



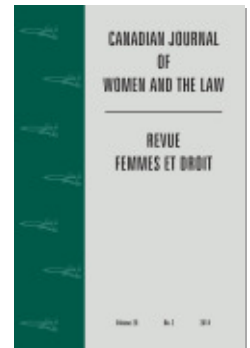
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Women and Property in Urban India (review)

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Canadian Journal of Women and the Law, Volume 24, Number 2, 2012,
pp. 496-501 (Review)

Published by University of Toronto Press



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Women and Property in Urban India

By Bipasha Baruah (Vancouver: UBC Press, 2010).

Vrinda Narain

Women and Property in Urban India is an ambitious study of women's access to microfinance.¹ Based on the author's doctoral research carried out in association with the Self-Employed Women's Association (SEWA) in the Indian city of Ahmedabad, the book explores the issue of gender and the ownership of property and land tenure in informal urban settlements. Bipasha Baruah's study of urban settlements is conducted specifically through her assessment of SEWA and its policies of microfinance and microcredit. The book makes a timely contribution in the context of the current financial and economic crisis. It underscores the importance of including an appropriate gender perspective in assessing the question of urban poverty and of emphasizing the link between gender empowerment and the equitable distribution of, and access to, financial services. This book will be of interest to specialists in the field of development economics as well as to scholars and students in South Asia area studies, women's studies, international development, and public policy. Baruah reviews the literature in the field with remarkable thoroughness and presents it in an interesting and engaging manner. The book is noteworthy for its painstaking compilation and analysis of data.

The central thesis of the book is well articulated and closely argued. The author argues that there is a critical need to address women's lack of access to financial resources as demonstrated by the centrality of land ownership to financial viability and sustainability. Clearly, women's control over economic and financial resources is critical to their empowerment. The author is interested in understanding how issues of socio-economic class, caste, and educational background mediate women's access to property ownership. She provides an informed, nuanced description of the formal and informal tenure arrangements prevalent in the urban settlements in the city of Ahmedabad and analyzes their implications for women. She proceeds to raise key issues that should be considered when developing a gender-equitable vision of urban land rights, tenure, and reform. These range from issues such as fragile inheritance rights of daughters, the obstacles married women face in securing joint property titles, to the challenges faced by urban slum dwellers with regard to converting the *de facto* right of residence to a *de*

1. Bipasha Baruah, *Women and Property in Urban India* (Vancouver: UBC Press, 2010).

jure ownership right. The author draws out policy recommendations for redressing the abysmal record of women's ownership of urban land and housing in India.

The author examines this issue over several chapters, providing a thorough examination of the complexities and nuances of the question of women's access to microfinance. Highlighting various aspects of the material reality of feminized urban poverty, she notes that women and children are disproportionately impacted by housing poverty. This lack of housing contributes to a persistent disadvantaging of women, underscoring the links between women's disempowerment and their lack of access to adequate health care, education, and sustainable employment. Baruah also makes a powerful case for linking precarious housing conditions with increased violence against women. She concludes that the state can play an important role in creating more equitable access to safe and adequate housing through positive legislative and policy interventions.

The first few chapters of the book take note of theoretical perspectives and open up the potential for a nuanced reconceptualization of microfinance and its impact on women's empowerment. Subsequent chapters are particularly interesting as the author sets out the building blocks of her argument that access to microfinance and microcredit highlight inequities and imbalances in power. In Chapter 1, "Minding the Gap: Gender and Property Ownership," she identifies the specific land and housing needs of low-income women. In Chapter 2, "Locating Gender and Property in Development Discourse," Baruah outlines the various approaches to women and development through a competent and broad literature review and calls for reintroducing the cultural context to the issue of women and property. Favouring the approach known as Women Culture and Development (WCD), she seeks to forward an understanding of gender empowerment and development issues that insists on culture as an important contextualizing framework within which to assess development.² Baruah is ever mindful of the importance of situating questions of economic empowerment, access to financial services and resources, and assessments of the link between gender and development within the particular cultural framework. Evaluating the effectiveness of various approaches to women and development, she identifies the WCD approach as arguably the most useful, as it emphasizes the cultural context as an essential aspect of analysis.

In Chapter 3, "Place Matters: Orientation for Research Location and Context," Baruah describes the urban contours of the city of Ahmedabad, evoking the sense of space and location of the research. Locating the financial and economic context of the textile industry of the city and its demise, she notes the reality of persistent ethnic and sectarian conflict in Ahmedabad. Baruah makes the connection between this sectarian strife and the shrinking democratic space and the consequent profound impact on vulnerable minorities and disadvantaged, low income women.

2. *Ibid* at 21.

Chapter 4, “Complicated Lives: Urban Women and Multiple Vulnerabilities,” highlights the multiple vulnerabilities faced by urban poor women. Baruah discusses the importance of landed property in women’s lives in particular, noting the importance of access to land and housing for low income women in contemporary urban India. This chapter has an interesting discussion of the Exposure and Dialogue Programme. Baruah highlights the importance of intersectionality in any analysis of discrimination and inequality. It is in this context that she calls into question the impact of the work of SEWA and other non-governmental organizations in the field of microfinance and microcredit. Baruah questions the financial sustainability and development impact of SEWA microfinance. In terms of outreach, she suggests that microfinance policies of SEWA are perhaps not reaching far or deep enough.

Chapter 5, “Gendered Realities: Property Ownership and Tenancy Relationships,” explores property ownership and tenancy relations. This chapter provides an interesting account of the nature of landed property rights and tenure in the Ahmedabad slums. In Chapter 6, “Women and Housing Microfinance,” Baruah questions the received wisdom that links microfinance with gender empowerment, arguing that we need to problematize this link and forwarding a nuanced argument from a gender perspective. While her argument is well constructed, a drawback is the repetitive nature of the discussion on eviction and security of land tenure, which is covered in other chapters as well.

Chapter 7, “Partnership Projects for Urban Basic Services,” examines questions of inheritance and succession. Evaluating whether the reform of law and legislative initiatives of the state have had any impact on access to land in urban India, Baruah concludes that, in fact, the impact of the law has not resulted in significant social change or changes in practices of inheritance and succession due to the strong cultural and social biases that disadvantage women. This leads her to the conclusion, like others before her, that it is not enough to have laws that theoretically benefit women, but, just as important, it is critical to engender cultural and social change. Baruah concludes her book with a number of policy recommendations (Chapter 8, “Conclusions: Seeing the Forest and the Trees”).

The impact of women’s access to financial resources resonates not only in their own family but also across the community, underscoring the link between gender equity in access to microfinance and economic growth, poverty reduction, development, and the general well-being of communities and families. Indeed, as others have noted before, lack of adequate housing and insecurity of tenure are directly linked to threats to women’s well-being and security. She concludes, not surprisingly or particularly originally, that there are several real gains to be made by ensuring women’s access to, and control over, economic and financial resources. Baruah lists the gains of security of land tenure, noting as well that the global challenge of unequal access to finance has implications at all levels—individual, family, community, and national.

Baruah reiterates the findings of experts in the field, most notably Bina Aggarwal, who holds that housing is a significant economic asset, which is critical to women's economic empowerment, economic security, and financial bargaining power in the family as well as in the community. Microcredit is critical to enhance women's access to the resources that are necessary to engage in sustainable employment. Access to microcredit ensures security of house ownership. In addition, it promotes urban development and empowerment for women and encourages their active participation in community decision-making processes. Baruah makes a cogent argument for recognizing that women's homes must also be acknowledged as places of business enterprises and economic initiatives. This recognition is critical in the context of the tenuous and fragile nature of self-employment for urban poor women, linked once again with security of housing. Access to safe and adequate housing is also, as Baruah demonstrates in several chapters of the book, inextricably linked with finding, as well as sustaining, employment, and business enterprises.

Baruah is concerned that although women's limited access to financial services has been widely acknowledged, while noting the success of microfinance, she is keenly aware that microfinance reaches only a fraction of those who need financial services. Baruah attempts to provide a critical assessment of women and urban property ownership through an examination and critique of SEWA's policies and approaches to microcredit. Although Baruah emphasizes the importance of organizing women's self-help groups and microfinance groups, she is surprisingly critical of SEWA. She argues that the SEWA approach does not adequately take into account the perspective of the most disadvantaged women who make up the urban poor. A related further criticism is that SEWA has not succeeded in challenging the notion that the most disadvantaged of the urban poor are not "bankable." This criticism is directed at SEWA's mode of organization, outreach as well as policy formulation, which Baruah characterizes as not going far enough to serve those most disadvantaged. This critique of SEWA is arguably harsh and does not give adequate credit to the pioneering nature of the work undertaken by SEWA as a co-operative bank and a provider of microcredit both in rural and urban areas and in setting up self-help groups as well as in organizing labour. Indeed, SEWA's work organizing women has profoundly impacted and enhanced women's access to financial resources and has contributed significantly to women's collective self-empowerment.³

Baruah underlines the importance of ownership of property as a critical aspect of gender equity and equality. Analyzing the persistence of women's inequality, she stresses the importance of cultural values and norms in access to property, noting

3. See, for example, Rekha Datta, "From Development to Empowerment: The Self-Employed Women's Association in India" (2003) 16 *International Journal of Politics, Culture and Society* 351; see also Kalima Rose, *Where Women Are Leaders: The SEWA Movement in India* (London: Zed Books, 1992).

that laws in themselves are not enough to transform gender relations, in particular, access to property and land ownership. She successfully contextualizes these issues within specific cultural and local frameworks. This contextualization contributes to an insightful analysis of the material reality of gendered disadvantage and the possible remedies and policy responses. While the author's recommendations are not fundamentally novel, the book is notable for its emphasis on considering the question of microfinance within the local cultural and material context and advocating a bottom-up approach that includes women's own voices and perspectives so that any policy formulated will resonate with this gendered reality.

The author draws attention to the particular situation of women in urban slums: to urbanization and the feminization of urban poverty and the severe impact on women and girls. Identifying gaps in current land reform policy, with its focus on rural rather than urban women, she explicitly makes the connection between gender equality and sustainable urbanization. This point of view leads her to identify related questions of poor sanitation, inadequate access to potable drinking water, health and sanitation and access to water, over-crowding, poor quality housing, and a lack of basic services. Baruah highlights the greater and disproportionate impact on women who experience greater difficulty in accessing resources and a lack of decision-making opportunities. This book contributes to a better understanding of the gender equity issues in urban development, which has traditionally received less attention than rural landlessness and property within the women in development discourse. Baruah advocates for a more balanced approach to women's empowerment with ownership of property and security of land tenure. Arguing for the need to focus on the urban poor, capacity building for women is linked emphatically to property ownership, but, beyond ownership, she advocates a holistic approach and the necessity to integrate a gender perspective in tackling urban poverty.

The book emphasizes the necessity of an understanding of, and attention to, the important role of microfinance in securing women's empowerment. Advocating for women's control over economic resources and access to financial resources including microfinance, this is an in-depth, thoughtful analysis of development issues affecting women through the lens of urban slum dwellers. Baruah stresses that access to credit is a critical aspect of redressing gender inequities and of measuring progress in terms of government social policy initiatives. The book interrogates the underlying assumptions of economic policy frameworks. Noting that the lack of access to financial resources has profound gender equality implications, the book aims to identify the links between women's economic empowerment and cultural constraints, which the promotion of microfinance, in general, has not adequately considered. The continued over-representation of women in the informal sector and in part-time work underscores their vulnerable forms of employment. Women's work is shown by the author to be precarious, poorly paid, and difficult to sustain without proactive state action particularly in the area of access to microfinance and microcredit. Baruah insists that together with access to decent work women need access to decent housing.

Baruah's own field research reaffirms the fact that women are under-represented in economic decision making. The book notes the requirement of a range of policy interventions. Systematic efforts are needed to promote women's participation in economic decision-making bodies. Baruah draws attention to the failure to address adequately the underlying constraints in women's access to, and control over, economic and financial services and calls for an integrated approach to growth and development. It is imperative to conceive of broad-based growth through microfinance and especially women's enterprises. Baruah is emphatic that an integrated economic and social policy framework is necessary to promote the equitable distribution of the benefits of access to microcredit, and women's own perspectives must be included. Governments must be held accountable to all citizens, and they should not shift the responsibility of equitable, sustainable development to the non-governmental sector.

Finally, in terms of structure and style, a distracting feature of the book is that it is somewhat repetitive with the author often covering themes and arguments previously presented. It would have benefited from more rigorous editing to avoid the same themes being dealt with in each chapter. This does not take away from the sheer scope of the book, which is noteworthy for its pursuit of primary data and its thoughtful analysis. Drawing on extensive fieldwork and research, Baruah concludes that women's access to financial services is critical to empowering them as active participants in economic endeavours and allowing them to derive the maximum benefits from economic initiatives and opportunities. She acknowledges the legal and socio-cultural barriers that limit this access and advocates a nuanced, cautious approach to microcredit financing. Ultimately, her book is important in its advocacy of a policy of microfinance that can recognize the many different ways in which poor urban women organize their family life creatively around home-based business initiatives and most particularly for the insistence that microfinance strategies and policies must include the poorest of the poor. *Women and Property in Urban India* raises important questions for development activists and scholars. Questioning a narrow reading of microfinance and credit, Bipasha Baruah makes a convincing argument that there is a need to rethink simplistic understandings of the relationship between urban property ownership, women's empowerment, and equitable access to financial resources.