



Karnataka Household Asset Survey 2010-11 (KHAS)

There is a prevalent recognition that ownership, access and control over productive assets is an important determinant of the well-being of individuals and households. Assets fulfill several functions, particularly significant for poor households. In its productive capacity, an asset generates income and facilitates access to capital and credit. It also strengthens a household's capacity to cope with and respond to shocks by enhancing its ability to diversify income and ease liquidity constraints. Moreover, assets compose a store of wealth which could be sold to generate income.

While there is widespread agreement that women's asset ownership is important from a gender equity perspective, till date little data has been available on their access, ownership and control of assets. This lack of data is a constraint for policy makers and practitioners working towards the goal of gender equality and women's empowerment.

The project, 'In Her Name: Measuring the Gender Asset Gap in Ecuador, Ghana and India', was initiated in 2009 by an international team of researchers to begin to address this data gap. Funded by the MDG3 Fund under the Dutch Ministry of Foreign Affairs, the project has collected individual-level asset data in these three countries.

In India, the Karnataka Household Asset Survey 2010-11 (KHAS) was conducted by the Indian Institute of Management Bangalore. The main research questions that the survey focused on within the context of Karnataka, India were:

- What are the patterns of asset ownership by men and women and what is the extent of their rights over these assets?
- What are the main channels of asset acquisition for men and women?

KHAS 2011: Data and Methods

Qualitative and quantitative data collection techniques were used for the study. The qualitative phase was undertaken in late 2009; the quantitative survey (KHAS) was conducted in 2010-11. KHAS, a state-representative survey, covered 4,110 households, of which 64 percent was rural, 27 percent was urban and 9 percent was from Bengaluru city. From the sampled households, a total of 7,185 individuals were interviewed.

The KHAS methodology is unique in two important aspects. First, the owner(s) of every asset within a household is known. Second, upto two individuals per household were interviewed as opposed to only one being interviewed.

The study developed two sets of measures of gender inequality in asset ownership - the gender asset gap and the gender wealth gap. The gender asset gap is based on the incidence of asset ownership by individuals whereas the gender wealth gap is based on the value of these assets owned. The key results from these measures are presented.

The data revealed stark disparities in asset ownership by men and women. Not only did women own fewer assets but also those assets that they owned were of lesser value and of poorer quality.



Gender Asset Gap Measures

1. *Forms of Asset Ownership:* An asset can be held individually by men and women or it can be held jointly in any combination by household members.

- Individual ownership by men was the dominant form of ownership for key productive assets – residence, agricultural land and other real estate – as well as for non-farm businesses and most financial assets.
- *In rural areas, 71 percent of all plots were owned individually by men, while only 14 percent were owned by women individually.*
- 60 percent of non-farm business activities in urban areas were owned individually by men and 22 percent of the same were individually owned by women.

2. *Incidence Gap:* It reflects what percentage of the adult female population and the adult male population are owners of an asset class.

- Home ownership rate of women was substantially lower than that of men. 47 percent of adult men in rural areas owned residences, while this held true for only 17 percent of adult women there. The gap was lowest in Bengaluru with 16 percent and 10 percent home ownership rate for men and women, respectively.

3. *Distribution Gap:* In this measure, one looks at distribution of asset owners by sex enabling one to compare the proportion of male asset owners to the proportion of female asset owners.

- *In rural areas, less than a third of all home owners were women. This was also true for urban areas and Bengaluru at 34 percent and 38 percent, respectively.*
- In both rural and urban areas, women accounted for less than 20 percent of all agricultural land owners.

Gender Wealth Gap Measures

1. *Share of Total Value of Assets by Sex:* This measure examines the distribution of the total value of assets across men and women owners.

- ***For every rupee of total gross worth of all physical assets, only 17 paise, 18 paise and 23 paise accrued to women in Bengaluru, rural and urban areas, respectively.***
- In urban areas, 26 percent of non-farm business owners were women, but they accounted for a mere 2 percent of the total value of businesses.

Asset Acquisition by Men and Women

The chief mode of acquisition of residence and agricultural land for men was through inheritance from their natal families, while for women it was through the marital union. Acquiring through marriage could happen in two ways; inheriting the asset from a spouse usually upon his death or jointly owning the asset with the spouse who may have inherited it from his family.



About 58 percent of men owners in rural areas and 49 percent in urban areas had acquired their homes through natal inheritance, while the comparable figures for women owners were a mere 13 percent and 15 percent, respectively. This difference in the case of agricultural land was starker – with 85 percent of men inheriting compared to 13 percent of women. A majority of women owning jewellery had acquired it as a gift at the time of marriage.

Women have far fewer opportunities for asset accumulation as compared to men. Laws exist that allow daughters to inherit equally with sons. However, inheritance patterns continue to be biased in favour of men. In some aspects, even the laws do not adequately protect women's rights. For example, property acquired during marriage is not automatically co-owned by the husband and wife. The legal owner is the one in whose name the asset is held. This undermines the contributions of women to the household economy.

Overview of Conclusions

KHAS has provided an adaptable methodological template for individual-level asset data collection. Demonstrating that households may be asset-rich but individuals in the household could be asset-poor, it has exposed the potential drawbacks in using the household as the unit of analysis for public policy initiatives or interventions. For any policy efforts aimed at promoting women's access to assets, data at the individual level is critical to enable monitoring mechanisms. The possibilities for national-level sex-disaggregated data collection should be explored seriously.

The KHAS data set has for the first time in India, provided a baseline of gendered patterns of asset ownership that is representative for an entire state. It has quantified the popular notion based on anecdotal evidence – that women own little or no assets. Through a number of measures the study has firmly established that there exists substantial gender inequality in asset ownership. Women own fewer assets than men do and a smaller proportion of women are asset owners. The inequalities are higher for key productive assets and also when one considers a value-based gap as opposed to an incidence-based gap alone.

Gender equality in asset ownership can only be achieved with the coalescence of several related factors - effective implementation of existing policies to increase women's asset ownership, reform of the structural conditions that constrain women's asset ownership and concerted efforts to change the deep seated socio-cultural norms that propagate the image of women as economic dependents, leading to their overall low status in society.

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More information on KHAS, survey methodology, detailed finding and conclusions are available on request – please contact:

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