Gender Asset Gaps

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Physical and Financial Assets

- Are a means of production
- May generate rent, interest, and profit
- Have current use value or provide services
- Serve as collateral for loans
- Act as a buffer during emergencies
- Are a store of wealth
  - Can be passed on to future generations
- Can generate status and social advantage
Individual vs. Household Ownership

Most asset ownership and wealth data collected at household level.

But many reasons to consider individual level ownership:

- Assets are owned by individuals
- Individuals vulnerable to hh dissolution
- Men and women may acquire, use, and dispose of assets differently
- Assets may provide bargaining power within hhs and communities
The Gender Asset Gap Project

Indian Institute of Management Bangalore
University of Ghana
Latin American Faculty of Social Sciences (FLACSO) - Ecuador,
Center for Latin American Studies, Univ. of Florida
American University
Yale University

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Related work through USAID AMA CRSP in Uganda
Project Description

**Four phases**

1. Qualitative field work,
2. Large-scale household survey of all forms of physical/financial assets,
3. In-country and comparative data analysis, and
4. Dissemination of information
Quantitative Survey

- Followed extensive qualitative work.

- Representative at the State level for
  - Karnataka, India (4800 hhs)

  And at the national level for
  Ghana (2170 hhs) and
  - Ecuador (2978 hhs)

- All three country surveys are stratified by rural and urban regions.

- In addition, 330 households in rural Uganda.
Unique structure of survey

- Interviewed two adults, usually principal male and female, in each household
- Questions on all physical & financial assets, including multiple means of valuation
- Household inventory:
  - Asked detailed questions about all forms of physical/financial assets, including identification of owners
- Individual questionnaire:
  - Asked about individual ownership and rights
Measuring the Gender Asset Gap

There are different ways to present the gender asset gap

• One approach is the distribution by form of property ownership

• This uses the asset as the unit of observation and asks how each asset is owned
Distribution by form of Property Ownership, Principal Residence

- Individual male: 64%
- Individual female: 51%
- Principal couple: 23%
- All households members: 25%
- Other: 30%

Karnataka, India: 4%
Ghana: 11%
Ecuador: 41%

0% for Ghana and Ecuador in All households members category.
Rural HHs, Distribution by form of Property Ownership, Ag. Parcels

INDIA
GHANA
ECUADOR
UGANDA

Individual Male
Individual Female
Principle Couple
Other

Property Ownership Categories:
Rural HHs, Distribution by form of Ownership, Ag. Parcels w/ documents
Distribution by form of Property Ownership, Large Livestock

Note: Large stock refers to cattle, buffaloes, horses, mules and donkeys. Small stock refers to pigs, sheep, goats and llamas. Poultry includes hens, ducks, geese, turkeys and guinea pigs.
Distribution by form of Property Ownership, Formal Savings

- **Individual male**: 57% (Ecuador), 62% (Karnataka, India), 48% (Ghana)
- **Individual female**: 43% (Ecuador), 41% (Karnataka, India), 35% (Ghana)
- **Principal couple**: 0% (Ecuador), 2% (Karnataka, India), 9% (Ghana)
- **All Household Members**: 0% (Ecuador), 0% (Karnataka, India), 2% (Ghana)
- **Other**: 1% (Ecuador), 2% (Karnataka, India), 1% (Ghana)
Measuring the Gender Asset Gap

- A second approach is the proportion of the population of adult women, or men, who own the particular asset (irrespective of form of ownership.)
- We refer to this as the Gender Asset Gap or the incidence gap.

\[
\left( \frac{\text{female owners}}{\text{all females}}, \frac{\text{male owners}}{\text{all males}} \right)
\]
Incidence of Ownership of Non-Agricultural Real Estate, by sex

<table>
<thead>
<tr>
<th>Region</th>
<th>Principal Residence</th>
<th>Principal Residence with documents</th>
<th>Other Real Estate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Karnataka, India</td>
<td>42%</td>
<td>34%</td>
<td>11%</td>
</tr>
<tr>
<td>Ghana</td>
<td>16%</td>
<td>10%</td>
<td>3%</td>
</tr>
<tr>
<td>Ecuador</td>
<td>30%</td>
<td>36%</td>
<td>24%</td>
</tr>
<tr>
<td></td>
<td>16%</td>
<td>1%</td>
<td>8%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>6%</td>
</tr>
</tbody>
</table>

- **Percent of women who are owners**
- **Percent of men who are owners**
Rural HHs, Incidence of Ownership of Ag. Land, by sex
Incidence of Ownership of Consumer Durables, by sex

<table>
<thead>
<tr>
<th>Country</th>
<th>Refrigerator</th>
<th>Stove</th>
</tr>
</thead>
<tbody>
<tr>
<td>Karnataka, India</td>
<td>8% 7%</td>
<td>6% 7%</td>
</tr>
<tr>
<td>Ghana</td>
<td>16% 10%</td>
<td>45% 44%</td>
</tr>
<tr>
<td>Ecuador</td>
<td>54%</td>
<td>44%</td>
</tr>
</tbody>
</table>

Legend:
- Orange: Percent of women who are owners
- Red: Percent of men who are owners
- Green: Percent of women who are owners
Incidence of Ownership of Consumer Durables, by sex
Which approach?

- The distribution of assets by form of ownership indicates the proportion of assets that are owned individually by men or women or owned jointly.
  - It does not tell us how many different men and women own these assets. 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 do not tell us anything about whether the quality and quantity owned varies among owners.
Conclusions and Implications

• Large differences across countries:
  • Based in part on marital regimes and ownership within marriage
    • Ecuador has partial community property
    • Separation of property regime in India, Ghana, and Uganda
  • Different patterns of inheritance
  • Patterns follow those from Western Europe and US, as land becomes less dominant in overall asset portfolio, women gain access to assets
Conclusions and Implications (2)

Large differences across assets:

- Can’t assume that all assets share similar ownership patterns.
- E.g. India: men predominate in ownership of house and land, but “all household members” own livestock.

- Assets with more formal type of ownership, such as documented or deeded land, is less likely to be owned by women.

- Savings patterns are similar: women have more access to informal savings than formal savings. Savings are typically owned individually.