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Beyond Ownership: Gendered Asset Relations and Household Economic Resilience in a Post-Disaster Rural Community in Central Sulawesi, Indonesia

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Abstract: This study examines gender relations in asset ownership and their connection to household economic resilience. The research employed an exploratory qualitative approach through structured interviews, observations, and documentation. Data were analyzed thematically by focusing on asset ownership, access, control over benefits, decision-making authority, and livelihood strategies. The findings reveal that formal ownership does not necessarily correspond to economic control. Agricultural assets may be legally owned by men, while women often manage production outputs and household finances. Women also contribute significantly to livelihood diversification through trading activities when agricultural production is disrupted. In inheritance practices, principles of equal distribution may coexist with decision-making authority that remains gendered. Household economic resilience is further supported by occupational diversification, mutual cooperation, and the collective management of resources. This study highlights the importance of understanding gender relations in asset management beyond formal ownership by considering access, control over benefits, and decision-making authority as key dimensions of economic resilience.

Keywords: gender relations; asset ownership; economic resilience; household livelihoods; rural communities.

1. Introduction

Disasters do not merely cause physical damage; they also interact with pre-existing social and economic inequalities. Gender, social class, access to resources, and institutional capacity can produce varying levels of vulnerability and recovery. Fajria and Handayani (2022) demonstrate that disaster response capacity is closely related to gender, culture, and social class, while Ramailis and Sakir (2023) emphasize the importance of gender mainstreaming, women's participation in planning processes, and capacity building in disaster management in Indonesia. In the broader Asia-Pacific context, UN Women argues that disasters and crises are not gender-neutral, as they affect livelihoods, safety, access to services, and women's participation in decision-making related to preparedness, response, and recovery. Consequently, disaster resilience should not be viewed solely as a technical capacity to withstand hazards but also as a function of how resources, economic opportunities, and power are distributed within social relations.

One important dimension of these relations is the control of productive assets. Land and household assets provide a basis for production, income generation, and economic resources that can be mobilized when livelihoods come under pressure. However, the existence of assets within a household does not necessarily generate equal benefits for all members. Studies on asset ownership and control highlight the need to distinguish formal ownership from access to assets and the ability to control the economic benefits derived from them. Owoo (2022) further demonstrates the complex relationship between household decision-making power, asset ownership, and women's economic conditions. The central issue, therefore, is not simply who owns an asset, but who can use it, control its benefits, and exercise authority over decisions regarding its management and future use.

This distinction is particularly relevant in Indonesia, where asset ownership and inheritance are shaped by diverse kinship systems, legal frameworks, and social practices. Pujiriyani et al. (2026), in their study of gendered land governance in West Sumatra and North Sumatra, show that women's administrative legitimacy over land does not necessarily translate into equal economic power. Their findings specifically emphasize the distinction between legal ownership and substantive control in understanding gendered land governance. Similarly, Fitriyanti et al. (2025) demonstrate that different kinship systems generate distinct patterns of women's land inheritance among Batak and Minangkabau communities. These studies suggest that formal ownership represents only one dimension of gender relations surrounding productive assets.

The same complexity is evident in inheritance practices. In a society characterized by legal and cultural pluralism, rights over assets are shaped by the interaction of statutory law, religious norms, customary institutions, and family practices. Hendryani, Seroja, and Tan (2026) show that inheritance in Indonesia does not operate through a single legal regime because civil, Islamic, and customary laws are based on different principles of distribution. Accordingly, analyses of gender equality in asset ownership should move beyond the proportion of assets distributed between women and men to consider access to assets and authority in decision-making processes. In this regard, distributive equality and equality of authority constitute two analytically distinct issues.

The relationship between gender and assets becomes increasingly important when households face post-disaster conditions or disruptions to their livelihood systems. Damage, loss, and uncertainty in production may encourage households to combine agricultural activities with alternative income sources, adjust resource management strategies, and mobilize social networks. Economic resilience is therefore determined not only by whether a household possesses assets but also by its capacity to access and transform those assets into viable livelihood strategies. ASEAN's gender-responsive disaster risk reduction framework similarly places gender considerations across the entire risk management cycle, including governance strengthening, resilience investment, preparedness, and recovery (UN Women, 2022).

These concerns are particularly relevant in Central Sulawesi, a region where experiences of disaster, local knowledge, and adaptive strategies have evolved through a long social

history. Ahdiah, Yunnus, and Nutfa (2024) show that local knowledge among coastal communities in Central Sulawesi plays an important role in understanding disaster risks, while Ahdiah et al. (2026) highlight the significance of disaster traces and earthquake risk assessment in the region. Together, these studies shift attention from disasters as purely physical events toward understanding how communities interpret and respond to risk within their specific social contexts.

Research on Kaili communities further demonstrates that disaster resilience is closely linked to the preservation of disaster-related knowledge through collective memory, narratives, oral traditions, toponymy, and local terminology. In the context of Wombo, other studies reveal that disaster management involves interactions among village governments, regional disaster management agencies, hamlet leaders, community figures, local communication networks, collective action, and women's participation. These findings suggest that community resilience in Central Sulawesi is shaped not only by material resources but also by knowledge systems, local institutions, leadership, and social relations.

Despite the growing body of literature, discussions of gender, assets, and resilience remain fragmented. Studies on gender and disasters largely focus on vulnerability, participation, and gender mainstreaming in disaster management (Fajria & Handayani, 2022; Ramailis & Sakir, 2023). Research on gender and assets tends to emphasize land ownership, kinship systems, inheritance, and women's rights to resources (Fitriyanti et al., 2025; Pujiriyani et al., 2026). Meanwhile, disaster studies in Central Sulawesi primarily address risk, local knowledge, collective memory, institutional capacity, and community leadership. While these strands of research provide valuable insights, the relationship between intra-household asset structures and household economic resilience remains insufficiently explored.

This study addresses that gap. Existing evidence has not adequately explained how formal ownership, access to assets, control over economic benefits, inheritance practices, and decision-making authority interact in shaping household livelihood strategies in post-disaster rural communities. This distinction is important because formal ownership alone does not reveal who benefits economically from an asset or who possesses authority over its use and future allocation. Consequently, relying solely on ownership as an indicator of gendered economic position risks oversimplifying the more complex social relations that underpin household economies.

To address this limitation, the study adopts a beyond ownership perspective by examining ownership, access, control over economic benefits, and decision-making authority as interconnected dimensions of gendered asset relations. The novelty of the study lies in linking these dimensions to livelihood diversification and household economic resilience in a post-disaster rural community in Central Sulawesi. This perspective allows resilience to be understood not simply as an outcome of asset possession but as the capacity of household and community members to mobilize and organize resources in response to livelihood disruptions.

Accordingly, this study seeks to answer two questions: (1) How are ownership, access, control, and inheritance of assets negotiated within gender relations among households?

and (2) How do these gendered asset relations influence household economic resilience strategies? The study aims to demonstrate that gendered economic positions and household resilience cannot be assessed solely by identifying who formally owns assets, but must also consider who gains access, controls economic benefits, participates in decision-making, and is able to mobilize resources when livelihoods are disrupted.

2. Method

This study employed a qualitative approach with an exploratory case study design to examine gender relations in asset ownership, access, control, and inheritance, as well as their relationship to household economic resilience. A qualitative approach was selected because the study sought to understand the practices, experiences, and social relations that shape the control and use of assets in everyday life (Creswell & Poth, 2018). The research was conducted in Donggala Regency, Central Sulawesi, a rural community whose economic activities include agriculture, small-scale household trade, and non-agricultural occupations. Field observations also documented various disruptions to agricultural activities, including drought, pest infestations, and fires affecting candlenut plantations.

Primary data were collected through structured interviews and field observations, supplemented by research documentation. The dataset consisted of four principal interview units: a joint interview with MS and AU, and individual interviews with IT, HR, and A, all of whom had experience related to farming, trading, household asset management, and inheritance practices. Interview questions focused on the ownership and use of agricultural assets, the division of household economic roles, control over agricultural outputs, livelihood sources, inheritance mechanisms, production disruptions, and strategies for sustaining livelihoods. Observations provided contextual information on economic activities and resource utilization encountered during fieldwork, while documentation served as a complementary source for interpreting field data.

Data were analyzed interactively by adapting the stages of data condensation, data display, and conclusion drawing and verification proposed by Miles, Huberman, and Saldaña (2014). The analysis began with repeated readings of interview transcripts and observation notes, followed by the identification of data related to asset ownership, resource use, control over production outputs, household occupations, trading activities, inheritance practices, decision-making processes, production disruptions, and collective actions. These codes were then compared across cases and organized into four major analytical themes: (1) formal ownership and substantive control over economic benefits; (2) livelihood diversification and women's economic agency; (3) asset inheritance and decision-making authority; and (4) collective resources and household economic resilience. This recoding process enabled the analysis to move beyond the sequence of interview questions and capture relational patterns emerging across cases. The original dataset had already included preliminary coding and thematic categories related to asset ownership, agricultural production, inheritance, economic strategies, and resource management.

The credibility of the analysis was strengthened through comparisons across sources and cases, using interviews, observations, and documentation to assess the consistency and variation of information. The principle of trustworthiness in qualitative research follows the criteria of credibility, transferability, dependability, and confirmability outlined by Lincoln and Guba (1985). In this study, individual accounts were not treated as representative of the entire Kaili community. For example, statements regarding inheritance norms expressed by customary authorities were analytically distinguished from inheritance experiences at the household level, allowing differences between stated norms and actual social practices to remain visible in the interpretation. This approach also prevented individual cases from being generalized as cultural rules applicable to the whole community.

Informants' identities were anonymized through the use of initials to minimize the disclosure of personal information. The study has several limitations, particularly the relatively small number of cases and the use of structured interviews, which restricted the exploration of certain issues emerging during the interviews. Consequently, the research is presented as an exploratory qualitative case study rather than a statistical representation of households. The findings are interpreted to identify patterns and variations in the relationships among gender, assets, decision-making, livelihood strategies, and economic resilience within the context of the cases examined. Furthermore, because the data do not permit the testing of causal relationships between all livelihood strategies and a specific disaster event, the term post-disaster is used as the social context of the study rather than as a causal claim regarding all economic changes identified in the findings.

3. Gender Dynamics Regarding Assets and Household Economic Resilience

Gender relations regarding assets show that ownership, access, control over economic benefits, and decision-making are not always concentrated in the hands of the same people. Rather, the economic structure of a household is formed through the division and negotiation of roles among family members. On the one hand, productive assets such as land and farmland have a specific ownership status; on the other hand, control over income, financial management, commercial activities, and decisions regarding inheritance may follow different configurations. This pattern means that formal ownership is only one layer in understanding gender-based economic positions.

Further research findings show that a household's capacity to sustain its livelihood is not solely determined by the presence of assets. Diversification of economic activities, the ability to manage production outputs, inheritance mechanisms, and collective work in maintaining agricultural resources all contribute to a household's adaptive capacity. These findings are consistent with recent national research indicating that gender-based land ownership is linked to household well-being and women's labor force participation in Indonesia (Cahayati et al., 2026). However, the data broadens the issue from the question of "who owns" to "who controls the benefits and makes decisions regarding the assets." The four main dimensions of these patterns are discussed below.

3.1. Beyond Formal Ownership: Women's Control Over Economic Benefits

The distribution of assets within households does not always produce a linear relationship between ownership and economic control. Formal ownership indicates recognition of an asset, but it does not necessarily explain who manages the benefits generated by that asset. This distinction is important for understanding gender relations because women's economic positions may remain invisible if analysis relies solely on ownership indicators. The case of informant MS clearly illustrates this pattern. The land used for corn cultivation is registered under her husband's name, but MS stated: "The land for planting corn is in my husband's name, but I am the one who holds and manages all of the proceeds." (Informant MS).

This statement reveals a separation between formal ownership and economic control. The husband holds formal ownership of the agricultural land, whereas Informant MS exercises control over the economic benefits derived from agricultural production. MS is also not detached from productive economic activities, as her daily work includes trading mixed household goods.

This finding becomes particularly significant when compared with studies on gendered land control. Pujiriyani et al. (2026) distinguish legal ownership from substantive control and find that women's administrative legitimacy over land does not necessarily translate into equal economic power. In the case, however, the relationship operates in the opposite direction: the absence of formal ownership by women does not automatically imply the absence of control over the economic benefits generated by assets.

Findings of this kind suggest that measuring economic agency solely through land certificates or ownership status is inadequate. National data from Indonesia show that gendered patterns of land ownership are associated with household welfare and women's labour force participation (Cahayati et al., 2026). However, evidence from Wombo demonstrates that the crucial issue is not only who owns the asset but also who controls its returns.

A similar pattern appears in a different form in the case of informant IT. IT is not directly involved in the planting or maintenance of corn carried out by her husband. When asked about her involvement in agricultural activities, IT explained: "No, I only receive the proceeds." (Informant IT).

IT therefore does not act as a direct producer, yet she still has access to the benefits generated by the family's agricultural activities. At the same time, IT maintains her own economic base through the sale of fried snacks, an activity that, according to her account, she has carried out for approximately twenty-five years.

HR's account of household financial management further reinforces this pattern. When asked who manages family assets, HR identified his wife as the household financial manager, stating: "My wife, because the wife is the treasurer of the household." (Informant HR).

Although this statement does not in itself demonstrate women's absolute control over all family assets, it does indicate the existence of an economic management function that is socially assigned to women within the household.

The relationship between control over resources and economic authority is consistent with Owoo's (2022) argument that household decision-making, autonomy, asset ownership, and women's economic position are interconnected yet complex dimensions. Research in Indonesia similarly finds that the proportion of assets controlled by women is associated with patterns of household expenditure allocation and constitutes an important indicator of intra-household bargaining power (Pangaribowo, Tsegai, & Sukamdi, 2019).

Taken together, the findings from support a beyond ownership perspective. Women's economic positions cannot be inferred solely from whether their names appear as the formal owners of land. Ownership, access, and control over benefits represent distinct dimensions. It is precisely through the separation of these dimensions that we can observe how male-associated formal ownership may coexist with women's control over economic returns.

3.2. Livelihood Diversification and Women's Economic Agency

Gender relations regarding assets become more dynamic when agriculture faces disruptions. The households in this study do not rely solely on a single productive activity but combine farming with various other economic activities. In this context, women's economic activities play a crucial role in broadening the family's livelihood base.

MS's case provides the most explicit evidence. Her husband works as a farmer, while MS runs a small business. When crops suffered losses, non-agricultural economic activities became a strategy used to cope with these pressures. MS explained: "If I want to, the way I cover those losses is by opening a kiosk to buy and sell candlenuts." (Informant MS)

This statement is significant because trading activities are not merely present as work outside of farming but are explicitly linked by the informant to efforts to respond to losses in agricultural activities. Field data also indicate that the production disruptions mentioned by MS include pests, wild boar damage, as well as hot weather and a lack of rain.

In this case, women's economic activities are better understood as part of livelihood diversification rather than merely "supplemental income." The term "supplemental income" risks positioning women's sources of livelihood as secondary to men's economic activities. Conversely, the empirical role of trading in MS's case shows that such activities can serve as a direct source of income when farming suffers losses.

IT exemplifies a more established form of diversification. The informant works as a vendor of fried snacks and stated that she has been running this business for about 25 years, while her husband works as a corn farmer. At the same time, IT noted that agricultural activities have recently often suffered crop failures due to the dry season. Thus, the family's economy is built through a combination of agricultural activities and a trading business managed by different household members.

On a broader scale, the relationship between women's assets and economic participation has also been identified in Indonesian research. Cahayati et al. (2026), using 2018 SUSENAS data, found that women's land ownership is positively associated with women's labor force participation. This study also situates women's property rights in relation to agency and rural economic resilience. Although the design of the Wombo study did not allow for similar statistical testing, these qualitative cases reveal important mechanisms at the everyday level—namely, how different sources of livelihood can coexist within a single household.

Diversification was not limited to female informants. Informant A worked as a driver while also managing rice fields. This fact indicates that multiple occupations were part of a broader economic strategy in the study cases, rather than a phenomenon exclusive to women. However, the experiences of MS and IT are significant from a gender perspective because the women's economic activities coexisted with their partners' farming and provided an alternative livelihood.

This interpretation should be treated with caution. The research data do not measure the proportion of each income source's contribution to total household income. Therefore, this study does not conclude that women's trade makes a greater financial contribution than agriculture. What can be stated based on the evidence is that women's economic activities broaden the household's livelihood portfolio, and in the case of MS, this is explicitly cited as a way to respond to agricultural losses.

From a disaster perspective, these findings also broaden the discussion on women's resilience. The study by Ramailis and Sakir highlights the importance of strengthening women's capacity through participation in planning, disaster education, and preparedness. This case adds an economic dimension to that discussion: women's capacity to cope with disruptions also manifests in their daily lives through resource management and livelihood diversification.

3.3. Asset Inheritance and Decision-Making Authority

While the two previous findings indicate that formal ownership does not always determine economic control, inheritance practices reveal another aspect of gender relations: the distinction between the right to receive assets and the authority to determine their distribution. HR, speaking from the perspective of a traditional community leader, explained that inheritance distribution in the region, in principle, does not distinguish between sons and daughters. According to HR: "Yes, here there's no distinction; it's equal". The informant also emphasized that women need to be involved in the inheritance distribution process. When asked specifically whether women are involved in deliberations, HR replied: "Yes, they must be involved; they can't be left out." (Informant HR).

Both statements indicate the existence of distributive norms that are described as egalitarian, at least in the informant's explanation of customary practices. However, the picture becomes more complex when the decision-making process is examined. According to HR, the distribution of assets is carried out through deliberation, but the person leading the deliberation is still a man from the family.

The findings indicate that there are at least three dimensions that cannot be treated as equivalent: the right to receive a share, the right to participate in deliberations, and the authority to lead the decision-making process. Equality in the dimension of distribution does not automatically eliminate gendered authority structures.

Another variation emerges from A's experience. The rice fields managed by A were inherited from his parents and divided among his siblings. The informant stated that the division of the rice fields in this case was done equally because all the recipients were male. However, when discussing family patterns more broadly, A stated: "In our family, men get 60% and women get 40%" (Informant A).

This statement cannot be generalized as a customary rule for all of Donggala Regency. In accordance with the research design, it must be interpreted as a family practice reported by a single informant. In the context of this analysis, this variation is significant because it highlights a potential discrepancy between the stated general norms and inheritance practices at the family level.

Fitriyanti et al. (2025) found that kinship structures lead to significant differences in land inheritance for women between the Batak and Minangkabau communities. The qualitative analysis in that study revealed different mechanisms for determining women's land rights. Pujiriyani et al. (2026) also emphasized that matrilineal systems can grant women greater administrative legitimacy without necessarily leading to full equality in terms of economic power.

In this context, the crux of the matter is not to determine whether local structures as a whole are "patriarchal" or "egalitarian." The limited data does not support such generalizations. Stronger findings, in fact, lie in the coexistence of gender equality and differentiation across various domains: women may be recognized as heirs and participants in deliberations, while leadership positions in decision-making remain reserved for men.

This is where the analytical contribution of this article becomes particularly incisive. Distributive equality differs from equality of authority. Distributing assets without discrimination does not in itself mean that decision-making regarding those assets is also free from gender-based structures. Conversely, differences in procedural authority do not automatically mean that women are completely denied access. Therefore, gender relations regarding assets operate in a multidimensional manner.

3.4. From Household Assets to Collective Resilience

Productive assets do not function independently of their social environment. Land ownership can provide households with a basis for production, but the ability to sustain production may depend on resources and actions beyond the control of any single household. The case of the rice fields in Wombo illustrates this relationship concretely.

Informant A cited pests as one of the challenges in managing rice fields. To deal with bird pests, farmers use karimbayo—or scarecrows—and a simple device consisting of a rope and a can filled with stones to produce noise. These practices demonstrate the use of local knowledge to sustain agricultural production.

However, the collective dimension appears stronger in water management. When asked about experiences with crop failures, A linked the sustainability of the rice fields to the community's efforts in maintaining the irrigation channels: "Not yet, because whenever the water runs dry here, the community immediately works together to go up to the dam to fix the irrigation channels so the water can flow smoothly back here" (Informant A).

Regarding water distribution, the informant further explained that water use is carried out on a rotational basis so that farmers' needs can be met and conflicts can be avoided. This finding changes how the relationship between assets and resilience is interpreted. Rice fields are assets controlled by families, but their productivity depends on water, the management of which involves other users. Thus, private assets depend on infrastructure and collective action.

The relationship between household capacity and the social environment is also evident in inheritance issues. HR explained that inheritance disputes arise when certain parties feel the distribution is unfair. Resolution mechanisms may begin within the family, while customary institutions conduct mediation if the issue is subsequently reported. This means that the community provides social mechanisms not only to preserve productive resources but also to address conflicts regarding asset distribution.

These findings move resilience beyond a purely individual concept. A household's capacity depends not only on what it owns, but also on what it can access through social connections. In this study, at least three mechanisms work together: livelihood diversification reduces dependence on a single economic activity; control over asset benefits allows resources to be utilized within the household economy; and collective action helps maintain production conditions that depend on shared resources.

In the context of disasters, this understanding complements research that positions the empowerment of women as part of building resilience (Ramailis and Sakir, 2024). Wombo's findings show that economic resilience cannot be adequately understood at the individual level. Households are connected to neighbors, other farmers, family networks, and local institutions that provide the social resources necessary to sustain their livelihoods.

4. Conclution

This study shows that gender relations regarding assets cannot be understood solely through formal ownership. The findings reveal that ownership, access, control over economic benefits, and decision-making authority are interrelated dimensions but do not always reside with the same individual. Agricultural assets may be formally owned by men, while women exercise control over production outputs, manage household finances, and play a crucial role in day-to-day economic decision-making. These findings underscore that formal ownership is not always a sufficient indicator for assessing gender-based economic status or the distribution of power within households.

This study also shows that the relationship between gender and assets contributes to economic resilience through mechanisms broader than the accumulation of material resources. Livelihood diversification involving women's economic activities, the ability to

access and manage asset benefits, and the existence of collective practices such as mutual aid and shared resource management are key factors that enable households to sustain their livelihoods when facing production disruptions. Thus, economic resilience in the context of post-disaster rural communities is determined not only by what households possess, but also by how resources are mobilized, negotiated, and supported by broader social networks.

Theoretically, this study proposes a "beyond ownership" perspective that expands the study of gender and assets by integrating formal ownership, access, control over benefits, and decision-making authority into the analysis of household resilience. This approach demonstrates that equity in asset distribution is not always synonymous with equity in authority, while also showing that the absence of formal ownership does not necessarily imply a lack of women's economic agency.

From a policy perspective, efforts to strengthen the resilience of rural communities in the aftermath of disasters need to go beyond mere indicators of asset ownership. Gender-responsive recovery and development programs should take into account access to productive resources, women's involvement in economic decision-making, support for livelihood diversification, and the strengthening of collective institutions that underpin the sustainability of community livelihoods. Future research could expand the scope of case studies and compare communities with different social characteristics and inheritance systems to understand the varying relationships between gender, assets, and resilience in a broader context.

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