



भारतीय प्रबंध संस्थान बेंगलूर
INDIAN INSTITUTE OF MANAGEMENT
BANGALORE



THE GENDER ASSET AND WEALTH GAPS: EVIDENCE FROM ECUADOR, GHANA, AND KARNATAKA, INDIA

© 2011

Suggested citation: Cheryl Doss, Carmen Diana Deere, Abena D. Odure, Hema Swaminathan, Suchitra J. Y., Rahul Lahoti, W. Baah-Boateng, L. Boakye-Yiadom, Jackeline Contreras, Jennifer Twyman, Zachary Catanzarite, Caren Grown, and Marya Hillesland. The Gender Asset and Wealth Gaps: Evidence from Ecuador, Ghana, and Karnataka, India. Bangalore: Indian Institute of Management Bangalore. 2011.

Centre for Public Policy

Indian Institute of Management

Bannerghatta Road, Bangalore 560076, Karnataka, India

Ph: 91 80 26993323. Fax: 91 80 26994050

Email: genderassetgap@iimb.ernet.in

Project website: <http://genderassetgap.iimb.ernet.in>

Website: www.iimb.ernet.in

Design and layout:

Communication for Development and Learning

11/ A, 7th Cross, 17th Main, Koramangala 6th Block

Bangalore 560095, Karnataka, India

Ph: 91 80 25503481 Fax: 91 80 41478470

Email: cdlblr@gmail.com

Website: www.cdlblr.org

THE GENDER ASSET AND WEALTH GAPS:
EVIDENCE FROM ECUADOR, GHANA, AND KARNATAKA, INDIA



Development Cooperation
Ministry of Foreign Affairs

*Funded by MDG3 Fund under the
Dutch Ministry of Foreign Affairs*

The Gender Asset Gap Project Team

Ecuador

University of Florida & FLACSO-Ecuador

Carmen Diana Deere

Jackeline Contreras

Jennifer Twyman

Zachary Catanzarite

Ghana

University of Ghana

Abena D. Oduro

W. Baah-Boateng

L. Boakye-Yiadom

India

Indian Institute of Management Bangalore

Hema Swaminathan

Suchitra J. Y.

Rahul Lahoti

Comparative

Yale University

Cheryl Doss

American University

Caren Grown

Marya Hillesland

Preface

This publication is the first comparative report on the gender asset and wealth gaps using unique individual-level asset data from Ecuador, Ghana, and Karnataka, India. These countries represent geographic diversity and demonstrate rich differences in context, legal practices, and cultural norms. The patterns of men's and women's asset ownership differ across countries and by asset. Besides the summary of our key empirical findings contained here, we are publishing an accompanying policy brief that distills key lessons for public policy. The data collected is immensely rich and this report represents only the first step in the analysis of the data.

The Gender Asset Gap project builds on many years of research and collaboration among the project leaders. The central thread that brought this project team together was the need for individual level asset ownership data. While most established economic surveys use the household as the basic unit of enumeration, the intra-household dynamics are central to understanding the wellbeing of individual members within the household – especially the wellbeing of girls and women.

One immediate antecedent for the present project was the special issue of the journal of *Feminist Economics* on Women and the Distribution of Wealth co-edited by Carmen Diana Deere and Cheryl Doss. As we considered the submitted papers, it became evident that there was almost no data available on assets and wealth at the individual level. Most empirical analyses using large sample data sets simply compared the assets held by male and female headed households or compared households headed by a couple as opposed to a sole individual; few analyzed asset ownership by individual men and women. In this same period, Caren Grown and Hema Swaminathan were collaborating on a project to analyze qualitative data on women's asset ownership and domestic violence and HIV/AIDS in Uganda and South Africa, and prepare the ground for a quantitative survey in these two countries. The qualitative results indicated that property ownership could help mitigate the impact of AIDS and enhance women's ability to exit violent relationships, but association with reduced risk of HIV infection was not easily established. Subsequently, Doss, Grown and Deere joined forces in a World Bank project to analyze the availability of individual-level asset data in existing surveys, including the Living Standard Measurement Surveys. The resulting draft questionnaire for collecting individual-level asset and wealth data served as one of the starting points for the Gender Asset Gap project. Grown meanwhile was collaborating with Abena Oduro, who has written extensively on issues related to women and poverty, on another project related to asset ownership, a comparative study of the gender implication of tax policies. Together, the five of us developed a proposal to collect and analyze individual asset data through the project, "In Her Name: Measuring the Gender Asset Gap in Ecuador, Ghana, and India".

The analysis of the data is continuing beyond the calculation of the asset and wealth gaps presented in this report. The patterns of men's and women's asset ownership must be considered within a tapestry of economic status, social norms, legal environment, and culture. Further work, for example, will analyze how assets affect the outcomes of household decisions and how individual asset ownership is related to household poverty.

The project has demonstrated both the feasibility and importance of collecting individual-level asset data. We hope that this will be an important step towards the regular collection of individual-level asset ownership data by governments, institutions, and statistical agencies. To complement this regular data collection, qualitative studies and a longitudinal extension of our present effort would provide additional insights.

We would like to thank our funder, the MDG3 Fund of the Dutch Foreign Ministry, for enabling this research initiative and the Centre for Public Policy at the Indian Institute of Management Bangalore which hosted the project. We would also like to acknowledge all the organizations and individuals who partnered with us in the data collection. We owe a special debt of gratitude to all the participants who gave generously of their time.

Carmen Diana Deere, Cheryl Doss, Caren Grown, Abena Oduro, and Hema Swaminathan



List of Figures

Figure 1.	<i>Distribution of the Form of Ownership, Principal Residence</i>	2
Figure 2.	<i>Distribution of the Form of Ownership, Agricultural Parcels</i>	3
Figure 3.	<i>Distribution of the Form of Ownership, Livestock</i>	4
Figure 4.	<i>Distribution of the Form of Ownership, Savings</i>	5
Figure 5.	<i>Incidence of Ownership of Non-Agricultural Real Estate, by sex</i>	6
Figure 6.	<i>Incidence of Ownership of Agricultural Land, by sex</i>	7
Figure 7.	<i>Incidence of Ownership of Agricultural Equipment, by sex</i>	7
Figure 8.	<i>Incidence of Ownership of Livestock, by sex</i>	8
Figure 9.	<i>Incidence of Ownership of Businesses, by sex</i>	8
Figure 10.	<i>Incidence of Ownership of Select Consumer Durables, by sex</i>	9
Figure 11.	<i>Incidence of Ownership of Select Consumer Durables, by sex</i>	9
Figure 12.	<i>Incidence of Ownership of Savings, by sex</i>	10
Figure 13.	<i>Female Share of Home Owners and Housing Wealth (Principal Residence Only)</i>	11
Figure 14.	<i>Female Share of Agricultural Land Owners and Agricultural Land Wealth</i>	11
Figure 15.	<i>Female Share of Business Owners and Business Wealth</i>	12
Figure 16.	<i>Share of Household Gross Physical Wealth, by sex</i>	12
Figure 17.	<i>Share of Savings Wealth, by sex</i>	13

The Gender Asset and Wealth Gaps: Evidence from Ecuador, Ghana, and Karnataka, India

Ownership, access, and control over productive assets are important to the well-being of individuals and households. Assets may generate income and facilitate access to credit. They strengthen the households' ability to cope with and respond to shocks by enhancing their ability to diversify their income and ease liquidity constraints. Assets are also a store of wealth. Finally, the accumulation of productive assets is particularly important as a means for poor households to move out of poverty.

Most assets are owned by individuals, rather than by households. Yet, until recently the collection of asset data only at the household level has hindered the analysis of the ownership of assets at the individual level. Until now, no data have been available at a national level to demonstrate the patterns of ownership of assets by women and by men. Research over the last decade has conclusively established that individual well-being and household well-being do not necessarily move together, with gender being one of the main differentiating factors.

The Gender Asset Gap Project collected data from Ecuador, Ghana and Karnataka, India on asset ownership at the individual level. For the first time, data that are nationally representative in Ecuador and Ghana, and representative of the state of Karnataka, India,¹ are available on individual as well as household ownership of assets. These individual level data are used to demonstrate patterns of individual and joint ownership of assets and to calculate the gender asset and wealth gaps for these three countries. These studies indicate that this data can be collected and used to compare ownership patterns across countries.

One important reason to focus on the gender asset and wealth gaps is equity. Men and women should have equal access to and control over asset ownership. Promotion of gender equality must include a discussion of equality of asset ownership.

In addition, evidence suggests that having assets in the hands of women empowers them;

improves well-being at the individual, household, and community levels; significantly enhances their decision-making capabilities;² and has a greater impact on the health and welfare of children.³ A few studies suggest it may also reduce women's experience of domestic violence.⁴ Improving women's rights to assets under these circumstances is an important policy lever to protect women from becoming marginalized. While there is widespread agreement that the property rights of women and girls are important, the data presented here are the first that provide a means to understand the extent of the gender asset and wealth gaps and how these vary across world regions.

Calculating the Gender Asset and Wealth Gaps

The gender asset gap is measured by comparing the incidence of asset ownership by men and women. It answers the question: What proportion of women and men own a given asset?

For each type of asset, we calculate the number of women (age 18 and older)⁵ who are owners of that specific type of asset and divide it by the total number of adult women; we follow the same procedure for men.⁶

For comparisons across countries, this measure tells us not only the differences in the incidence of ownership between men and women, but also shows whether the asset is widely owned or not. Thus, we shall see, for example, that there is less of a gender land gap in Ecuador, where nationally relatively few people own agricultural land since it is a highly urbanized country.

The gender wealth gap is calculated as the share of wealth owned by women. We report women's share of the total value of gross physical assets and savings. The total value of physical assets includes all physical assets owned by anyone in the household. The value of savings is based only on the responses of the two people interviewed within each household, usually the principal couple. Respondents were asked to report the current market value of each asset. This is the amount that they would receive if they were to sell the item on the day of the interview. The gender wealth gap can be calculated by asset type or overall, for all assets.

For the principal residence and agricultural land, two definitions of ownership are used. First, one respondent or the principal couple from each household was asked to complete a household inventory, listing all of the assets owned by anyone in the household and to identify the owner or owners of each asset. Thus, it is their understanding of ownership that is reported. In addition, they were asked whether there was any ownership document for the asset, and whose names were on the document. These documents could include a title deed, sales receipt, will, or other locally relevant documents. Thus, a second set of asset gap measures is presented for land and the principal residence, defining the owner as the person or people whose names are on the ownership documents.

Because these gaps are influenced by whether assets are individually or jointly owned, the distributions of the assets by the form of ownership are presented first. The patterns of individual and joint ownership vary widely across assets and countries.

Joint vs. Individual Ownership

The benefits to asset ownership may differ depending on whether the asset is owned individually or jointly. Individual ownership may confer more rights over the asset; if a house is owned by a woman alone, she may be able to

sell it or rent it out without needing to confer with anyone. Joint ownership could mean that one of the owners cannot make these decisions alone. Joint ownership certainly confers more rights than not owning the asset. Owning multiple assets jointly may provide greater protection from vulnerability than owning a single asset individually.

Among the factors that might lead to different patterns of ownership are marital regimes which define how property ownership is governed within marriage. These laws differ widely by country. Ecuador has a partial community property marital regime: all property, except for inheritances, acquired by either spouse during the marriage belongs to both of them jointly; property acquired prior to marriage, however, remains individual property. Both Ghana and India have separation of property marital regimes. Marriage does not automatically confer any legal rights over the property acquired by one's spouse. Assets brought into the marriage or acquired during marriage remain individual property. While couples may choose to own assets jointly and open joint savings accounts or put both names on a title deed, this is not a legal requirement.

In this section, the unit of analysis is the asset. Only assets owned by someone within the household are included.

Figure 1. Distribution of the Form of Ownership, Principal Residence

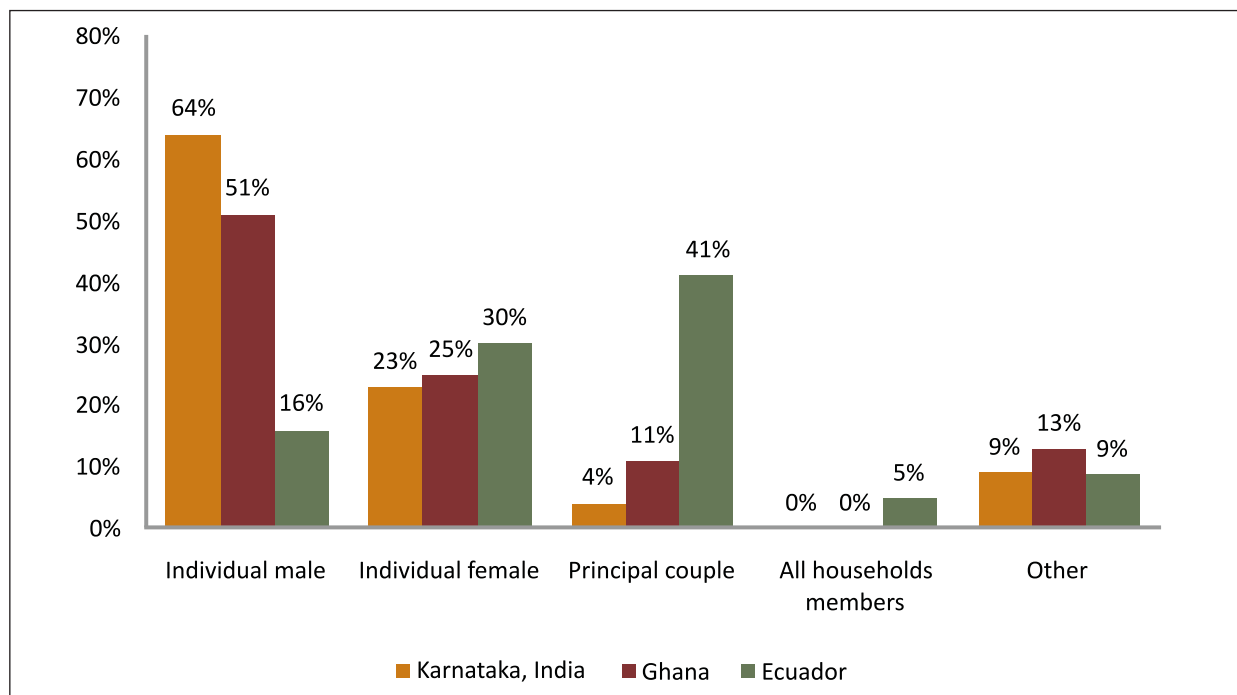


Figure 1 shows the distribution of the form of ownership of the household's principal residence and illustrates how the patterns differ by country. In Ecuador, ownership by the principal couple is the most common form. But in Karnataka, only 4% of the residences are owned by the principal couple, and in Ghana, only 11%. Instead, in Karnataka and Ghana, the most common form of ownership is by an individual male. The proportion of the residences owned by individual females varies from a low of 23% in Karnataka to a high of 30% in Ecuador. In Ecuador, 25% of households are headed by a non-partnered woman, which may explain the relatively high rate of individual ownership of principal residences by women.

parcel of land; if a household owns multiple parcels, each one is counted separately. Again, in Ecuador, the most common form of ownership is by the principal couple. In contrast, only 2% of land parcels in Karnataka and 3% in Ghana⁷ are reported as being owned by the principal couple. In Karnataka, 13% of the plots are reported as owned jointly by people other than the principal couple. These plots are often owned jointly by a parent and an adult child; this category also includes joint ownership with a non-household member. In Ecuador, more parcels are owned by individual females than by individual males. This is in stark contrast to Karnataka and Ghana where 70% and 64% of the parcels are owned by individual males respectively.

The pattern of the distribution of the form of ownership of agricultural parcels is even more striking (**Figure 2**). The unit of analysis is a

Figure 2. Distribution of the Form of Ownership, Agricultural Parcels

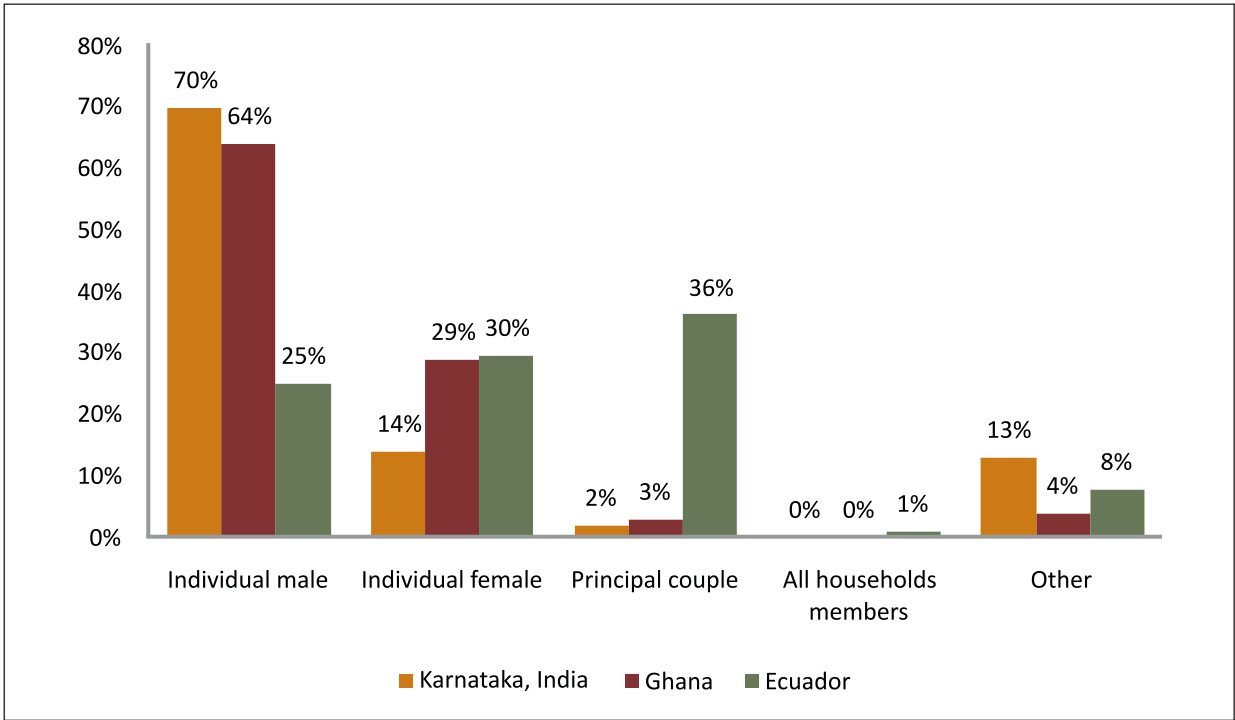
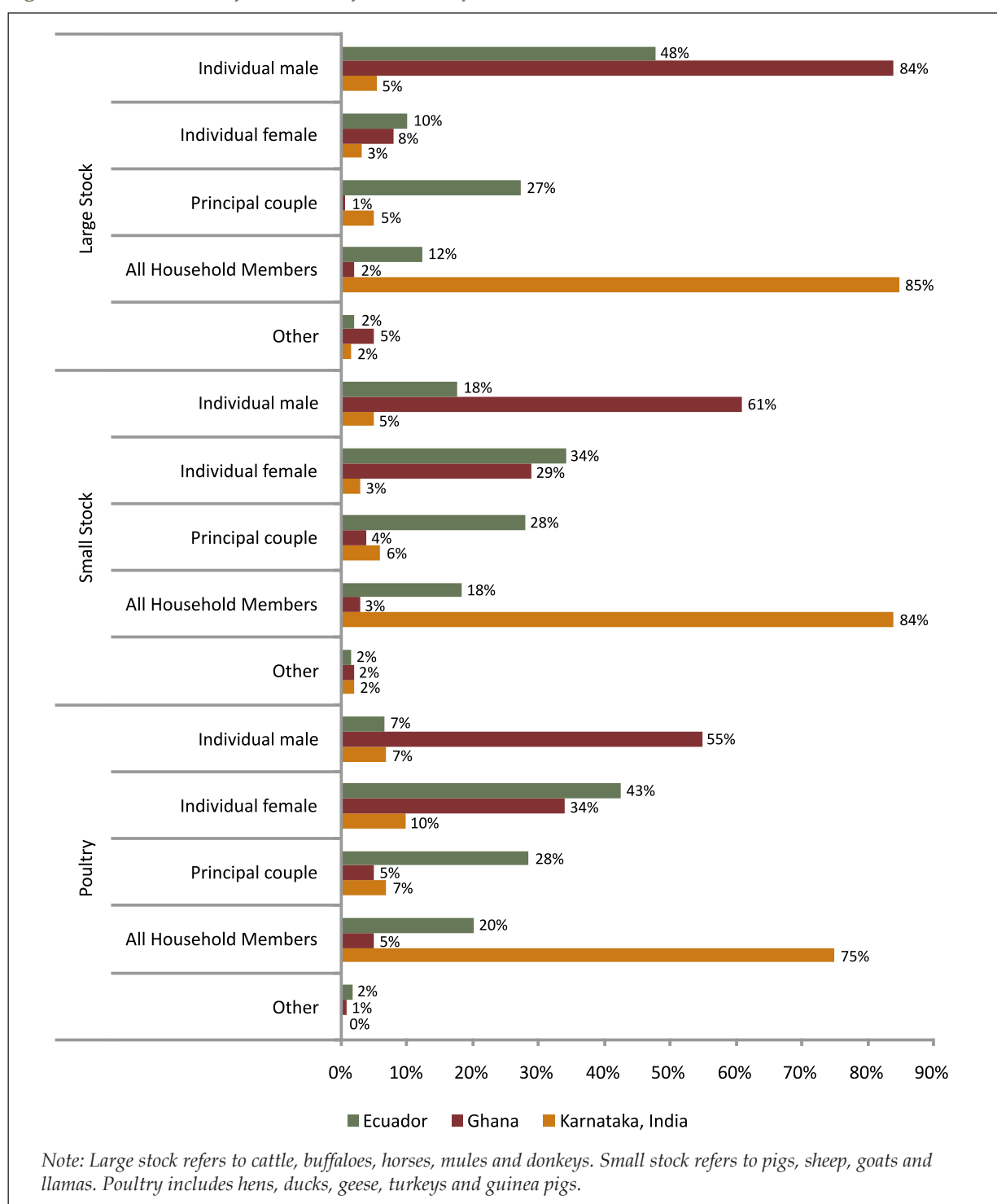


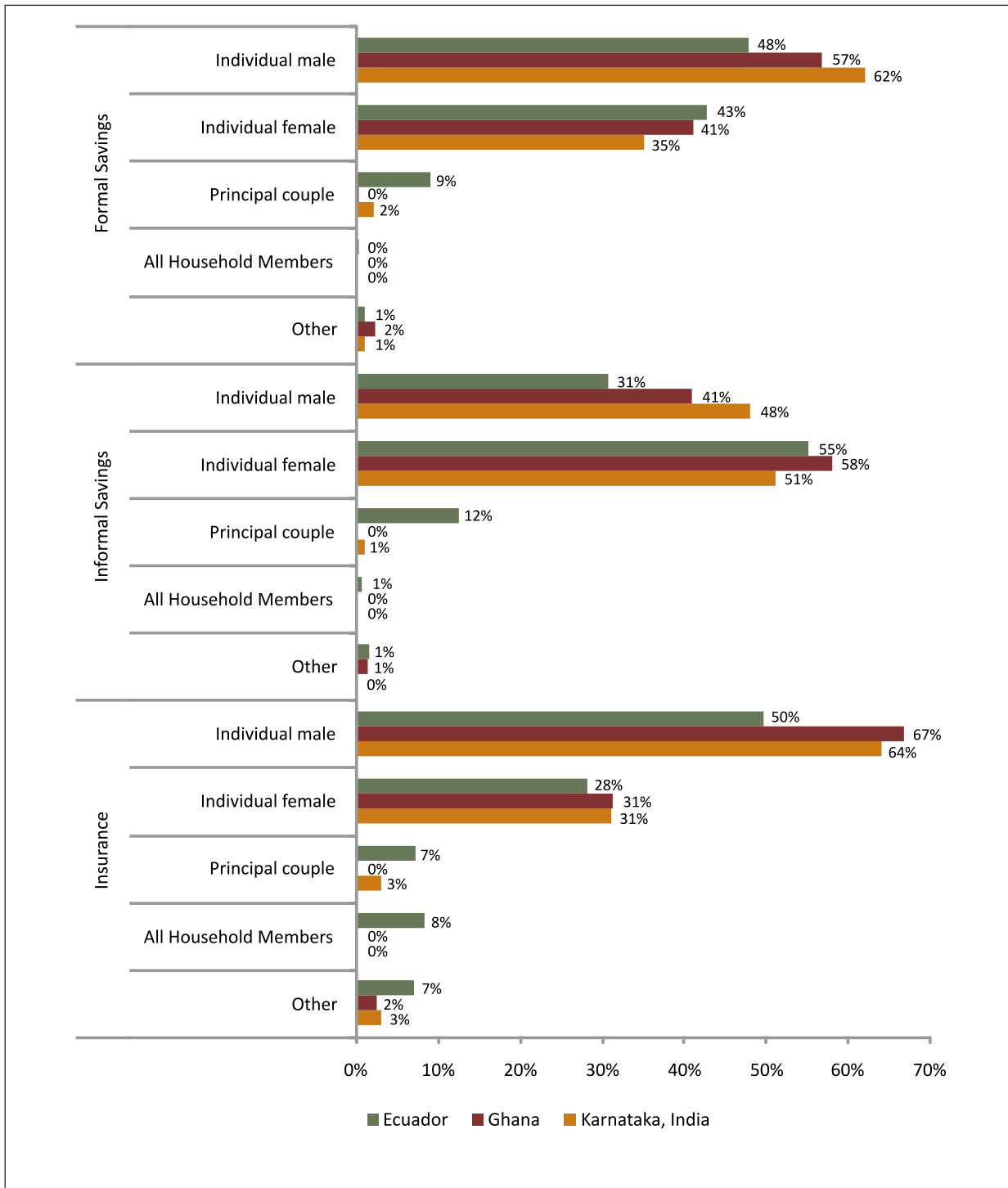
Figure 3. Distribution of the Form of Ownership, Livestock



The patterns of livestock ownership are quite different (**Figure 3**). Livestock in Karnataka is overwhelmingly reported as being owned by all household members. In Ghana, the majority of animals are owned by individual men. Women, however, individually own 29% of the small

stock and 34% of the poultry. In Ecuador, over a quarter of each category of livestock is owned by the principal couple. Of the individually owned livestock, the majority of the large stock is owned by men, while the majority of small stock and poultry are owned by women.

Figure 4. Distribution of the Form of Ownership, Savings



Finally, we consider the form of ownership of savings.⁸ In all three countries, most financial assets are held individually (**Figure 4**). Even in Ecuador, where joint ownership of many assets is the norm, most savings are held individually. Men are more likely to have formal savings accounts while women are more likely to have informal savings, but these differences are not large in any of the three countries.

Overall, the legal regime of joint property ownership within a marriage (and consensual unions, since these have the same property rights) in Ecuador is reflected in the relatively large numbers of assets that are reported as being owned jointly by the principal couple. In both Ghana and India where the separation of property regime is the norm, the majority of assets are owned individually by men, although there is some variation by type of asset.

The Gender Asset Gap

The gender asset gap uses individuals as the unit of analysis and is demonstrated by comparing the incidence of ownership by men and by women. The incidence is the proportion of adult women, or men, who own the particular type of asset, irrespective of the form of ownership – individual or joint.

One of the most important assets is the principal residence. Owning a home provides a sense of security and stability. It may also provide a base for income generating activities, such as producing and selling food and craft items. It also forms a significant share of total gross physical wealth in all three countries.

Only in Ecuador is the incidence of ownership of the principal residence similar for men and women (**Figure 5**). In both Karnataka and Ghana, men are much more likely to own their principal residence than are women. Obviously, many adults live in dwellings that they do not own. These may be rented properties or those owned by a family member who is not a member of the household. Our measure highlights how individuals who live in what are typically considered ‘home-owning households’ may not

own property themselves, since the dwelling is owned by another household member.

Many of the reported owners in all three countries do not have any ownership documents for their residence. In both Karnataka and Ghana, the gender gap of documented owners of the principal residence is similar; a higher proportion of men have their names on documents compared to women. In contrast, in Ecuador, women are slightly more likely to have this formal documentation.

Other real estate includes dwellings other than the principal residence, urban lots, buildings, and commercial locales. Although relatively few people own other real estate in all three countries, the gender asset gap is present in both Karnataka and Ghana.

Agricultural land shows similar patterns. In both Karnataka and Ghana, men are more likely than women to be owners of agricultural land (**Figure 6**). In Ecuador, men and women are equally likely to own agricultural land, but only 7% of adults owned agricultural land nationally. This reflects the increasing urbanization of Ecuador (over two-thirds are urban residents) and the growing importance of assets other than land.

Figure 5. Incidence of Ownership of Non-Agricultural Real Estate, by sex

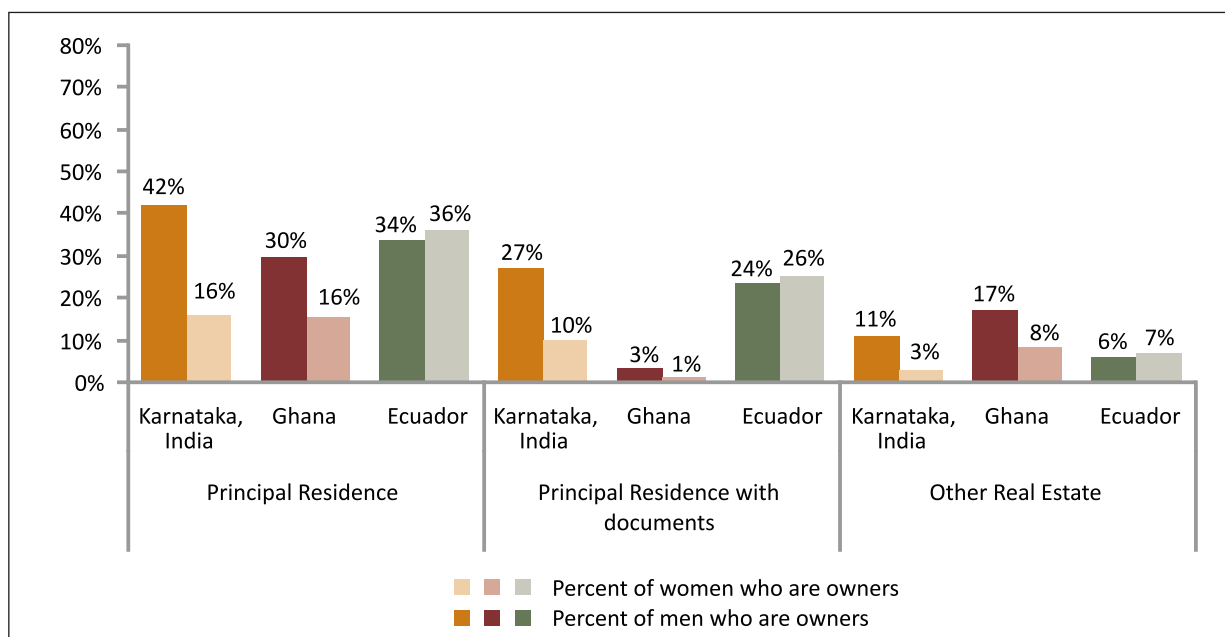


Figure 6. Incidence of Ownership of Agricultural Land, by sex

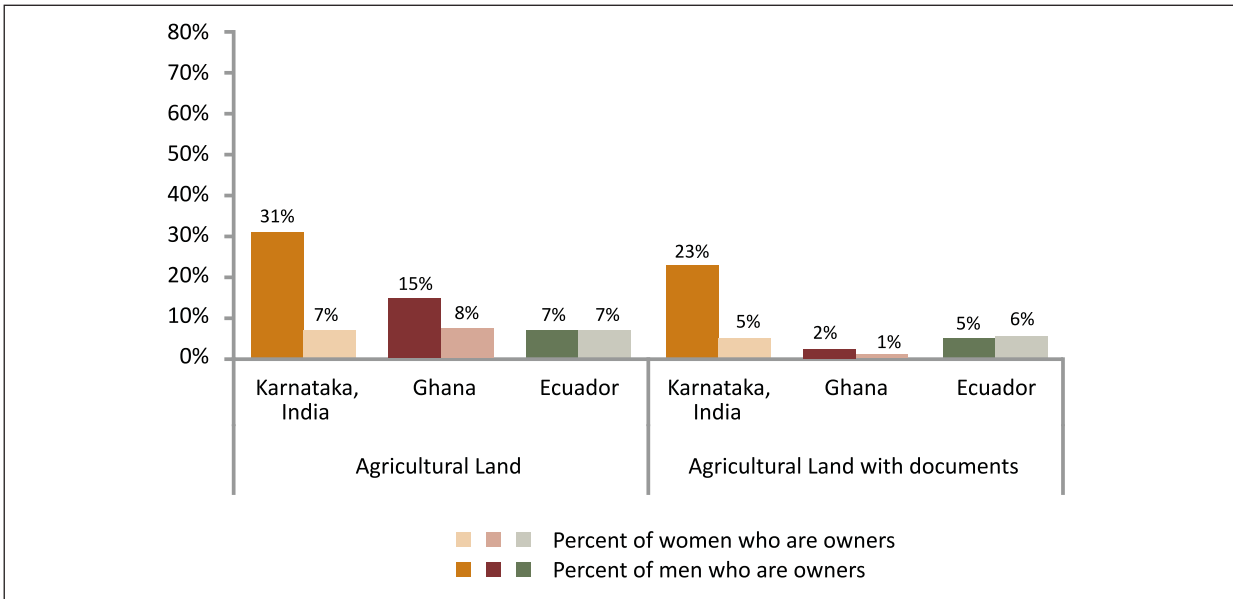
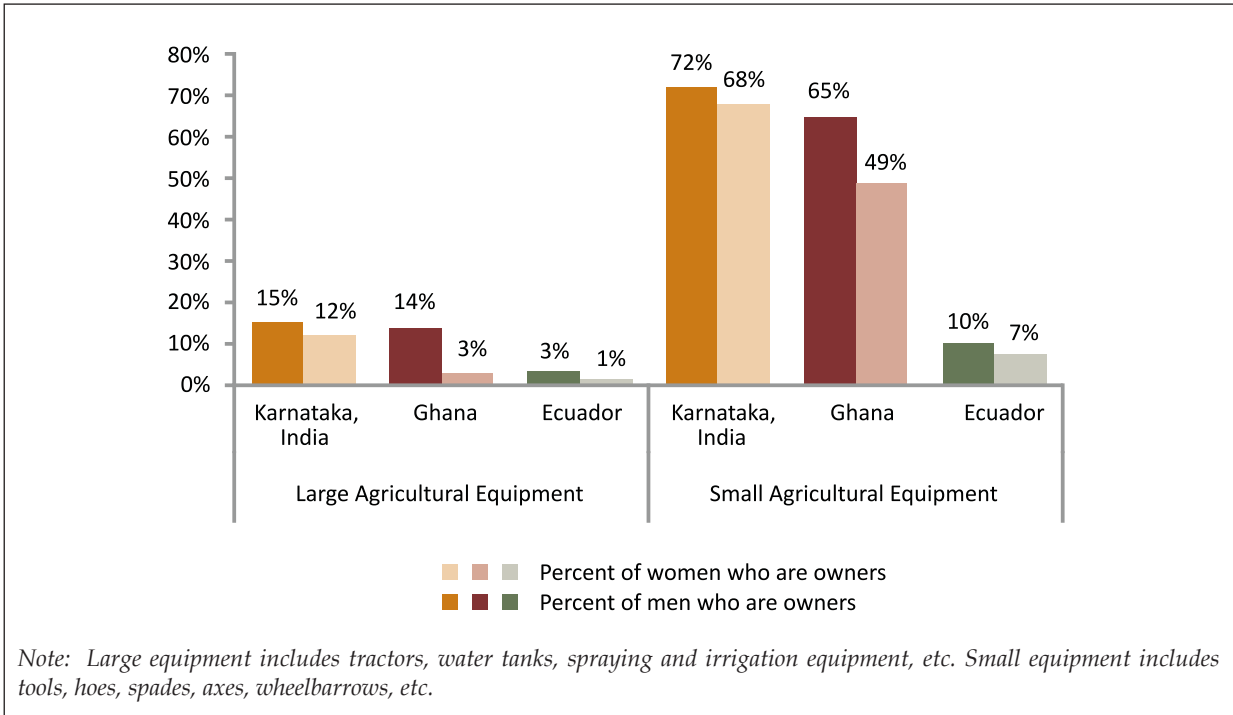


Figure 7. Incidence of Ownership of Agricultural Equipment, by sex



Especially in Karnataka and Ghana, the incidence of those having ownership documents for their land is much smaller than those reporting ownership. In Ghana, much of the land is not titled and very few owners have ownership documents. In Karnataka, the documents may be in the name of a deceased ancestor, rather than the household member reported as the owner. Thus, there may be a document with some legal validity, but it may not be in the name of the current landowners. In Ecuador, the majority of land parcels have a document, and men and women are equally likely to have a parcel of land with a document in their name.

While there is a large gender gap in the ownership of agricultural land in Karnataka and Ghana, the gap is much smaller in the incidence of ownership of agricultural equipment. Few households own large equipment. Most agricultural households own small equipment; the low incidence of ownership in Ecuador reflects the relatively smaller proportion of agricultural households. In all three countries, there is a gender gap in favor of men for both large and small agricultural equipment; the gaps are widest in Ghana.

Figure 8. Incidence of Ownership of Livestock, by sex

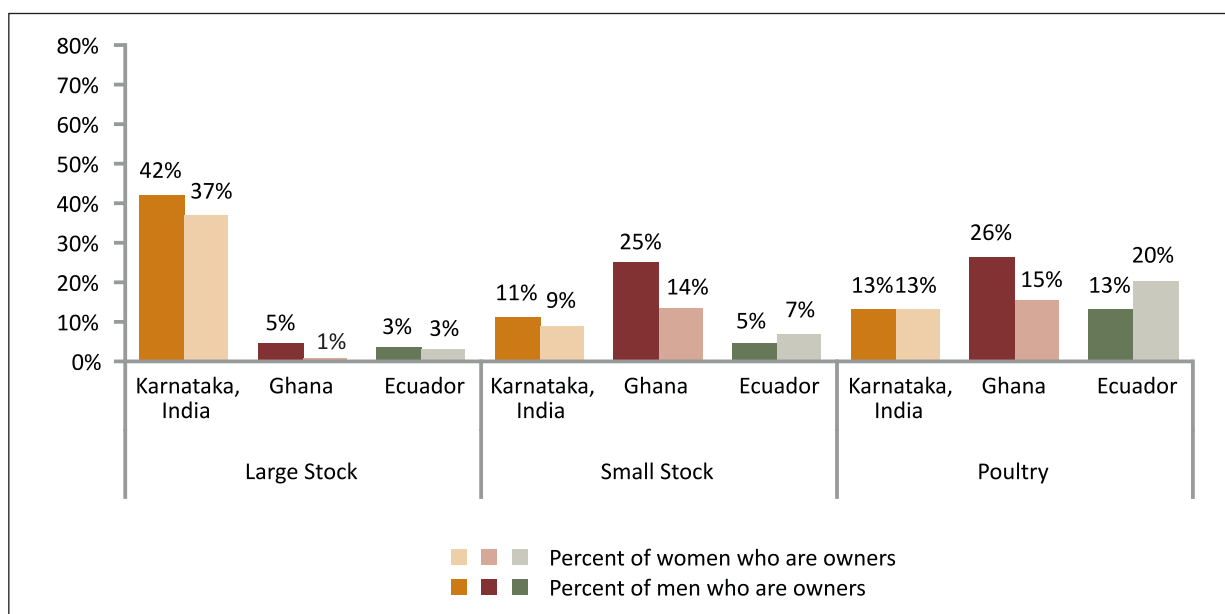
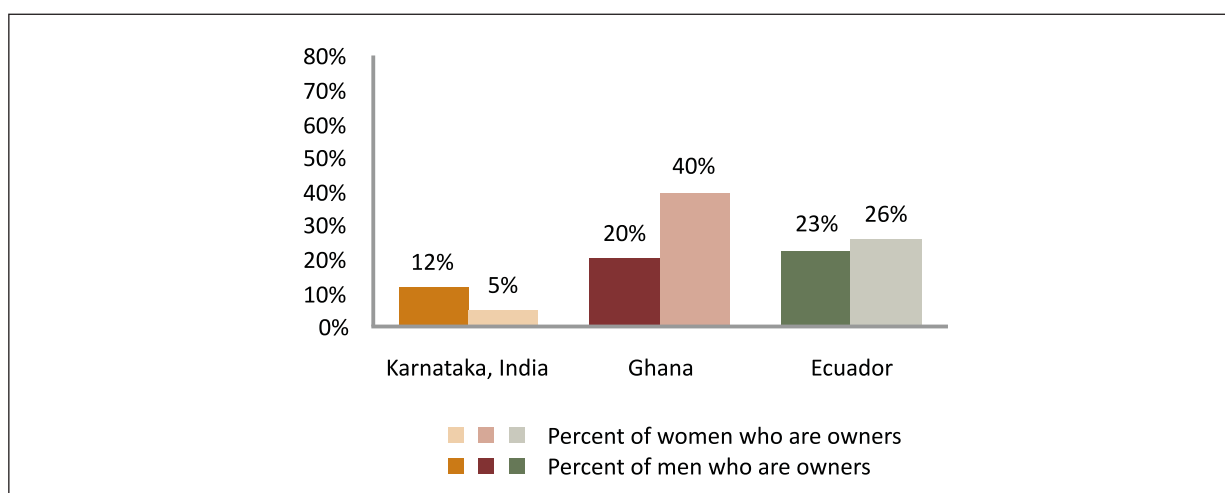


Figure 9. Incidence of Ownership of Businesses, by sex



Given that the majority of livestock in Karnataka are reported as belonging to everyone in the household, we see a relatively low gender gap in the ownership of livestock (**Figure 8**). This is true for all types of livestock. Ghana, in contrast, has a significant gender asset gap in the ownership of all types of livestock. As a highly urbanized country, in Ecuador relatively few people own large or small stock, with the largest gender gap being in terms of poultry ownership, which favors women.

The ownership of businesses tells a somewhat different story. In both Ghana and Ecuador women are more likely than men to own a business. Contrastingly, in Karnataka, the overall incidence of business ownership is lower and women are less likely to be owners of a business. As **Figure 15** will show, many of these businesses owned by women are small and have relatively few assets.

Figure 10. Incidence of Ownership of Select Consumer Durables, by sex

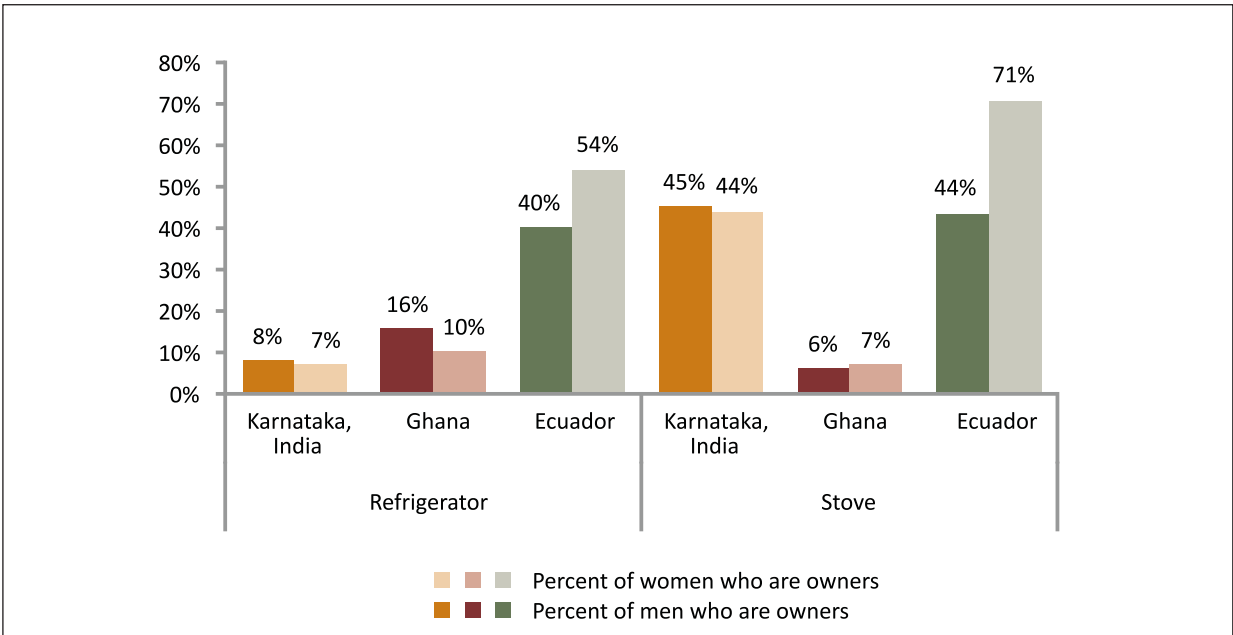
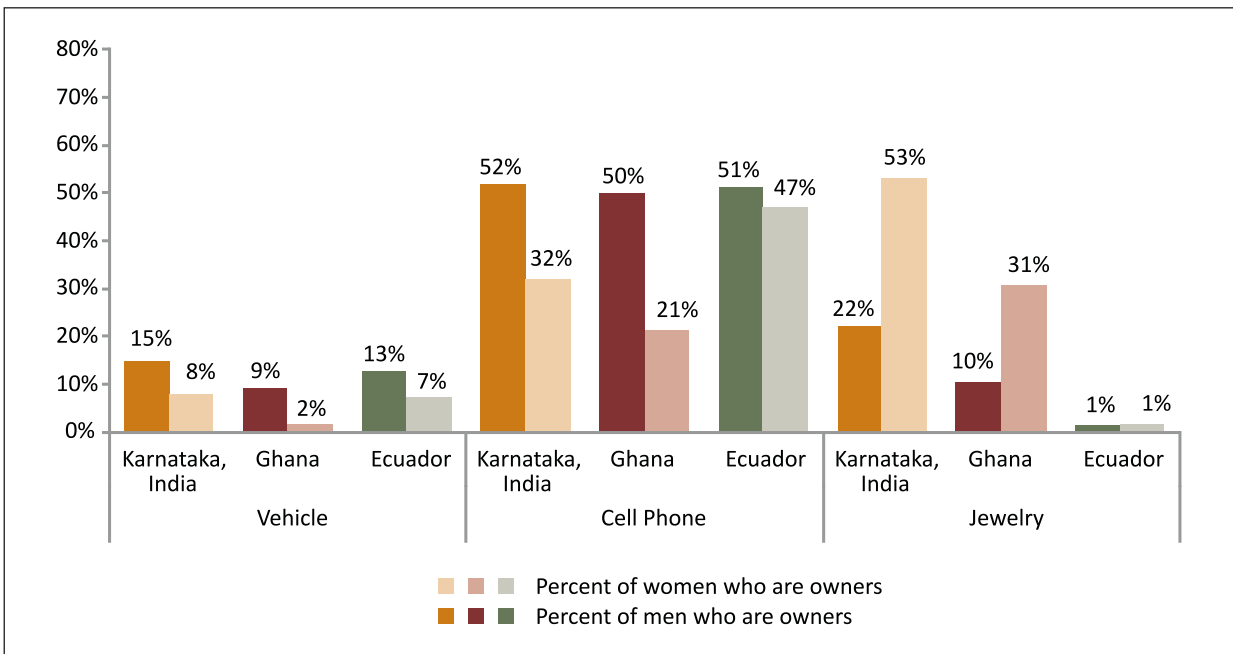


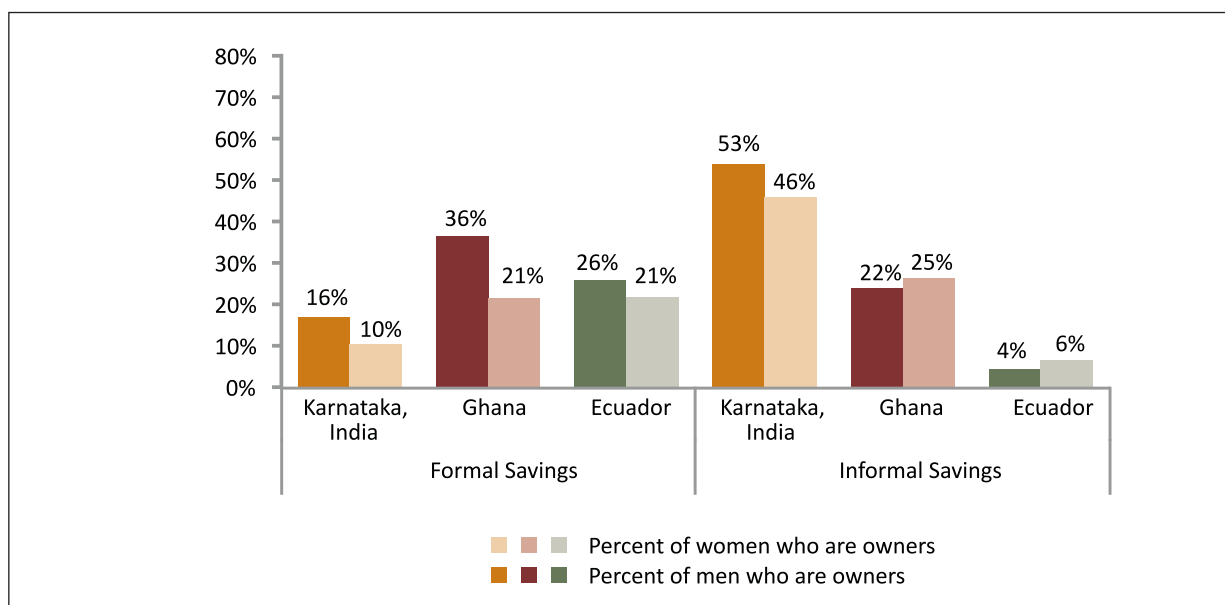
Figure 11. Incidence of Ownership of Select Consumer Durables, by sex



In terms of consumer durables, stoves and refrigerators are assets that primarily benefit women, given gender roles. Gas, Liquid Petroleum Gas (LPG), or electric stoves eliminate the need to collect firewood and typically shorten cooking time. Refrigerators allow for the storage of food and thus can simplify some food preparation tasks. Both stoves and refrigerators can also be considered productive assets since they can be used to prepare food and to chill drinks for sale. In Ecuador, the incidence of ownership of these durables clearly favors women, conforming to gender roles (Figure 10). In contrast, in Karnataka and Ghana, men are as likely or more likely to own the stoves and refrigerators.

Figure 11 provides information on vehicles, cell phones and jewelry. Vehicles are defined as motorized vehicles, including cars, trucks, motorcycles and scooters. Relatively few people own vehicles and a greater proportion of men than women own them in all three countries. Cell phones provide access to information and contact with people outside the local community and, for many, are important for their self-employment activities. Cell phones are a relatively inexpensive asset, but the ownership of cell phones may be closely linked with empowerment. In all three countries, the incidence of cell phone ownership for men is higher than for women, with the most substantial gender gap being in Ghana.

Figure 12. Incidence of Ownership of Savings, by sex



The one asset reported in **Figure 11** for which there is a significant gender gap in favor of women in Karnataka and Ghana is jewelry. Jewelry is not a productive asset, but is a store of wealth that can be easily transported and sold or pawned. In addition, it is an important indicator of the social status of the family. Limited gold or silver jewelry was reportedly owned by individuals in Ecuador.

Finally, **Figure 12** shows the incidence of owning formal and informal savings accounts. The gender gap for formal savings accounts favors men in all three countries. In Karnataka, informal savings are more common than formal savings accounts. In Ghana and Ecuador, women are marginally more likely than men to have an informal savings account.

In terms of overall incidence, significant gender asset gaps are present in Karnataka and Ghana. For the most valuable assets, agricultural land and housing, the gaps are overwhelmingly in favor of men. Karnataka does not have a significant gender gap in livestock ownership because the majority of households report that livestock are owned by all household members. The only asset in Karnataka with a significant gender gap in favor of women is jewelry. In Ghana, it is only in jewelry and businesses that there is a significant gender gap in favor of women. The gender asset gap in Ecuador is generally much smaller and is often in favor of women. Much of this is explained by the partial community property regime within marriage and consensual unions.

In all three countries, there are both male and female owners of assets in all of the categories. Even in cases where there is a large gender gap

in favor of men, there are some women who own each type of asset. Thus, even where social norms define some assets as men's and some as women's, it is important to collect the data to know the ownership patterns.

The Gender Wealth Gap

The distribution of assets by form of ownership indicates the proportion of assets that are owned individually by men or women or owned jointly. But it does not tell us how many different men and women own these assets. Thus it could be that many of the assets are owned by a few individuals or that they are widely distributed.

The incidence gaps indicate the proportion of men and women who are owners of a particular type of asset, but they do not tell us anything about whether the quality and quantity owned varies among owners. Thus, if all women own one small plot of land and all men own multiple large plots of land, the incidence measures will show no gender asset gap.

To capture the quality and quantity dimensions, a series of gender wealth gaps, which examine the value of assets owned by men and women are calculated. The values are obtained by asking the primary respondents about the market value for each asset. Gross values rather than net values are reported since the information on debt has yet to be processed. When ownership is reported as joint, the value of the asset is equally split among the various owners. Thus for a \$20,000 house owned jointly by husband and wife, \$10,000 is attributed to the man and \$10,000 to the woman.

Figure 13. Female Share of Home Owners and Housing Wealth (Principal Residence Only)

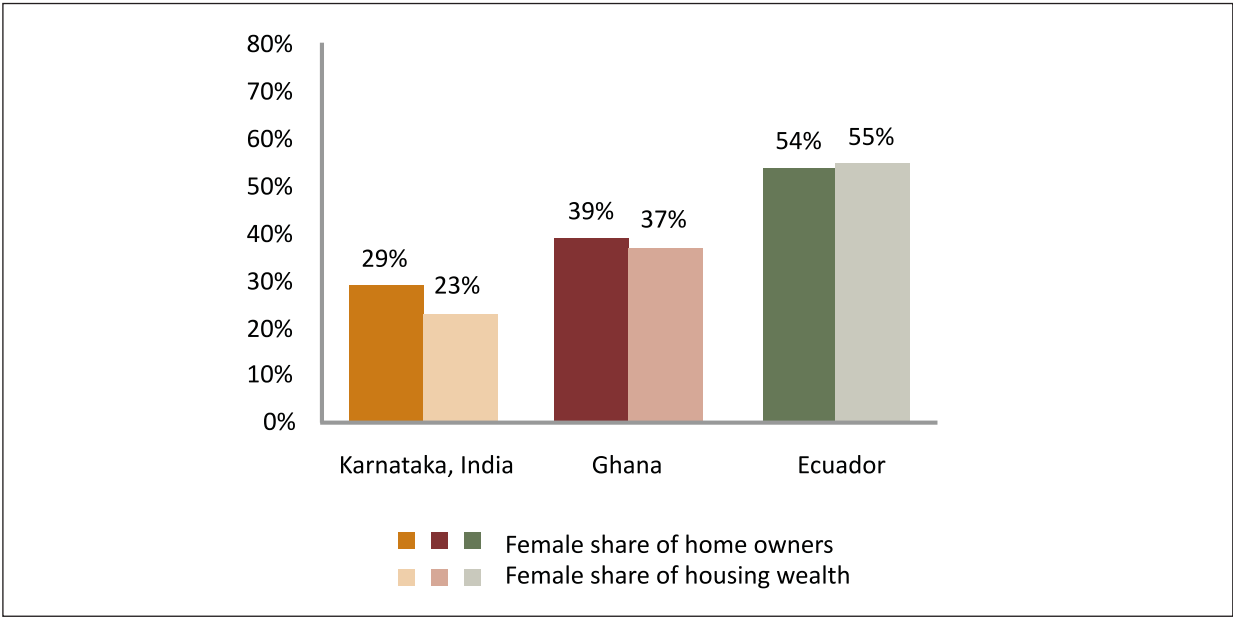
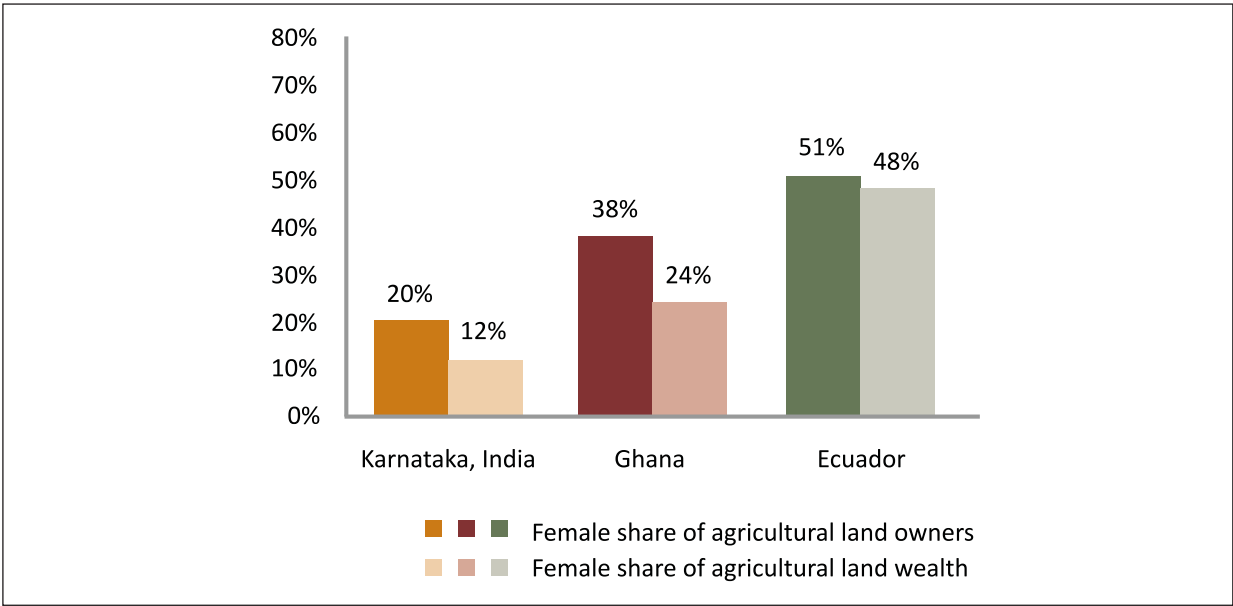


Figure 14. Female Share of Agricultural Land Owners and Agricultural Land Wealth



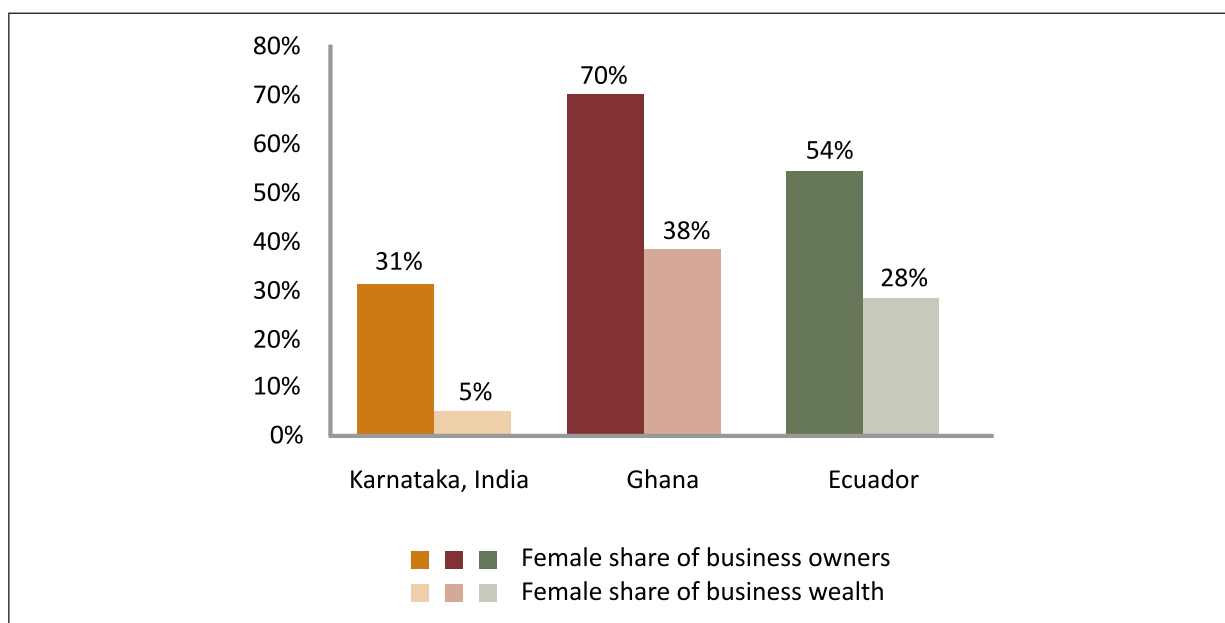
We can consider the gender wealth gaps both by specific type of assets and for total wealth overall.⁹ **Figure 13** shows the gender wealth gap for housing for principal residence only. In Ecuador, 55% of the housing wealth is owned by women. This contrasts with the 23% of housing wealth that is owned by women in Karnataka and 37% in Ghana.

Figure 13 also compares the female share of home owners with the female share of housing wealth.¹⁰ If, on an average, the value of the asset is the same for men and women, then the two proportions would be the same. This is the case in Ecuador, where 55% of the housing wealth is owned by women and 54% of the owners are women. In both Karnataka and Ghana, the proportion of owners who are women is higher than their share

of housing wealth. This suggests that the value of women’s residences is less than that of men’s.

For agricultural land, the patterns are similar to those for housing (**Figure 14**). However, for Karnataka and Ghana, the difference between women’s share of agricultural land wealth and the proportion of owners who are women is even more pronounced. Although women are 20% of the agricultural land owners in Karnataka, they only own 12% of the value of agricultural land. In Ghana, they are 38% of the landowners, but own only 24% of the value of the land. In Ecuador, women’s share of agricultural land wealth is just slightly less than their representation among landowners.

Figure 15. Female Share of Business Owners and Business Wealth



The findings are most stark for businesses (Figure 15). In all three countries, the proportion of business owners who are women is much higher than their share of business wealth. This suggests that while many women are involved in business, their businesses are much less well capitalized than men's businesses. In Ecuador, where we see a relatively small gender asset gap generally, there is a 26 percentage point difference between the proportion of owners who are women and the proportion of the value of business assets owned by women, a percentage point difference similar to Karnataka. In Ghana, this is even greater at 32 percentage points.

Overall, in Karnataka and Ghana, the gender wealth gap for each of the major assets indicates that the gender gaps are more severe than suggested by the ownership incidence measures alone. This is because not only are women less likely to own many of the specific types of assets, but they are likely to own fewer of them and ones that are less valuable.

Figure 16. Share of Household Gross Physical Wealth, by sex

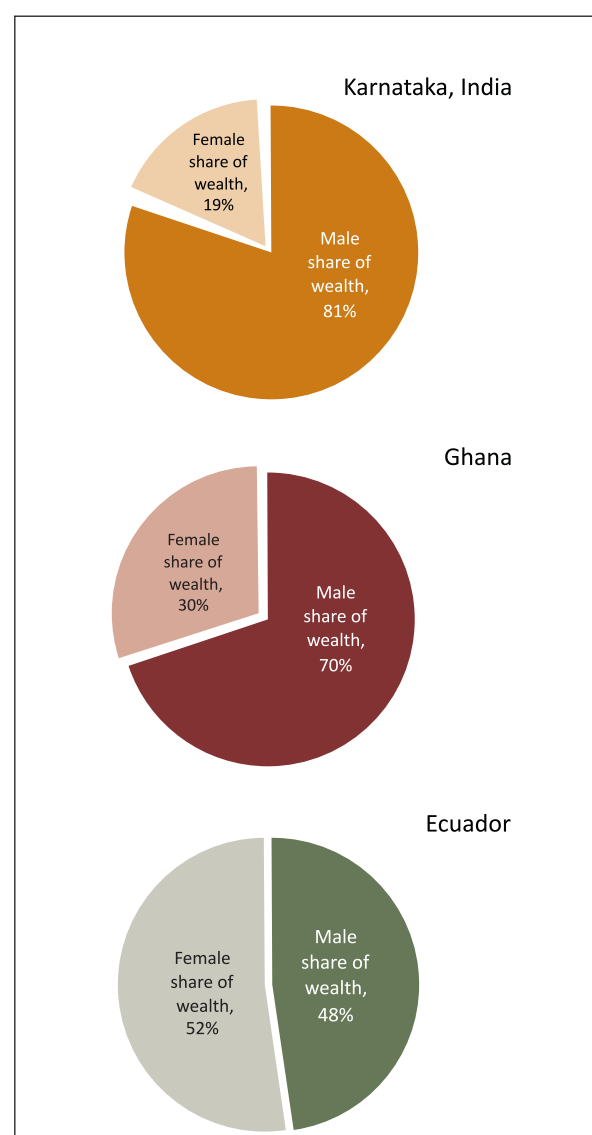
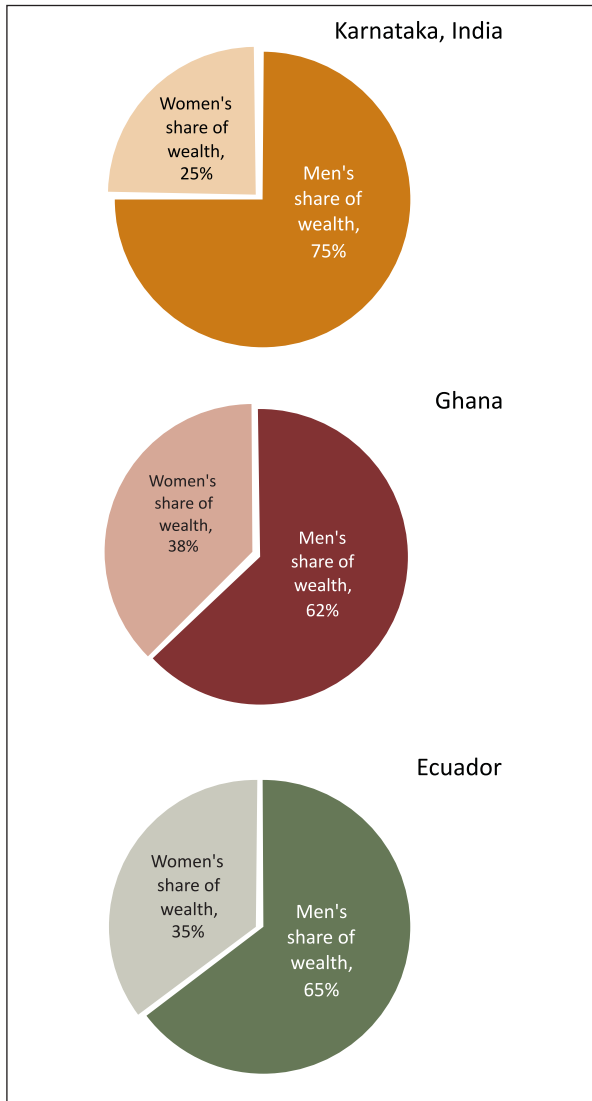


Figure 16 shows that overall, in Ecuador there is gender equality in the distribution of gross household physical wealth by sex, with women owning 52% of the total, equivalent to their representation within the population. In Ghana, women own 30% of the total household physical wealth, and in Karnataka, only 19%. This suggests that marital and inheritance regimes, among other factors, make a substantial difference in achieving gender equity. Moreover, the case of Ecuador suggests that it is possible to achieve gender equality.

Figure 17. Share of Savings Wealth, by sex



The share of savings wealth held by women is highest in Ghana (**Figure 17**). They own 37% of the wealth in informal savings accounts and 38% in formal accounts. In Ecuador, only 5% of the wealth is held in informal savings accounts with the overwhelming majority of savings held in formal accounts. The gender wealth gap is small for informal savings, but much larger overall; women own only 35% of the total savings wealth. In Karnataka, women own the smallest proportion of the value of savings and men hold most of the savings wealth in formal accounts.

Only 16% of the total value of savings is held in informal accounts in Karnataka, but a relatively high proportion of the value of informal savings accounts, 52%, is held by women.

Implications

The patterns of the gender asset and gender wealth gaps differ widely by type of asset and across countries. The variation across type of asset suggests that it is important for surveys to collect data on different types of assets. Collecting data merely on women's land ownership or on women's business ownership will give a misleading overall picture.

In Ghana, individual ownership of assets dominates. As much as 75% of assets are owned individually. However, most assets, with the exception of businesses and jewelry, are owned individually by men. Ownership by the principal couple is the exception rather than the norm. The share of women who are owners is much higher than the share of asset wealth held by women, suggesting that the assets that women own are less valuable than those owned by men.

In Karnataka, for the high-value assets, including all forms of real estate, individual ownership dominates and most individual ownership is by men. Ownership by the principal couple is not common for the high-value assets. Where individual ownership dominates, the gender asset gap is large. Where it is reported that everyone in the household owns the asset, the gender asset gap is small. Further work is needed to explain what is meant when some assets such as livestock and agricultural equipment, are reported as being owned by everyone in the household. Overall, the gender wealth gap here is very large.

Ecuador contrasts with the other two countries. For all forms of real estate, joint property predominates. The marital regime of partial community property results in the majority of large assets being reported as owned by the principal couple. Many of the lower value assets, however, are considered to be owned by individuals. Where individual ownership is dominant, such as for businesses and savings, the gender wealth gap favors men.

The laws governing property within marriage clearly have a strong impact on the gender asset and gender wealth gaps. When women are joint owners of all major property within marriage, the gender asset and wealth gaps are much lower.

Inheritance patterns in Ecuador also play a role in explaining the differences in the gender asset and wealth gaps across the three countries.

Legally, in Ecuador, sons and daughters inherit equally under intestate succession and the survey data confirms that this is the norm in practice. In Karnataka, in spite of legal equality for sons and daughters in intestate succession under the Hindu personal laws since 1994 for some types of assets, sons are privileged over daughters in all forms of property. Expenditure incurred during a daughter's wedding, including gifts of gold and consumer durables, are considered to be provided in lieu of inheritance. In Ghana, the Intestate Succession Law is silent on the distribution of property by sex.

The key findings from the three-country study include:

- It is possible to collect data on individual ownership in large sample surveys to conduct gender analysis.
- Patterns of individual and joint ownership differ widely by asset type and by country.
- The gender asset gaps in Ghana and Karnataka, India are high; women are disadvantaged in the ownership of most assets.
- The patterns of incidence understate the actual gaps in ownership that are revealed when the values of men's and women's assets are compared.
- Marriage laws are critical in affecting the gender asset and wealth gaps by shaping the contours on women's ownership of marital property.

The lack of national level data on the gender asset gap has hampered government efforts to reduce poverty and vulnerabilities experienced by poor and marginalized individuals, households, and communities. This is a serious constraint for policy makers and practitioners across countries who are working towards the goal of gender equality. Further, the unavailability of periodic national-level sex disaggregated asset data makes it difficult to monitor the progress of the MDG3 initiatives, including the progress with respect to strengthening women's property and inheritance rights. These results presented here demonstrate the feasibility and importance of collecting and analysing individual level asset data.

Endnotes

- 1 The sample size for Ecuador was 2,892 and for Ghana, 2,170 households. The sample size for Karnataka, India was 4,110 households. The data reported here excludes Bangalore, and is based on a sample size of 3,736. For detailed results on Karnataka, including those for Bangalore, see: Hema Swaminathan, Suchitra J. Y., Rahul Lahoti. 2011. *KHAS: Measuring the Gender Asset Gap*. Bangalore: Indian Institute of Management Bangalore. For Ecuador: Carmen Diana Deere and Jackeline Contreras. 2011. *Acumulacion de Activos: Una apuesta por la equidad*. FLACSO-Ecuador, Quito. For Ghana: Abena D. Oduro, William Baah-Boateng, Louis Boakye-Yiadom. 2011. *Measuring the Gender Asset Gap in Ghana*. Legon: University of Ghana.
- 2 Agarwal, Bina. 1997. "'Bargaining' and gender relations: Within and beyond the household." *Feminist Economics* 3(1): 1-51.
- 3 These are summarized in World Bank. 2011. *World Development Report 2012 Gender Equality and Development*. Washington, DC: World Bank.
- 4 See, for example, ICRW. 2005. "Property ownership for women enriches, empowers and protects." Policy Brief. (http://www.icrw.org/docs/2005_brief_mdg-property.pdf). Panda, Pradeep and Bina Agarwal. 2005. "Marital violence, human development, and women's property status in India." *World Development* 33(5): 823-50. Bhattacharyya, M., A. S. Bedi and A. Chhachhi. 2011. "Marital violence and women's employment and property status: Evidence from North Indian villages." *World Development*, 39(9), 1676-1689.
- 5 Throughout this report, we use the terms male and female when we are including both adults and children. We refer to men and women when we are only considering adults (age 18+).
- 6 The measure of the incidence of the gender asset gap (Figures 5-12) is:

$$\frac{\text{Men who own assets}}{\text{All Men}}; \frac{\text{Women who own assets}}{\text{All Women}}$$

- 7 The data on land ownership in Ghana in this document does not include land that is considered to be "family land." This is land owned by the kinship group; individuals within households may have rights to farm the land, but typically cannot sell it. About 30% of the plots that are reported as owned or farmed by anyone in the sampled Ghanaian households is family land and these are excluded from the analysis.
- 8 Data on financial assets was only collected for the two respondents from each household with respect to what they themselves own. In most cases these two respondents were the principal couple of the household. This procedure was followed to guarantee the privacy of the respondents and maximize the likelihood of full disclosure. Also, it was thought unlikely that the respondents would be knowledgeable about the financial assets owned by all other household members.
- 9 The measure of the wealth gap for men's and women's worth (Figures 13-17) is:

$$\frac{\text{Value of Assets owned by Females}}{\text{Total Value of Assets owned}}; \frac{\text{Value of Assets owned by Males}}{\text{Total Value of Assets owned}}$$

All owners, regardless of age are included in this measurement and the female share of owners, below.

- 10 The measure of the distribution of owners (Figures 13-17) is:

$$\frac{\text{Female Asset Owners}}{\text{All Asset Owners}}$$





While there is recognition that women's asset ownership is important, there is little data on their access to, ownership of and control over assets. To address this gap, this multi-country study, funded by the MDG3 Fund under the Dutch Ministry of Foreign Affairs, collected sex-disaggregated asset data from nationally representative samples in Ecuador and Ghana, and a sample representative of the state of Karnataka, India. This report provides calculations of the gender asset and wealth gaps in these three countries. The gaps are lower in Ecuador where the marital regime of partial community property prevails. In Ghana and Karnataka, characterized by the separation of property regime, there are substantial gender gaps in the ownership of most physical and financial assets. This study demonstrates both the feasibility and importance of collecting asset data at the individual level. These data will serve as baselines for future studies in these countries to monitor the impact of policies and legislations aimed at redressing gender inequalities.



Centre for Public Policy (CPP)
INDIAN INSTITUTE OF MANAGEMENT BANGALORE (IIMB)
Bannerghatta Road, Bangalore - 560076, Karnataka, India
Ph: 91 80 26993323. Fax: 91 80 26994050
Email: genderassetgap@iimb.ernet.in
Project website: <http://genderassetgap.iimb.ernet.in>
website: www.iimb.ernet.in