, Papua New Guinea and the Solomon Islands, for example, FMRs are

unfavourable. A number of the above factors contribute to this including frequent physical abuse of wives.

Table 1 indicates also that the status of women does not necessarily improve continuously with economic growth or development if FMRs are used as indicators of the status of females. In fact FMRs do seem to be a useful indicators of the relative socio-economic status of females and males. Between 1961 and 1991, the FMR for India as a whole declined from 941 to 927 even though India experienced considerable development in that period. FMRs for the general castes were markedly lower than for the scheduled tribes, even though general castes are generally believed to enjoy a higher standard of living than the tribals.

Table 1
Female to Male Ratios (FMR) in India, 1961-1991:
Number of Females per Thousand Males

	Total Population	General Castes	Scheduled Castes	Scheduled Tribes
1961	941	934	957	987
1971	930	924	935	982
1981	934	930	932	983
1991	927	923	922	972

Source: Agnihotri et al. (1998) p.5

The above suggests that cultural/institutional factors exert a greater influence on the socio-economic status of women than economic wealth. Indeed in India improvements in its standard of living appear to have been associated with falling FMRS. This is a similar phenomenon to that encountered by Sen in relation to food availability. Food availability rose or was more than

adequate to feed the population of Bengal during the Great Bengal famine but starvation occurred for institutional reasons. Sen's theory helps to alert us to such possibilities generally.

Now it may be that in the very long-term that economic development will alter cultural and institutional influences in society. But cultural and institutional change is a slow gradual evolutionary process as a rule, although 'jumps' do sometimes occur (cf. Tisdell, 1999). Therefore, in a developing society, the relative socio-economic status of females may worsen before it improves (if it does improve). The legacy of a paternalistic society, often reinforced by religion, does not disappear overnight.

A feature of India, is the presence of regional differences in the socio-economic status of women, differences between tribal and non-tribal groups and to some extent between tribal groups themselves.

Various studies of India indicate that FMRs are higher in southern India than in northern India (Dyson and Moore, 1983); Agnihotri et al., 1998). The north-south gender divide is approximately a line extending across India from a point not far north of Mumbai to a point not far north of Calcutta (Dyson and Moore, 1983). But the line is indistinct in the east because Bihar, West Bengal and Orissa constitute a transitional zone. The findings of a more recent study by Agnihotri et al. (1998) indicate that this divide has not weakened with the development of India.

Nevertheless, FMRs are still less than unity in southern India as a whole. Kerala is the only state (as per the 1991 census) for which the FMR exceeds unity but in Tamil Nadu, it is almost unity.

Considerable differences exist in FMRs between states in India. In 1991, Haryana had the lowest FMR in India (0.865) and both Uttar Pradesh and the Punjab were quite low at 0.879 and 0.883 respectively. Surprisingly, West Bengal had the second lowest FMR of the 16 core Indian states, namely 0.869 whereas Orissa at 0.972 was the third highest. But significant differences appear to occur in West Bengal, including possibly between its north and its south. Furthermore, state FMRs may be sensitive to migration e.g. if West Bengal has a relatively large influx of male migrants compared to females, this could reduce its FMR. On the surface, however, there appears to be room for improvement in the socio-economic status of females in West Bengal as a whole.

The situation amongst tribal people appears to vary. Sahu (1996, p.1) claims that "Tribal societies [in India] are more liberal to their women in comparison to non-tribal societies". In general, they have FMRs significantly in excess of that for the total Indian population. Take the Santals for example. Both in Orissa and in West Bengal their FMRs appear to be higher than those for the whole of the states concerned.

But most societies, including tribal societies, are not static. Sahu (1996, p.61) suggests that Santals are being increasingly influenced by the dominant religion/culture of Hinduism and that "due to the impact of the Hindu society, a tendency is growing among the Santhal males to establish them as superior possibly by using several [Hindu] proverbs". As can be seen from

Table 1, FMRs for scheduled tribes declined between 1961 and 1991. This may reflect a growing cultural influence on the tribals of the dominant culture.

Note, however, that it is not so much the possible influence of Hinduism but of Indo-Aryan culture. This paternalistic form permeates both Islam and Hinduism in the north whereas Dravidian female-oriented influences seem to be more prevalent in southern India. Dyson and Moore (1983) found that differences in the apparent socio-economic status of females in southern and northern India did not hinge purely on religious variations. They found that Muslims in the south seemed also to be subject to Dravidian-type influences.

It may be interesting to note that some tribal societies in India are matriarchal and matrilineal. This is true of the Kassis who have a strong presence in Meghalaya in North-east India. Such matriarchal societies were once widespread in southern China and south-east Asia but in most cases appear to have been overwhelmed by patriarchal societies.

Other aspects of gender-gaps in India can also be explored. GDI rankings for India are low for example compared to Sri Lanka. Access to education is higher for males than females in India. These, however, relate to data which are highly aggregated. To round out the picture it may be useful to consider findings from a survey of rural villages in West Bengal. This survey provides data on parental preferences concerning the gender of children and the socio-economic position of wives.

4. Observations from a Survey in West Bengal

A survey of village women was conducted in four village in the Midnapore area of West Bengal in the second half of 1999. The questionnaire for the survey was jointly devised with Dr Kartik Roy who arranged the administration of the survey. The villages selected were Bandhgora, Banskona, Janakpur and Sadanandapur.

The purpose of the survey was to collect data on the socio-economic status of females. The data are still being processed so only some of the basic results can be reported here.

The questionnaire was divided into three parts: Part A dealt with property rights, Part B with children's affairs and Part C with the status of married women. A sample of thirty wives (or their representatives) were interviewed in each village. Many of the questions about children's affairs have relevance to gender discrimination in relation to children. Here some of the basic results are reported in relation to children's affairs. These are summarised in Table 2.

From this table, we can draw the following conclusions as far as this sample is concerned: Wives (parents) prefer male children to females. Boys tend to be preferred in comparison to girls for education, food availability and medical attention but this is not universal. Less gender equality appears to exist in relation to access to medical attention when needed than for access to education and availability of food. Overall, however, there is discrimination against daughters in favour of sons. On the whole husbands have a greater influence on decisions about the future of children than wives, although in the majority of cases the decisions about the future of their children are shared between husbands and wives.

Table 2
Summary of Responses to some Questions Relating to Children's Affairs by Wives (or their representatives) in Four Villages in the Midnapore Area of West Bengal

	Number	Percentage (%)
Q52 Preference for Sons		
a) More sons than daughters preferred	86	71.6
b) More daughters preferred	4	3.3
c) Equal number of each	30	25.1
d) No response	-	-
Total	120	100
Q57 Number of years of education		
More years of education for sons than daughters	70	58.3
More years for daughters	13	10.8
Same for both	17	14.2
No response	20	16.7
Total	120	100
Q59 Food availability		
a) Sons favoured with food	77	64.1
b) Daughters favoured with food	0	0
c) Equal preference	36	30.0
d) No response	7	6.9
Total	120	100
Q60 Medical Attention		
a) Sons favoured for medical attention	60	50
b) Daughters favoured	0	0
c) Treated equally	50	41.6
d) No response	10	8.4
Total	120	100
Q65 Decisions about children's future		
Mostly made by husband	53	44.2
Mostly made by wife	0	-
Shared	67	46.5
Mostly made by others	-	-
No response	10	8.3
Total	120	100

Overall the results are consistent with those expected in a patriarchal society. They indicate that on average there is less investment in the human resource capital of female children than male children. This is consistent with the implications (mentioned earlier) which can be drawn from the unitary theory of the family when applied in the general cultural context of India. It should, however, be noted that these are basic findings and that our results are still being analyzed.

5. Concluding Comments

In comparison to males, women are poor in India in terms of their entitlement to physical assets and the products of these. Where they do have property rights in physical assets these rights are often attenuated by males. They are also provided with limited human capital. This lack of entitlement by females helps to explain their socio-economic deprivation in terms of Sen's theory. Their deprivation is further reinforced by their limited exchange rights both in relation to their assets and their labour. In many cases, females find that any cash income which they earn is appropriated by males or its expenditure is controlled by males.

Although India has enacted laws to improve the lot of women, statutory law is often slow in having social impact. Customs which restrict the entitlements of females still remain strong. Indeed the fact that females-male ratios in India have fallen over the last few decades suggests that in India as a whole the relative social value placed on females compared to males has not increased. Hence, there appears to have been a deterioration in the status of females in India with its economic development. This has parallels with Sen's observation that famine occurred in Bengal when aggregate food supplies were adequate to feed all Bengalis and when food supplies

were probably increasing. It will be interesting to find out whether the downward trend in FMRs is reversed in terms of the data from the Indian Census for 2001.

While Sen's framework does help in considering the socio-economic deprivation of females in India, it only does so at a high level of abstraction. It needs to be supplemented by other theories, such as the unitary theory of the family and bargaining theories, to make it more operational.

In conclusion, it may be wise to recall that India is a very diverse country. The socio-economic status of women varies regionally and according to social groups. Some of the major differences have been noted but there is much more diversity than can be described here. Micro-studies, such as the one mentioned here involving a survey in rural village in West Bengal, can be used to help supplement broad thumbnail sketches of the socio-economic status of women in India and increase the realism of this analysis.

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