

## GENDER FACTORS INFLUENCING ACCESS AND CONTROL OVER ASSETS AND RESOURCES

Nagireddy Chandi Priya<sup>1</sup> and R. R. Prajapati<sup>2</sup>

1 M.Sc. Scholar, Department of Agricultural Extension and Communication, CPCA, SDAU, Sardarkrushinagar - 385506

2 Principal, Vanbandhu Agricultural Polytechnic, SDAU, Amirgad- 385130

E-mail: priya135nagireddy@gmail.com

### ABSTRACT

*Access to and control over assets and resources are crucial factors that affect people's livelihoods and household well-being, especially in rural areas. The present study was carried out in Banaskantha district of North Gujarat with a representative sample of 120 respondents, selected randomly and interviewed personally using a structured schedule. Mean score analysis was used for identifying the factors affecting access and control. ANOVA results indicated significant variation among the dependent variables, except for assets accessibility. Further t-grouping analysis revealed that men exercised greater control and decision making power than women in resource accessibility, empowerment. The study further revealed that five out of thirteen factors significantly affected respondents' access to and control over assets and resources. Chi-square analysis revealed that caste, family size, occupation, and annual income were significantly associated with access to assets, while family size, occupation, and sources of information were associated with access to resources. Annual income was the only factor significantly associated with control over assets, whereas occupation and sources of information were associated with control over resources.*

**Keywords :** assets, resources, factors, chi-square

### INTRODUCTION

Gender refers to the social difference which is learnt, changeable over a period of time and has wide variations within and between cultures and it determines the role and functions of male and female within the family (Verloo, M. 1997). Gender is a critical dimension shaping ownership rights, decision-making authority, and utilization of resources in rural households (Chauhan and Vinaya, 2016; Patel *et al.*, 2018; Meena & Chauhan, 2020; Vinaya *et al.*, 2022). The decision-making and access to and control over assets and resources of the respondents were influenced by different factors.

A factor is defined as a variable that affects an event, decision or situation, access to and control over assets and resources. In rural Indian context, disparities in both access and control are often conditioned by socio-economic and cultural factors such as gender, education, landholding size etc. Several key factors affect access to and control over assets and resources in rural households (Arora, A. 2006). Access and control over, household resources is widely accepted indicators of gender empowerment, resource use-efficiency (Bhati *et al.*, 2022) and depend on multitude of factors including social norms, taboos, gender dominance and cultural systems.

### OBJECTIVES

- (1) To identify the factors affecting access and control over assets and resources
- (2) Analysis of variance between the gender and dependent variables
- (3) To analyze the association between gender and selected independent variables using chi-square test.

### METHODOLOGY

The study was conducted in Banaskantha district Multi stage random sampling technique was used for the selection of the district, talukas, villages and respondents for selecting representative sample from the study area. Data were collected from a total of 120 respondents (60 Male + 60 Female who were selected from six villages within three randomly selected talukas, using a pre-tested structured interview schedule. Expost facto research design was adopted for the investigation.

For identifying the factors affecting access and control over assets and resources, a structured schedule consisting of 13 probable factors *viz.*, age, education, gender, family size, family type, caste, income, occupation, societal norms, digital access to information, credit availability, exposure and guidance and source of information influencing the access to and control over assets and resources was developed after

reviewing literature and concerning experts. Perception of the respondents about degree of the influence of each factor was measured using five point continuum viz., not at all influential, slightly influential, some what influential, very influential and extremely influential with numerical scores of 5, 4, 3, 2 and 1 respectively. The collected data was classified, tabulated, analyzed and interpreted by using various statistical tools like frequency, percentage, mean score, ANOVA, t-grouping and chi-square.

**RESULTS AND DISCUSSION**

**Factors affecting access and control over assets and**

**resources**

To identify factors affecting access and control over assets and resources, the mean score for each probable factor was calculated based on respondents’ perceived degree of influence. Factors with a mean score exceeding the overall mean were considered highly influential on respondents’ access and control. Conversely, those with a mean score below the overall mean were considered less influential. The data regarding perception of the respondents about influence of the factors on access and control over assets and resources are presented in Table 1.

**Table 1: Factors affecting access to and control over the assets and resources based on perception of the respondents**

(n=120)

Sr. No.	Factors	Degree of influence					Mean score	Rank
		Not at all influential	Slightly influential	Some what influential	Very influential	Extremely influential		
1	Age	04 (3.33)	24 (20.00)	56 (46.67)	23 (19.17)	13 (10.83)	2.85	VIII
2	Education	07 (5.83)	25 (20.83)	53 (44.17)	26 (21.67)	09 (7.50)	2.95	V
3	Gender	03 (2.50)	21 (17.50)	66 (55.00)	21 (17.50)	09 (7.50)	2.90	VI
4	Family size	05 (4.17)	22 (18.33)	51 (42.50)	32 (26.67)	10 (8.33)	2.83	IX
5	Family type	05 (4.17)	19 (15.83)	51 (42.50)	33 (27.50)	12 (10.00)	2.78	XI
6	Caste	04 (3.33)	21 (17.50)	53 (44.17)	31 (25.83)	11 (9.17)	2.80	X
7	Income	09 (7.50)	21 (17.50)	52 (43.33)	17 (14.17)	21 (17.50)	3.23	I
8	Occupation	15 (12.50)	29 (24.17)	51 (42.50)	18 (15.00)	07 (5.83)	3.22	II
9	Societal norms	04 (3.33)	30 (25.00)	53 (44.17)	27 (22.50)	06 (5.00)	2.99	III
10	Digital access to information	04 (3.33)	22 (18.33)	46 (38.34)	33 (27.50)	15 (12.50)	2.73	XII
11	Credit availability	01 (0.83)	33 (27.50)	52 (43.33)	29 (24.17)	05 (4.17)	2.96	IV
12	Exposure and guidance	01 (0.83)	23 (19.17)	43 (35.83)	46 (38.34)	07 (5.83)	2.71	XIII
13	Sources of information	08 (6.66)	29 (24.17)	39 (32.50)	28 (23.33)	16 (13.37)	2.87	VII
Over all mean score							2.91	

(Data in paranthesis indicates percentage)

It is evident from the Table 1 that, out of thirteen selected factors, five factors viz., five factors—income (MS 3.23), occupation (MS 3.22), societal norms (MS 2.99), credit availability (MS 2.96), and education (MS 2.95)—were highly influential on respondents' access and control over assets and resources, ranking first to fifth with mean scores above the overall average of 2.91. Conversely, the remaining eight factors, including gender (MS 2.90), source of information (MS 2.87), age (MS 2.85), family size (MS 2.83), caste (MS 2.80) family type (MS 2.78), digital access to information (2.73) and exposure and guidance (2.71) showed less influence, having mean scores below the overall average. Therefore, income, occupation, societal norms, credit availability, and education are concluded to have a significant impact on respondents' access to and control over assets and resources.

#### Analysis of variance between the gender and dependent variables

Analysis of variance (ANOVA) was conducted between the independent variable gender and dependent variables viz., asset accessibility, asset control, resource accessibility, resource control, social and economic empowerment.

The F-value (0.78) was found not to be significant at 0.05% level of significance (Table 2). This shows that there exists no significant variation between means of asset accessibility and means of any one gender, which means both male and female had equal access to the assets.

**Table 2: Analysis of variation between asset accessibility and gender** (n=120)

Source	Degrees of freedom	Mean Square	F Value	Probability > F
Gender	1	0.675 (NS)	0.074	0.786
Error	118	9.086		

\* Significance at 0.05 level of probability

NS- Non significant

\*\* Significance at 0.01 level of probability

The results from table 3 shows that F-value (0.0) was found to be highly significant at 0.01% level of significance. This shows that there exists significant variation between means of asset control and gender, which means either male or female had more control over the assets.

**Table 3: Analysis of variation between asset control and gender** (n=120)

Source	Degrees of freedom	Mean Square	F Value	Probability > F
Gender	1	4750.21**	84.21	0
Error	118	56.42		

\* Significance at 0.05 level of probability

NS - Non significant

\*\* Significance at 0.01 level of probability

For further analysis to know the degree of variation between genders, t- grouping was performed at 0.01% level of significance. The computed t-values reveals that there was a significant mean difference between male and female. The result shows that male had more control over the assets than female ( Table 4).

**Table 4: t-grouping for gender and asset control**

(n=120)

t-grouping	Mean	Number	Gender
0	42.33	60	Male
1	29.75	60	Female

The F-value (0.0) was found to be highly significant at 0.01% level of significance (Table 5). This shows that there exists significant variation between means of resource accessibility and means of any one gender, which means either male or female, had access to more number of the resources.

**Table 5 : Analysis of variation between resource accessibility and gender** (n=120)

Source	Degrees of freedom	Mean Square	F Value	Probability > F
Gender	1	163.33**	25.731	0
Error	118	6.35		

\* Significance at 0.05 level of probability

NS - Non significant

\*\* Significance at 0.01 level of probability

For further analysis to know the degree of variation between genders, t- grouping was performed at 0.01% level of significance. The computed t-values reveals that there was a significant mean difference between male and female. The result shows that male had more accessibility to resources than female (Table 6). Male domination, lack of ownership of assets, educational opportunities and mobility barriers can be some of the reasons which make women less accessible to resources ( Patel, R.S & Patel, M.M. 2019).

**Table 6: t-grouping for gender and resource accessibility**

(n=120)

t-grouping	Mean	Number	Gender
0	15.88	60	Male
1	13.55	60	Female

The F-value (0.0) was found to be highly significant at 0.01% level of significance (Table 4.7). This shows that there exists significant variation between means of asset control and gender, which means either male or female had control over the resources.

**Table 7: Analysis of variation between resource control and gender**

(n=120)

Source	Degrees of freedom	Mean Square	F Value	Probability > F
Gender	1	567.68**	82.43	0
Error	118	6.89		

\* Significance at 0.05 level of probability

NS - Non significant

\*\* Significance at 0.01 level of probability

For further analysis to know the degree of variation between genders, t- grouping was performed at 1% level of significance (Table 8). The computed t-values reveals that there was a significant mean difference between male and female. The results shows that male had more control over the resources than female. The result is similar to the findings of Sushma, V. & Vijaya lakshmi, V. (2016).

**Table 8: t-grouping for gender and resource control**

(n=120)

t-grouping	Mean	Number	Gender
0	15.5	60	Male
1	11.15	60	Female

The data in table 9 revealed that F-value (0.001) was found to be significant at 0.01% level of significance. This shows that there exists significant variation between means of social empowerment and gender, which means either male or female had social empowerment.

**Table 9: Analysis of variation between social empowerment and gender**

(n=120)

Source	Degrees of freedom	Mean Square	F Value	Probability > F
Gender	1	902.01*	11.42	0.001
Error	118	79.02		

\* Significance at 0.05 level of probability

NS - Non significant

\*\* Significance at 0.01 level of probability

For further analysis to know the degree of variation between genders, t- grouping was performed at 1% level of significance. The computed t-values reveals that there was a significant mean difference between male and female. The results shows that male had more social empowerment than female (Table 10).

**Table 10: t-grouping for gender and social empowerment**

(n=120)

t-grouping	Mean	Number	Gender
0	36.35	60	Male
1	30.87	60	Female

The F-value (0.00) was found to be significant at 0.01% level of significance (Table 11). This showed that there exists significant variation between means of economic empowerment and gender, which means either male or female had economic empowerment.

**Table 11 : Analysis of variation between economic empowerment and gender**

(n=120)

Source	Degrees of freedom	Mean Square	F Value	Probability > F
Gender	1	508.41**	20.49	0.0
Error	118	24.81		

\* Significance at 0.05 level of probability

NS - Non significant

\*\* Significance at 0.01 level of probability

For further analysis to know the degree of variation between genders, t- grouping was performed at 1% level of significance. The computed t-values in table 12 reveals that there was a significant mean difference between male and female. The results shows that male had more economic empowerment than female.

**Table 12 : t-grouping for gender and economic empowerment**

(n=120)

t-grouping	Mean	Number	Gender
0	23.13	60	Male
1	19.02	60	Female

**Association between gender and selected independent variables using chi- square test**

Chi-square test can be used to know the association between variables. It helps to know if there is any significant relationship between independent variables and access and control over assets and resources.

**Table 13 : Chi-square test between access and control over assets to independent variables**

Sr. No.	Variables	Male (n = 60)		Female ( n = 60)		Total (n = 120)	
		Access	Control	Access	Control	Access	Control
1	Age	306.17	670.83	392.85	729.50	412.98	1312.77
2	Education	44.82	105.970	44.10	129.008*	45.07	178.31
3	Caste	18.65	39.92	27.65	43.76	54.96**	58.68
4	Family type	10.18	20.49	8.27	21.84	21.50	28.78
5	Family size	108.28	263.99**	141.74	241.17	249.85**	376.29
6	Occupation	104.40**	161.01	40.01	103.50*	120.35**	221.96
7	Annual income	281.71**	543.28**	354.12**	537.10	641.19**	869.64*
8	Source of information	280.13	575.16	341.79	738.97	427.18	1199.46

\* Significance at 0.05 level of probability

NS = Non significant

\*\* Significance at 0.01 level of probability

From Table 13 it can be observed that, irrespective of gender data regarding access indicates that caste, family size, occupation and annual income were found to be significantly associated with access of assets. Whereas data regarding control over assets indicates that only annual income was significantly associated with control over assets. It means the respondents who had more income they had more power to

control the assets. Rijal, S.P. (2017) also highlights economic capacity is the determinant of women's asset ownership.

From table 14 it can be concluded that family size, annual income and source of information were significantly associated with access to the resources. Whereas, occupation and sources of information were significantly associated with control over resources.

**Table 14 : Chi-square test between access and control over resources to independent variables**

Sr. No.	Variables	Male (n=60)		Female (n=60)		Total (n=120)	
		Access	Control	Access	Control	Access	Control
1	Age	284.98	296.15	372.58*	265.04	521.00	521.17
2	Education	35.39	45.09	42.53	38.95	61.03	71.61
3	Caste	7.51	12.53	20.93	35.76	23.74	32.40
4	Family type	12.46	9.92	9.17	15.50	14.88	11.33
5	Family size	122.87**	98.74	127.13	134.79*	154.63*	125.24
6	Occupation	80.50*	101.37**	27.84	25.11	104.10	107.87*
7	Annual income	240.08**	244.11	270.93	210.45	345.78*	308.08
8	Source of information	267.80**	253.02	336.40	330.99	475.57*	478.52*

\* Significance at 0.05 level of probability

NS = Non significant

\*\* Significance at 0.01 level of probability

**CONCLUSION**

Access to and control over assets and resources in rural households are often unequally distributed between men and women and it is shaped by a complex interplay of socio-economic, cultural, legal and institutional factors. Gender inequality remains a major barrier, with women often facing limited rights to own or manage assets and resources. From the results of this study concluded that access to and control over assets and resources were highly influenced by the income of the household which linked with the occupation of individuals of the households. Further societal norms, credit availability and education were influencing the access to and control over assets and resources in rural households of North Gujarat.

**POLICY IMPLICATIONS**

- (1) Need for gender-sensitive extension strategies
- (2) Training programs to enhance women's decision-making in agriculture
- (3) Financial inclusion programs targeting women (credit, SHGs).

**ACKNOWLEDGMENT**

The authors would like to thank SDAU Dantiwada and colleagues who technically supported this work, from conducting primary surveys to data analysis.

### CONFLICT OF INTEREST

The authors of the paper declare no conflict of interest.

### REFERENCES

- Bhati, K., Kalsariya, B. N., and Tankiwala, A. K. (2022). A comparative study for resource use efficiency of trained and untrained farm women. *Gujarat society of Extension Education*. 33(1): 8-11.
- Chauhan N. B. and Vinaya Kumar, H. M. (2016). Gender responsive climate change strategies for sustainable development. *Productivity*, 52 (2): 182-186.
- Meena, M. S. and Chauhan, N. M. (2020). Constraints faced by farm women in accessing agricultural resources. *Gujarat Journal of Extension Education*. 31(2): 78-83.
- Patel, K. K., Patel, V. T. and Jadav, N. B. (2018). Women participation in decision-making regarding farm and home activities. *Gujarat Journal of Extension Education*. 29(1): 92-95.
- Patel, R. S. and Patel, M. M. (2019). Gender differences in decision making in agriculture. *Gujarat Journal of Extension Education*. 30(2): 45-50.
- Rijal, S.P. (2017). Female ownership of fixed assets in Nepal: A regional perspective. *The third pole: Journal of Geography*. 17: 73-82.
- Sushma, V. and Vijaya Lakshmi, V. (2016). Gender wise analysis of access to and control over assets in rural households of Andhra Pradesh (Dry area). *International Journal of Information Research and Review*. 3(11): 2996-2999.
- Verloo, M. (1997). A guide to gender impact assessment. *Luxembourg: Office for Official Publications of European Communities*.
- Vinaya Kumar, H. M., Aishwarya P. and Patel, J. B. (2022). Gender, Climate Change, Food and Nutritional Security: A Nexus Approach. Conference: SEEG National Seminar on "Synergetic Extension Approaches for Livelihood Improvement and Agricultural Development" At: Junagadh Agricultural University, Junagadh (Gujarat), India. 57-66.

---

Received : June 2025 : Accepted : August 2025