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

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

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Introduction

Agricultural development has returned to the development agenda. Rural populations are again seen as potential drivers of economic growth. At the same time, there is a growing recognition of women’s role in agricultural production and the need to focus on the particular constraints that they face. These constraints include that women have lower rates of land and other asset ownership.

Ownership of, access to, and control over land and productive assets are important to the well-being of individuals. Ownership of assets can provide vital sources of income for those in rural areas and can facilitate access to credit, enabling investments into other productive physical assets or education. As a store of wealth, assets also strengthen a household’s ability to cope with and respond to economic shocks.

Most research on assets has focused on ownership at the household level, which does not allow for analysis of the disparities in asset ownership between men and women. Land is the key input in agricultural production, but individual level data on ownership of agricultural land has not been widely available. And very little individual data is available on other assets for agricultural production. This dearth of individual level data is limiting, particularly since research has found that individual welfare and household welfare are not necessarily the same, with gender being one of the primary differentiating factors. Additionally, the lack of individual data impedes efforts to track the progress of countries toward gender equality and women’s empowerment, a key Millennium Development Goal.

A recent set of data collection efforts provides an opportunity to analyze asset ownership data at the individual level for rural households. This analysis, focusing on rural households, uses data representative of the state of Karnataka, India, nationally representative data from Ghana and Ecuador, and data on 350 rural households in Uganda.

Initial comparative analyses of the Ecuador, Ghana and Karnataka data have analyzed the gender asset and wealth gaps for the entire sample, combining urban and rural households. Because the patterns of urbanization differ widely across the countries, it is useful to separate out the rural households. With a renewed focus on the importance of agricultural development, understanding the gendered patterns of ownership of assets in rural communities is critical.

An understanding of the gender asset and wealth gaps is important for the promotion of gender equality, as both men and women should have access to assets and control over their use. In addition, evidence suggests that enhancing women’s access to assets is critical not only for their own economic empowerment, but also that of their households and communities. Having assets in the hands of women significantly expands their decision-making capabilities, which in turn has a great impact of their health and well-being and that of their children. When women do not have ownership claims on assets owned by men in their household, they are vulnerable when the household dissolves through divorce or death. Studies have also found that women’s access to assets may also decrease domestic violence against women. Improving women’s rights to assets is an important poverty alleviation strategy.

The data presented in this paper provides a means to understand the magnitude and dimensions of the gender asset and wealth gaps in rural areas and how they vary across different developing countries and regions.

The Rural Context

The rural areas of the four countries are quite different. Ecuador is the most urbanized, with only 33% of the population living in rural areas (Figure 1). Ghana follows closely with 49%, while the rural share of the total population in India is 70%. Uganda has the highest number of people living in rural areas at 87% of the population.
This analysis uses the country specific definitions of rural areas for Ecuador, Ghana and India. In India, urban areas are officially defined as all places with a municipality, corporation, cantonment board or notified town area committee, etc., and all other places with at least 5,000 people, where at least 75% of the main working population is engaged in non-agricultural pursuits and the population density is at least 400 persons per sq. km. All other areas are rural. In Ecuador and Ghana, rural areas are those with less than 5,000 people. In Uganda, only rural communities were sampled.

The patterns of infrastructure, including roads and electricity, affect which assets are available and useful. Roads, for example, determine whether farmers have access to markets to buy and sell goods, and the type of roads (paved versus unpaved) available in rural areas plays a large role in the transportation costs of delivering commodities to markets.

The density of the road network (in km of roads per sq. km of land area) varies from 17 in Ecuador to 125 in India, with Ghana at 46 and Uganda at 29. The density reflects, in part, the amount of land that is suitable for agricultural production. Another measure of infrastructure, the Rural Access Indicator indicates the percentage of the rural population which has adequate access to the transport system. In this measure, Ecuador ranks the highest at 73%, followed by India at 60%, and Ghana at 44%. Uganda lags considerably with only 27% of the rural population having adequate access. Thus, Ecuador has a relatively high density of roads in the populated areas of the country.

Ecuador has a rural electrification rate of 78%. In India, 53% of the rural population has access to electricity. The rates are much lower in the two African countries: in Ghana, 23% of the rural population has electricity and only 4% in rural Uganda has access. While people living in areas without a consistent supply of electricity may not invest in many types of consumer durables, almost all of the areas in the countries discussed now have mobile phone coverage.

Women make up half of the economically active population in agriculture in Uganda, and almost half in Ghana. In India and Ecuador, only 32% and 25% respectively, of the agricultural workforce is female, even though women make up approximately half of the rural population. More strikingly, of the economically active women nationwide (both urban and rural), 78% in Uganda and 62% in India work in the agricultural sector. In Ghana, 49% of economically active women work in agriculture, while only 11% of such women in Ecuador work in agriculture.
Table 1. Women and Agriculture in Rural Areas

<table>
<thead>
<tr>
<th>Country</th>
<th>% of the rural population (aged 15-49) who are women</th>
<th>% of economically active women who work in agriculture</th>
<th>% of the population economically active in agriculture who are women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ecuador</td>
<td>48</td>
<td>11</td>
<td>25</td>
</tr>
<tr>
<td>Ghana</td>
<td>52</td>
<td>49</td>
<td>44</td>
</tr>
<tr>
<td>India</td>
<td>49</td>
<td>62</td>
<td>32</td>
</tr>
<tr>
<td>Uganda</td>
<td>53</td>
<td>78</td>
<td>50</td>
</tr>
</tbody>
</table>


The salient characteristic of rural Ecuador is the high degree of land concentration and, hence, the high share of the rural population which is landless. While large estates and agribusiness dominate agro-export production, smallholders continue to supply an important share of the nation’s basic food supply. Ghana’s rural economy is characterized by smallholder rain-fed agriculture. The incidence of poverty is highest among food crop farmers. Households involved in export agriculture have a significantly lower incidence of poverty. With a population of 61 million, the south Indian state of Karnataka accounts for around 5% of the country’s population and is marked by vast diversity in geography, socio-economic indicators and cultural practices. Karnataka has around 61% of its population in rural areas, and the principal occupation is agriculture. Land holdings, crops grown, and cropping and irrigation practices vary widely across the four agro-climatic zones of the state. The Ugandan economy is still based on agriculture and smallholder farmers occupy most of the land and dominate crop and livestock production. In 2010, cash crops were only 1% of GDP.

Ecuador has a system of land ownership that most closely mirrors that of developed countries in the North, with well-defined ownership rights and a formal system of land registration. In Ghana and Uganda, in contrast, much of the land is not titled and the bundles of ownership rights may be more widely distributed, so that the person who considers himself or herself the owner may not necessarily also have the right to decide to sell the parcel and others may claim some use rights. In Karnataka, as in the rest of India, there is no single title document to indicate land ownership. Owners typically have a set of land related documents such as the Record of Tenancy and Crops (RTC), the khata, the patta, transaction related documents such as a sale deed, gift deed, or will, as well as other supporting documents like tax receipts and encumbrance certificates.

The patterns of documentation of land ownership vary widely across the four countries. In Karnataka, 94% of the parcels have at least one of the documents listed above; Ecuador is also high, with 80% of parcels having registered documents. In Uganda, while 72% of all parcels have an ownership document of some sort, only 4% of the parcels have a registered deed. The vast majority of documents are sales receipts or invoices, with some wills serving as documents. In Ghana only 11% of the parcels have any form of ownership documentation (this does not include “family land” which is land that individuals may have access to but is owned by the kin group).

Across the four countries studied, the patterns of asset ownership are partly determined by the marital regimes; i.e., the legal and customary norms that govern property ownership within marriage. For example, Ecuador has a partial community property marital regime in which all property, except for inheritances, acquired during the marriage is owned jointly by the couple; property acquired before the marriage remains individually owned. Thus, according to the law in Ecuador, all of the property acquired during marriage is jointly owned. As the subsequent analysis will show, this marital regime results in a much higher proportion of the assets being owned by women. Thus, regardless of whether the women contribute cash to the purchase of these assets or contribute unpaid labor to the household, they are joint owners of marital property.

By contrast, India, Ghana and Uganda all have separation of property marital regimes in part derived from the British common law legal tradition, which provides for assets to remain
individually owned regardless of whether they are brought to the marriage or acquired while married. Unless couples decide otherwise, there is no community property in marriage. The person who purchases the asset and holds it in their name is the owner, irrespective of the contributions a spouse may have made either in cash or kind. Because women are disadvantaged in the labor market and spend more of their time in unpaid household work, it is more difficult for them to obtain the resources needed to purchase assets independently. The separation of property marital regime in India, Ghana and Uganda thus results in fewer women owning assets.

**Methodology and Data Collection**

In each country, qualitative field work was combined with a quantitative survey. Each of the four surveys asked about individual level ownership of assets in addition to household level ownership. The basic approach (with slight differences across the four countries) in each survey was as follows: either the individual most familiar with all of the household’s assets, or the primary couple (in Ecuador) was identified and asked to complete an asset inventory for the household. For simplicity in the following discussion, we refer to this person or the couple, if they responded together, as the primary respondent. The inventory asked about all physical assets (including land, housing, other real estate, businesses, livestock, agricultural equipment and consumer durables) and identified the owner or owners of each. In each household, two individuals were asked to answer questions about their individual ownership of assets, including their financial assets, rights over the assets (for Karnataka, Ghana and Uganda) and knowledge of the laws. They were encouraged to list any assets that they owned that were not already listed on the household inventory.

The surveys in Ecuador, Ghana and Karnataka were conducted through the In Her Name: Measuring the Gender Asset Gap Project funded through the Dutch Ministry of Foreign Affairs MDC3 Fund. They were specifically designed to be both relevant for the local contexts and comparable across the three countries. A stratified random sampling approach was used in each context. The Ecuador and Ghana surveys are nationally representative, while the Karnataka survey is representative of the state of Karnataka. All three of these surveys were launched in 2010 and concluded by early 2011.

The Ecuador survey, nationally representative of the Sierra and Coastal regions, interviewed a total of 4,668 individuals in 2,892 households. Of these, 32% of the households were located in rural areas. The Ghana survey interviewed 3,288 individuals in 2,170 households, of which 63% were in rural areas. Finally, the Karnataka survey interviewed a total of 7,185 individuals in 4,110 households, of which 64% were in rural areas.

The Uganda survey was implemented in 2009 through the Faculty of Forestry and Nature Conservancy at Makerere University. It was a relatively small sample survey, implemented through the Pathways to Asset Ownership: Land Tenure and Beyond Project through the USAID Assets and Market Assets Collaborative Research Support Program. One district was chosen in each of three regions of the country. (The fourth region, the North, was not included due to the conflict in the region at the time of the survey.) In each district, four villages were chosen and households were randomly sampled in each of the villages. A total of 770 individuals in 381 households were interviewed.

This comparative analysis focuses on the assets for which comparable data was collected in all four countries, namely: agricultural land; livestock; agricultural equipment; non-farm businesses; the principal residence (dwelling); a variety of consumer durables (refrigerator, stove, vehicles, cell phones); and formal savings accounts.

In analyzing these various assets, we examined the form of ownership over each asset (individual versus joint ownership), the proportion of women and men who own each asset (the gender asset gap), the share of owners of each type of asset who are women, the share of asset wealth owned by women compared to men (the gender wealth gap), and the main channels of asset acquisition for men and women.

For agricultural land and the dwelling, we report on ownership using two different definitions of ownership. In the asset inventory, the primary respondent was asked to list all the land parcels owned by anyone in the household and to identify the owner(s) of each parcel. This captured the primary respondent’s understanding of ownership, which can differ from individual to individual, or between regions and countries. A second definition of ownership is based on whose names are on ownership documents, if any. The primary respondent was asked whether there was any ownership document for the property and, if so, whose names are on the document. These individuals are documented owners.
Calculating the Gender Asset and Gender Wealth Gaps

Four measures of the gender asset and wealth gaps are presented.

The distribution of form of ownership for a particular type of asset uses the asset as the unit of analysis. It indicates how each asset is owned, whether individually or jointly.

The gender asset gap looks at what proportion of women and men own a given asset. For each type of asset, the gender asset gap is calculated by taking the number of women (age 18 and older) who are owners of the specific asset and dividing it by the total number of adult women in the surveyed households. The same calculation is made for men. The gender asset gap illustrates the differences in the incidence of ownership between men and women and whether the asset is widely owned. This is particularly useful in cross-country comparisons.

The gender wealth gap looks at the share of wealth owned by women for a particular asset. It is reported as the share of the total value of gross physical assets and savings, which is based on the respondents’ reports of the current market value of each asset. The gender wealth gap is then compared to the share of female owners (the proportion of owners who are female) to illustrate the difference between the share of owners who are women and the share of asset value that is held by women.

Forms of Ownership

There are three primary ways in which an asset can be owned in Karnataka, Ghana, Ecuador, and Uganda—individually, jointly by principal couples, or jointly between one household member and someone else. The ‘someone else’ may be a household member other than the spouse or someone outside the household. Many in the ‘other’ category are an adult child and parent or two or more siblings. Occasionally, respondents answered that the asset was owned by everyone in the household and in the tables to follow, these cases are included in the category of ‘other’.

The benefits to asset ownership may differ depending on the type of ownership. For example, individual ownership may confer more rights over an asset, while joint ownership can limit the ability of one of the owners to make decisions regarding the asset alone. The reporting of joint ownership does not necessarily mean equal rights over the assets between the two owners. In Uganda, for example, women may have fewer rights than their husbands over the assets, even when the assets are reported as owned jointly. There is disagreement within the literature on women’s land rights as to whether women are better off with individual or joint titles. Similarly, when an asset is reported as being owned by all household members, it implies a sense of shared ownership, but it does not necessarily mean that all owners have equal rights regarding the asset.

This section analyzes the distribution of the type of ownership of agricultural land, the principal residence, and formal savings accounts. The unit of analysis is the asset. Only assets that are owned by someone in the responding household are included.

Figure 2 presents the data on form of ownership for all parcels that are reported as being owned by someone in the household.

Figure 2. Distribution of the Form of Ownership, Agricultural Parcels, Rural Households (%)

Note: Karnataka N=2,468; Ghana N=559; Ecuador N=383; Uganda N=505
For Karnataka and Ghana, the most common form of ownership is individually by men. In Ecuador and Uganda, the most common form of ownership is by the principal couple. More parcels are owned individually by men than individually by women in all four countries, although in Ecuador this gender gap is small.

In Ecuador, legally all property acquired during marriage (or after two years of cohabitation) is jointly owned by the husband and wife. This is reflected in the high proportion of responses that agricultural parcels are owned jointly by the couple.

Uganda appears to be similar to Ecuador. For Uganda, it is worth noting that these are the owners as reported by one respondent. Much of the land does not have any form of ownership document. So although many respondents, both male and female, reported that agricultural parcels are jointly owned, this does not indicate formal ownership. This perception of joint ownership may not be binding in the event of a conflict over the ownership, either with the husband or his family. This differs from Ecuador where joint ownership by the married couple is the legal and socially recognized form of ownership.

These differences become apparent when we consider the patterns of documented ownership. The owners in Figure 3 are those whose names are listed on the ownership document. It is overwhelmingly the names of individual men who are listed. Many of the parcels of land that are reported as owned jointly have just the man’s name listed on the ownership document.

Thus, with respect to the patterns for documented land ownership, Uganda looks much more like Karnataka and Ghana, with men owning land individually. The most common form of ownership of land parcels in Ecuador is jointly by the principal couple, whether ownership is defined as reported ownership or documented ownership. In Karnataka, it is frequently the case that the ownership documents are not updated; thus, the majority of those listed as “other” reflect cases where a man inherited the land from his father and the name on the document remains that of the father or grandfather.

Figure 4 illustrates the distribution of the form of ownership of the household’s principal residence and how the patterns vary across rural households in the four countries. In Karnataka and Ghana, the majority of principal residences are owned individually by men. In contrast, joint ownership is the primary form of ownership in both Ecuador and Uganda. After joint ownership, there are more instances of individual female ownership of the principal residence than individual male ownership in Ecuador and Uganda.

Figure 3. Distribution of the Form of Documented Ownership of Agricultural Parcels, Rural Households (%)

![Figure 3](image)

Note: Karnataka N=2,328; Ghana N=46; Ecuador N=297; Uganda N=360
Uganda and Ecuador show similar patterns to those for all agricultural parcels with widespread reporting of joint ownership. Thus joint ownership is widely recognized in Ecuador, whereas in Uganda, women frequently do not have formal claims to the dwelling, even if they report owning it jointly with their husband. In addition, in Uganda, the dwellings are often situated on agricultural land; a dwelling may be reported as owned jointly, even if it is situated on land owned by the husband. Thus women’s claims may be even more tenuous.

Figure 5. Distribution of the Form of Ownership, Formal Savings Accounts, Rural Respondents (%)
The data on financial assets does not include information on all savings held by anyone in the family. Instead, it is only these assets held by the two respondents to the questionnaire. Figure 5 indicates whose names are on formal savings accounts.

In all four countries, most savings accounts are owned individually. Thus, even in Ecuador and Uganda, where respondents say that land and housing are owned jointly, they report savings as being an individual asset. Except in Ecuador, formal savings accounts are more likely to be held by individual men than individual women.

Thus, the major assets, residence and agricultural land, are most commonly owned by individual men in Ghana and Karnataka. In Uganda, they are often reported as being owned by the couple, but usually only the men are listed on the ownership documents for agricultural parcels. In Ecuador, in keeping with the partial community property marital regime, the most common form of ownership for these assets is by the principal couple. Yet, in all four countries, most savings accounts are owned individually.

**Gender Asset Gap**

In this and the remaining sections of this analysis, the unit of analysis is a person, rather than an asset. Thus, rather than describing how each asset is owned, these sections present data on whether the men and women in the surveyed households own any of the specific type of asset.

If an individual is reported as owning the asset, whether jointly or individually, then he or she is listed as an owner in this analysis. Each person only shows up once, even if he or she owns multiple parcels of land – or multiple cows in the livestock section. These analyses include all adults in the sampled households for all of the assets except savings. As noted above, for savings, the information is reported for only the respondents.

Agricultural land is a key asset for people living in rural areas. Table 2 presents the percentage of households in which someone is reported to own land and the percentage of households that have documents for their land. The percentage of rural households who own land in Ghana and Ecuador is quite low. In Ghana, this is primarily because households have access to land through customary tenure systems, but do not own it. In Ecuador, this reflects the high degree of landlessness among those who reside in rural areas, associated in turn, with high land concentration. Many more households in Karnataka and Uganda own land; the majority of rural households are involved in smallholder agriculture.

Figure 6 indicates the incidence of ownership by sex. In Karnataka, more than four times as many adult men owned agricultural land as adult women. Ghana and Uganda also demonstrated a gender asset gap for agricultural land, with men owning more than women, albeit with a smaller disparity than in Karnataka. In Ecuador, the gender gap is small.

### Table 2. Percentage of Rural Households Owning Land

<table>
<thead>
<tr>
<th></th>
<th>Owns land</th>
<th>Has ownership document</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ecuador</td>
<td>32</td>
<td>24</td>
</tr>
<tr>
<td>Ghana</td>
<td>23</td>
<td>2</td>
</tr>
<tr>
<td>Karnataka, India</td>
<td>66</td>
<td>64</td>
</tr>
<tr>
<td>Uganda</td>
<td>89</td>
<td>65</td>
</tr>
</tbody>
</table>
Similar gendered patterns of ownership were revealed for agricultural land with documents, although at lower incidence levels. In Ghana, almost no one had documents supporting their land rights. For Karnataka, the difference between land being reported as owned and having one’s name on the document is very narrow for women but substantial for men. The data suggests that women are typically only reported as owners when they have the formal documents; but for men, many of their plots are still in the names of their deceased ancestors.

With respect to livestock (Figure 7), Karnataka has a small gender gap because the majority of households report that the animals are owned by everyone in the household. Ghana, in contrast, has a considerable gender gap in livestock ownership in favor of men, for all forms of livestock, including poultry. Uganda has a lower overall incidence of livestock ownership, but the gender gap is again in favor of men for all forms of livestock. Ecuador is the one country where the gender gap in livestock ownership favors women. None of these countries are consistent with the reported “stylized fact” that in most countries, men own large stock and women own small stock and poultry.
In rural areas, most households own small agricultural equipment, which include tools such as hand hoes, pangas, axes, sickles, spray pumps, and others. Ecuador and Uganda have relatively low ownership rates of small agricultural tools. For Ecuador, this reflects the large share of the economically active who are wage workers rather than farmers in rural communities. While there is a high incidence of ownership among both men and women in Karnataka and Ghana, there is a gender gap in favor of men in all four countries.

Figure 8. Incidence of Small Agricultural Equipment, by Sex, Rural Households (%)

Large agricultural equipment includes tractors, water tanks, sprayers and irrigation equipment (Figure 9). Few people in rural areas own such equipment. The gender gaps are low in Karnataka, Ecuador and Uganda and much higher in Ghana. The relatively high incidence of ownership and low gender gap in Karnataka is due to the fact that 71% of the large agricultural equipment was reported as owned by everyone in the household. In Uganda, very few people own this type of equipment.

Figure 9. Incidence of Large Agricultural Equipment, by Sex, Rural Households (%)
While rural households generally derive their livelihoods from agricultural production, many households do so on a subsistence basis. Households that produce enough surplus to sell in markets may find their profits insufficient to meet their household needs. Thus, some establish non-farm businesses to bring in extra income. Or, those with the financial ability may set up non-farm businesses to diversify their income sources. In Karnataka and Uganda, there is a higher incidence of men who own businesses than women, with a sizable gender gap in favor of men in Karnataka (Figure 10). Interestingly, in Ghana and Ecuador, the gender gap is reversed, with women more likely to own businesses than men. The gap is slight in Ecuador given the low incidence of business ownership overall; however, there is a significant gender gap in favor of women in Ghana, with 35% of adult women owning businesses compared to 14% of men.

For Ecuador, where agribusinesses are common, data on farm businesses was collected separately. These were defined as farms that employ 5 or more workers on a permanent basis. These farm businesses are not included in the data presented earlier on land, equipment and animal ownership which refer primarily to the peasantry. As would be expected, the incidence of individual ownership of these enterprises is extremely low, 0.85% for rural men and 1.3% for rural women. Noteworthy is the fact that almost half of all farm businesses are located in urban areas, and when considering both urban and rural households, women constitute half of these farm business owners. Women’s farm businesses include dairy and pig farms, and flower, vegetable and fruit farms.

The principal residence is one of the most important assets for rural households due to the sense of security and stability that it provides its members. An owned home can also provide a place for a small home garden or raising small animals and other income-generating activities, such as processing and selling foodstuffs.

Figure 10. Incidence of Non-Farm Businesses, by Sex, Rural Households (%)
In rural Karnataka, Ghana, and Uganda, men are more likely than women to own the principal residence (Figure 11). The gap is especially wide in Karnataka where 47% of men and only 17% of women are owners of the principal residence. In contrast, in rural Ecuador, the gender gap in residence ownership slightly favors women and the rates of home ownership are relatively high. In rural Uganda, there are moderate levels of ownership among both men and women, and there is a slight gender gap in the ownership of the principal residence, with 21% of adult men owning compared to 17% of adult women. This may reflect the larger household size in rural Uganda than in rural Ecuador; with more people living in a single dwelling, the percentage of adults who own their own homes is smaller.

Consumer durables frequently serve dual functions, enhancing the household’s standard of living through the services that they provide and by serving as productive assets to generate income or livelihoods.

For refrigerators, there is generally a very low incidence of ownership everywhere except in Ecuador (Figure 12). In Karnataka, Ghana, and Uganda, ownership in rural areas is hindered by the lack of electricity. In addition, a refrigerator may be used by many people in an extended household, but owned by only one or two of the individuals. Although it is a domestic appliance, in Ghana and Uganda, a higher percentage of men than women own refrigerators. In Ecuador, the patterns fit with the gendered division of labor and women are more likely than men to be owners of refrigerators.
For vehicles, men are more likely than women to own a vehicle in all four countries, but the incidence of ownership is low (Figure 13). Ghana has a significant gender gap in favor of men, while the gender gap is smaller in the other countries. In Ghana and Uganda, the overall incidence of vehicle ownership is quite low.

Cell phones are becoming increasingly important in the developing world, a trend that is reflected in the rapidly growing rates of ownership in recent years. Cell phones have had an immense effect in rural areas in particular, where they link rural people with others and may enable farmers to access key information about current market prices for their agricultural products. As a relatively inexpensive asset, the ownership of cell phones is likely the most closely linked with economic empowerment.

Figure 13. Incidence of Vehicle Ownership, by Sex, Rural Households (%)

![Figure 13. Incidence of Vehicle Ownership, by Sex, Rural Households (%)](image)

Figure 14. Incidence of Cell phone Ownership, by Sex, Rural Households (%)

![Figure 14. Incidence of Cell phone Ownership, by Sex, Rural Households (%)](image)
The incidence of cell phone ownership is highest in Karnataka and clearly favors men over women (Figure 14). The gender gap for cell phone ownership is highest in Ghana, where 42% of men own compared to just 15% of women. Uganda has the lowest overall incidence of cell phone ownership and a slight gender gap in favor of men, with 10% of men owning compared to 7% of women.

As noted earlier, the savings data represents only the incidence among the respondents, not all the adults in the sample. If the latter were included, we would expect the incidences to be lower. Karnataka has the largest gender gap for formal savings in the rural areas, followed by Ghana (Figure 15). In Ecuador, the gender gap for formal savings is small and slightly favors men, although the incidence rates are lower than expected given the country’s level of development.

In assessing the overall incidence of asset ownership for men and women in Karnataka, Ghana, Ecuador and Uganda, a couple of broad trends can be extrapolated. Generally, Karnataka, Ghana and Uganda have the greatest gender asset gaps in favor of men for most, if not all, of the assets studied. Notably, among the assets discussed here, no asset in Karnataka has a gender gap in favor of women, while only non-farm business assets favor women in Ghana.

By contrast, the gender asset gap in Ecuador is generally much smaller and often insignificant or otherwise in favor of women. Much of this is explained by the partial community property regime within marriage and consensual unions. Both the legal regime and social norms favor marital property being jointly owned.

Despite the overwhelming trend of greater asset ownership among men over women, there are some women who own each type of asset in all four countries. Thus, while the incidence of ownership for women is low for many assets, it is important to collect the data to understand the ownership patterns and the significance of the gender asset gaps.

Figure 15. Incidence of Formal Savings Accounts, by Sex, Rural Households (%)

![Figure 15](image-url)
Gender Wealth Gap

While the distribution of assets by form of ownership provides an understanding of how assets are owned, this measure does not reveal how many men and women actually own these various assets. It is important to know whether the assets are owned by just a few individuals or whether they are widely distributed. Similarly, the gender asset gaps are useful in revealing the proportion of men and women who are owners of a particular type of asset; however, they do not take into account the variance in the quality and quantity of assets. For example, in a scenario where all women each own one small plot of land while all men own multiple large plots of land, a gender gap would not be indicated.

The gender wealth gap aims to capture the quality and quantity dimensions of a given asset by examining the value of assets owned by men and women. The values were collected by asking the primary respondents about the market value for each asset; i.e., for how much the asset could be sold. In the case of joint ownership, the total value of the asset is divided equally among the owners. Comparable data for the four countries is available on agricultural land and savings.

Figure 16 shows the share of land owners who are women and the share of the agricultural land value that is owned by women. In Karnataka and Ghana, the proportion of female owners of agricultural land is substantially greater than their share of the land wealth. This suggests that the quality and/or size of the land owned by women is less than that of men’s.

Figure 16. Female Share of Landowners and Agricultural Land Wealth (%), Rural Households

Figure 17. Female Share of Owners and Wealth, Formal Savings (%), Rural Households
In Uganda and Ecuador, there is not much difference between the share of women’s land ownership and land wealth. This is primarily because a large proportion of land is reported to be owned jointly by the principal couple and thus the value is divided between the husband and the wife for the calculations in this figure. Again, this does not necessarily reflect women having full claims to this wealth in Uganda.

For the three countries for which we have data on the value of formal savings accounts, there is a gender wealth gap in favor of men. Even in Ecuador, which has low or no gender asset gaps for most physical assets, the gender gap for savings wealth is in favor of men.

Thus, the incidence gaps may underestimate the depth of the gender gaps in assets. By and large, women not only are less likely to own many assets, but the value of their assets is also less than that of men’s.

**Modes of Acquisition**

The above sections demonstrate the gendered patterns of asset ownership in four countries in a variety of dimensions. To develop policies to reduce the gender gaps, it is important to understand the gendered patterns of asset acquisition. The two most common ways to acquire assets are through inheritance and purchase. It is not obvious which mode would be most favorable to women. While, in many places, the inheritance regimes are biased in favor of men, discrimination in labor markets also means that women typically earn less and thus are disadvantaged in the asset market.

A comparative analysis of land acquisition in Latin America found that while men were more likely than women to inherit land, the most common way for women to acquire land was also through inheritance. This suggests that women are more disadvantaged in the markets for assets than in inheritance. But analyses comparing countries from different regions have not been done.

The inheritance patterns depend both on the legal rules regarding inheritance and on social norms. Both the rules regarding testamentary freedom (the right to will your property to whomever you choose) and the laws for intestate succession (when there is no will), influence the gendered patterns of inheritance.

In Ecuador, sons and daughters inherit equally under intestate succession. Moreover, testamentary freedom is limited and few people leave wills. The survey results indicate that, in practice, both men and women are inheriting major assets.

The other three countries have multiple and overlapping legal systems. In India, the laws governing marriage, inheritance and succession are based on religion. Muslim women have traditionally had inheritance rights, although their entitlements are typically lower than those of their male counterparts. Christian women have had equal inheritance rights with men since the amendment of the Indian Succession Act in 1925. Among the Hindus, inheritance and succession laws historically discriminated between sons and daughters with respect to ancestral property. In 1994, Karnataka was one of the first states in India to pass legislation in favor of gender equality in this respect. It was only in 2005 that the Hindu Succession Amendment Act removed all forms of discrimination against daughters in their inheritance rights at the national level.

Ghana has both civil law and customary laws that affect inheritance. The Intestate Succession Law does not address the distribution of property by sex. Customary law in Ghana has very different practices depending on the local system. In the matrilineal systems, a man’s assets are inherited by his uterine brother or his uterine sister’s sons. Women’s assets are inherited by their maternal sisters or their daughters. In the patrilineal systems, a man’s assets are inherited by his children, although daughters do not always inherit equally with sons.

In Uganda, customary law generally shapes inheritance practices. While these vary across communities, the general pattern is that women move to their husband’s land when they marry. Wives do not usually inherit land from their husband, since they are seen as remaining as part of their natal family, rather than joining their husband’s family. The common practice is for sons, rather than daughters, to inherit land. In the case of intestate succession through civil law, widows have use rights to the matrimonial home, but they do not become the owners. This reinforces the discussion above that although women are often reported as owning a house and land with their spouse, they may not have formal legal claims.

The figures below present the distribution of the modes of acquisition for men and women. The unit of analysis is the transaction. Assets that are owned by multiple individuals and multiple assets owned by an individual will appear as separate acquisitions.
Figure 18 shows the broad patterns of asset ownership across the four countries. Each person who acquired land is recorded as an observation, whether or not they own it individually or jointly. Inheritance or gifts are the most common forms of acquisition of land for men and women, with the one exception of men in Uganda where purchase dominates.

Comparing men and women within each country does indicate some gender differences. In Karnataka, a greater percentage of the land owned by women was purchased than is true for men. The opposite is true in Ecuador, where a larger percentage of male owners than female owners purchased land.

The broad patterns hide some important nuances. In Karnataka, although 11% of plot acquisitions by women owners was through market purchases, only 2% was with their own savings and earnings. The majority of purchases made by women included contributions from her spouse or other family members. In Ghana, however, land purchases were typically made with only one’s own savings; 80% of land purchases by women and 98% of land purchases by men were made using only the individual’s savings.

In addition, for Karnataka it is useful to disaggregate the inheritance categories. Almost all of the land inheritances of men owners were through natal inheritance. For women, only 19% of the acquisitions of land through inheritance were through natal inheritance. Instead, 41% were reported as inherited from her spouse’s family and 40% were inherited from her spouse upon his death. Thus, though inheritance is the main source of land acquisition, the channels are thus very different in Karnataka for men and women. Women rarely inherit from their natal family. A similar trend is found in Uganda, where 24% of the total land acquisitions for women were through marriage, which are included with inheritance and gifts in this figure. In Ghana the proportion of land acquisitions through inheritance is largely the same for women and men. The difference is that a greater proportion of women’s land acquisitions are through gift transfers (25%) compared to men’s (11%).

When only land that has ownership documents is considered, the patterns are slightly different in some of the countries. A greater percentage of these owners acquired land through purchase. This is especially true in Uganda. Women in Uganda who have land that is documented are more likely to have purchased it than inherited or received it as a gift. The differences between the modes of acquisition for plots of land with and without documentation are negligible in Karnataka.

In contrast, non-farm businesses are primarily acquired through self-financing, rather than being inherited or received as a gift, or through a loan. The vast majority of nonfarm businesses in Ghana, Ecuador, and Uganda were financed by the owner of the business. Only in Karnataka is there any significant amount of loans for nonfarm businesses. The differences across countries are greater than the differences between men and women within single countries.
The aggregated tables for comparison across countries mask another set of issues, especially for Ecuador. As noted above, according to Ecuador’s marital regime, land that is inherited during a marriage constitutes individual property, but property that is purchased is considered joint property. Figure 21 shows the modes of acquisition based on the form of ownership of the property. As seen earlier (Figure 3), the most frequent form of ownership is by the principal couple. The most common way for a couple to acquire land is through purchase. But the most common way for land to have been acquired individually, whether by a man or a woman, is as an inheritance or gift. Still, an unexpectedly high share of couples (almost 40%) report that they acquired their jointly-owned land through inheritance. Although generally contrary to the Civil Code, it suggests the degree to which joint property in Ecuador is considered the norm.

Thus, especially in situations where much of the property is jointly owned, it is useful to consider the modes of acquisition by form of ownership.
Figure 21. Distribution of Modes of Acquisition of Agricultural Land in Rural Ecuador, by Form of Ownership, Rural Households

Conclusions

Comparisons across four very different countries provide both insight into the gendered patterns of asset ownership and important lessons on the need for caution in interpreting cross-country comparisons.

The marital regimes in the different countries affect the ownership of property within marriage. When women are joint owners of all marital property, such as in Ecuador, the gender asset and wealth gaps tend to be much smaller than in countries in which there is no marital property and marriage does not confer any claims to property of the spouse.

In addition, inheritance regimes also have an impact on the gendered pattern of asset ownership. Only in Ecuador is it the common practice for sons and daughters to inherit equally. And both the rules and practice regarding inheritance by spouses vary across the countries, resulting in different patterns of asset ownership by widows.

The analysis of the Uganda data indicates a relatively low gender asset gap for land and housing. Yet, this is misleading in some key respects. Many of the women who are reported as joint owners by themselves or their husbands do not have formal rights to the land. Thus, if their husband dies or spouses get divorced, the wife’s claims may not be recognized. This suggests that it is important to not only ask about the ownership of assets, but to understand what ownership means in the different contexts. The rights that declared ownership may confer may differ by gender. In Karnataka, far fewer couples report joint ownership; it is clear that the widows may have few claims, especially if they do not have sons.

Analysis of the distribution of assets by the form of ownership provides insight into whether assets are owned individually or jointly. As more data becomes available that allows for such analysis, it will help to answer questions about the circumstances under which individual property rights are better for women than joint property rights.

The comparisons provide different insights into policies for strengthening women’s property rights. In Karnataka, policies have been in place to secure women’s ownership of assets through inheritance, but as the data for Karnataka show, they have yet to affect social practice in any significant way. Questions remain about how legal efforts to promote women’s ownership translate into women’s ability to exercise rights over land and housing. Simply listing women as owners on documents, without changes to the social norms that say that property is owned by men, may have little impact.

In Uganda, the high levels of reported joint ownership of housing and agricultural land do not convey the reality for many women who are divorced or widowed. Yet this sense of shared ownership within many households provides some possibilities for effective policy. Since many men state that their wives are joint owners, there may be ways to formalize these rights, both in terms of legal and social recognition. Different policies would be needed to promote property rights of women in households where they do not have any claims to property ownership.

The relatively low gender asset and wealth gaps in Ecuador suggest that the marital regime of partial community property will benefit women. The gender gap is lower when women have claim to half of the marital property. Women’s situation in Ecuador is further strengthened because the social norms in Ecuador also support joint ownership within marriage as well as gender equitable inheritance by children.
Notes


2. The 2010-11 State of Food And Agriculture Report, Women in Agriculture: Closing the Gender Gap for Development (Rome, 2011) emphasizes the importance of increasing women’s access to resources for agricultural production.


7. World Development Indicators. The most recent numbers are for Ecuador, 2007; Ghana, 2009; India, 2008; and Uganda, 2003.


11. In Ecuador, the two individuals were the members of the primary couple. In Ghana and Karnataka, the person who knew the most about the household assets was identified to fill the inventory; this person and one other responded to the individual questionnaires. The second person was the spouse of the first or, if there was not a spouse, a second adult, preferably of the opposite sex. In Uganda, up to four household members were asked to respond to the individual questionnaires.


13. This is demonstrated very clearly for Uganda using the same data as that presented here. Although many women are reported as being owners of land jointly with their husband, they have many fewer rights of alienation and decision-making because often their ownership is not recognized by the law or the community. Bomuhangi, A., C. Doss, and R. Meinzen-Dick, Who Owns the land? Perspectives from Rural Ugandans and Implications for Land Acquisitions. IFPRI Discussion Paper 01136 (Washington, DC: International Food Policy Research Institute, 2011).

14. The overall patterns change very little if the individual respondents’ claims of ownership are used instead.

15. In Ecuador the information on documented dwellings/parcels refers to whether there is a formal document for that asset, irrespective of whose name is on the document. Only in the case that there was disagreement among the two members of the couple over who was the owner was the name on the document taken into account in reconciling final ownership. For Karnataka, if someone in the household reports owning the asset, and the name on the document is a deceased member of
the household (such as parent or grandparent), they are included as a having a document with the form of ownership as “other.” Finally, for Uganda and Ghana, only those whose names are on the documents are included in these analyses of documented ownership.

16. In rural Uganda, people typically do not have documents for ownership of their house; any document would be for the land.

17. For Uganda, although this information was collected for up to four people per household, the savings information is reported for only two (the primary respondent and his or her spouse, if available, or the second individual interviewed). This is to ensure comparability between the data reported on the different countries in this report.

18. An analysis of the full range of assets for rural and urban areas combined for Karnataka, Ecuador and Ghana found that there was a gender gap in favor of women in the incidence of jewelry.
