Gender Land and Asset Survey

SOUTH AFRICA

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Gender Differences in Asset Rights in KwaZulu-Natal, South Africa

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A growing body of evidence is affirming the importance of women's asset ownership for economic development and social security. As a result, women's rights over assets – particularly land – are increasingly being recognized as a fundamental aspect of development policies.

South African law recognizes women's equality as citizens, and legislation has been removing legal barriers to women's land rights. While South Africa's land reform program makes an explicit commitment to targeting women as beneficiaries (Department of Land Affairs [DLA] 1997; Walker 2005), several analysts have argued that this goal has not been realized (Meer 1997; Walker 2005; Walker 2003). Without appropriate and gender-disaggregated data, the ability to assess the impacts of land reform and related policies on women and gender inequalities is limited, as is the ability to design more effective policy.

Furthermore, women's engagement with land and other assets (such as housing, material assets such as farming equipment, or livestock) is not well quantified, and the relative importance of different socioeconomic and structural factors contributing to that engagement has generally gone unmeasured. The lack of quantitative data stems from the complexity of collecting individual-level asset data and the ambiguity of property rights in low-income countries, including "ownership" having varying meanings in different local contexts. Without appropriate data and research evidence, policymakers have limited information to address gender inequalities through policies and programs related to land and property.

To fill the information gap in women's asset rights[1] and their determinants, ICRW, University of KwaZulu-Natal in South Africa, and Associates Research Uganda, Ltd., in Uganda developed and piloted a survey for collecting quantitative data at the individual and household level regarding women's rights over land and other assets. The Gender, Land, and Asset Survey (GLAS) is one of the first studies to undertake a quantitative and gendered assessment of men's and women's rights over land and other assets. This assessment of rights over land and assets includes ownership and documentation; access to assets; decision-making over how assets are used; degree of control over allocating, using, and selling assets; and control over returns to assets. Specifically, this study attempts to answer the following questions:

- What are the differences in women's and men's ownership, use, and decision-making over land, housing, material assets, livestock, and financial assets?
- Which socioeconomic/structural factors influence women's and men's asset rights and in what ways?

Background

For individuals and households, asset ownership translates to a secure place to live, means to earn a livelihood, and the ability to mitigate the economic and social risks associated with natural disasters, disease, and economic shocks (Doss, Grown, and Deere 2008).

A growing literature demonstrates the particular benefits of women's asset ownership, not only for themselves, but also for their families and the economy as a whole. In various studies, women's asset ownership has been linked to increased spending on food, housing and durable goods, and children's schooling (Doss 2006; Katz and Chamorro 2003; Quisumbing and Maluccio 2003). Duflo (2000) and Thomas (1990) also find that mothers' asset ownership can improve health outcomes for children, including survival rates and nutritional status. Women with more assets are also shown to use prenatal care at higher rates than women with fewer assets (Beegle, Frankenberg, and Thomas 2001).

Besides enhancing well-being, asset ownership is also found to empower women in their relationships and to give them a stronger voice in public fora (Agarwal 1994; Agarwal 1997; Katz and Chamorro 2003). A number of studies exploring the pathways among women's asset ownership, socioeconomic status, and HIV risk suggest that women's asset ownership strengthens women's ability to negotiate safer sex and protect themselves from potential exposure to HIV (Beegle and Ozler 2006; Hallman 2005; Swaminathan, Walker, and Rugadya 2008); on the flip side, research has suggested that asset inequality increases women's vulnerability to the disease (Strickland 2004). This finding is especially relevant in countries experiencing a heavy burden of the AIDS pandemic. Other studies have found that assets may protect women from experiencing domestic violence (Bhatla, Chakraborty, and Duvvury 2006; Bhatla, Duvvury, and Chakraborty 2011; Panda and Agarwal 2005; Swaminathan, Walker, and Rugadya 2008).

At the macro level, gender equality in asset ownership is shown to improve agricultural productivity, bolster resistance to economic shocks, and foster economic growth overall (Deere and Doss 2006; Doss, Grown, and Deere 2008; FAO 2011).

Current Knowledge on Gender and Asset Rights in Sub-Saharan Africa and South Africa

The literature on men's and women's asset rights in sub-Saharan Africa is quite limited and for the most part focused on land. Evidence from studies points to a substantial and pervasive gender gap in asset ownership, with women

owning less land than men, or land that is of lower quality (Doss 2006; Mason and Carlsson 2004). Data on assets beyond land are even scarcer, though general trends again suggest a strong advantage among men in terms of assets such as farm animals and transport vehicles (Doss, Grown, and Deere 2008).

Far less data are available to compare women's and men's ownership and use of other physical assets or financial assets in sub-Saharan Africa. General trends suggest that, compared with women, men are more likely to own larger, more valuable animals (FAO 2011) and that some assets may be "sex specific." For example, men are more likely to own transport vehicles, and women are more likely to own kitchen utensils (Doss, Grown, and Deere 2008). Additional research from Kenya and Ghana shows that women often have less access to and lower adoption rates of modern technologies (FAO 2011).

Existing evidence from South Africa is similarly limited but points to a substantial gender gap in land ownership and resource allocation (Rugege et al. 2011). Women have limited participation in local and traditional land administration structures, and land is generally not allocated to single women. Cross and Hornby's (2002) comparison of female-headed and male-headed households found that female-headed households had fewer plots of land and less overall land area.

Qualitative evidence suggests that localized understandings of ownership and the quality of relationships with family members often exert a stronger influence on women's asset engagement than the underlying tenure system (Cross and Friedman 1997; Cross and Hornby 2002; Swaminathan, Walker, and Rugadya 2008).

Tenure patterns in South Africa are complex and varied due, in part, to the coexistence of statutory and communal (traditional) systems. Box 1 loosely categorizes several of the tenure systems relevant in the study area of KwaZulu-Natal Province (KZN) as statutory, communal, or a hybrid of the two.

It is estimated that 16 million South Africans (35 percent of the national population) live in communal areas (McIntosh Xaba and Associates 2003). Even in areas where freehold systems dominate, customary norms remain influential (Swaminathan, Walker, and Rugadya 2008).

Customary land tenure and traditional management of land is widespread in KZN. Research conducted by McIntosh et al. (1995) and Rugege et al. (2011) in KZN finds that both traditional leaders and communities expect the traditional authorities to play a central role in land administration. Both studies indicate that unmarried women could be considered for land rights by traditional authorities if they have a son in whose name the land could be allocated. In most workshops and key informant interviews conducted as part of a Rugege et al. (2007) study, participants insisted that women should obtain rights to land through their husband by marriage. The main reasons for opposition to women holding land were that it was against cultural traditions, would lead to the breakup of the family structures, and would result in the limited amount of land being exhausted. Another study by Cross et al. (1996) in KZN also shows conservative attitudes with respect to women and land. Older men and elected (male) officials in community structures are opposed to the idea of women being landholders.

There is some indication that political and traditional support for women's access to land is improving (Ozoemena 2010; Pillay, Manjoo, and Paulus 2002). Recent government programs have targeted single mothers as beneficiaries. Widows have been targeted as beneficiaries of government land redistribution and restitution programs in rural areas, and traditional areas have historically allowed widows to own and bequeath land. There appears to be a growing recognition that women in rural areas are raising children alone and that granting women land rights is critical to ensure greater household security. Several studies indicate that gender relations in South Africa are changing (Kalabamu 2006; Lipton, de Klerk, and Lipton 1996; Marcus, Eales, and Wildschut 1996; Rugege et al. 2011; Small and Kompe 1991). The tension between traditional, male-dominated attitudes toward women's rights to land and more contemporary views may indicate that traditional beliefs are being challenged. As households are beginning to take different forms, gender relations are becoming reconstituted and contested in households and communities.

Methodology

GLAS describes how a person interacts with assets and the environment in which her/his interactions take place. Informed by qualitative research conducted in the study areas, GLAS offers two main methodological innovations. First, it asks not only about ownership but also about *use* and *decision-making* over assets. Second, it allows for disaggregation of data by sex by asking each woman and man separately about her/his ownership, use, decision-making ability, and documented claims over particular assets.

Specifically, for women and men, GLAS captures:

- Documentation beyond land title: GLAS asks about multiple forms of documentation beyond a land title or certificate of registration, including purchase agreement, rental agreement, receipts, wills, and written permission from traditional authorities.
- Joint ownership: GLAS data describe the extent of joint ownership of land, housing, livestock, material assets,[2] and financial assets; the relevance of joint property in women's overall asset holdings; and with whom women and men jointly own assets. GLAS data also evaluate whether both respondents believe that they

Box 1: Common Land Tenure Systems in KwaZulu-Natal

STATUTORY SYSTEMS	
Freehold	Freehold tenure confers full ownership rights to formal landowners. Individuals, couples, or legal entities holding land in freehold tenure have a written title as private landowners and have the right to develop, sell, rent, bequeath, otherwise transact, or exclude other persons from the land within the limits of local legislation. Freehold titles are also recognized as collateral.
Leasehold	Land is allocated to an individual or organization for a specified period (including lengthy periods such as 99 years for state land) and for a specified amount of money. Written lease agreements are in place.
COMMUNAL SYSTEMS	
Permission to Occupy (PTO)	The Native Land Act of 1936 allowed a magistrate to grant rural Africans applying for land a "Permit to Occupy" (PTO) as proof that a piece of land had been granted to the holder of the document. The PTO system was operated fully independently and parallel to the deeds and cadastral land administration system on which the registration system for the rest of the country was based and remains in place today. Traditional authorities (tribal or community leaders) issued PTOs to occupants on public land. A PTO conferred rights to occupy and use the land, but the state still owned the land. Although the PTO system was declared unconstitutional during the mid-1990s and PTO land is not recognized by banks as collateral, PTO certificates are still awarded in some areas upon the discretion of the traditional authorities, and still confer recognition to informal rights over the land.
Customary	Land allocation and access, management, and conflict resolution are performed by community authorities, tribal chiefs, or other traditional authorities according to customary norms, tradition, or decisions of local and traditional authorities, rather than the written law (at the local level usually under the jurisdiction of a local *induna* or chief). Land allocation among community members is the responsibility of the *induna*. Allocation normally involves neighbors or an *ibandla* as witnesses. A community membership fee may be charged and the uses for the land as well as community rules are defined by the *induna*. Multiple forms of customary tenure exist in South Africa. Under most traditional systems, land is allocated to men but not to women.
HYBRID SYSTEMS	
Rental land	In either statutory or communal tenures, landowners may rent out land to tenants through formal or informal markets. The landowner and tenant make an agreement for how long the tenant may use the land and what amount of rent the tenant will pay. The tenant gains use rights to the land; the landowner retains ownership of the land. Agreements may be written or unwritten.
Informal occupation/squatting	Informal occupation and squatting may occur on land in either statutory or communal systems wherein people occupy land to which they have no recognized claim by either legal authorities or traditional authorities. The main distinction between informal occupation and squatting in the GLAS questionnaire is that squatting is on land belonging to a particular person or party, while informal occupation is on land not known to belong to anyone in particular (for example, on open or public areas near urban centers).

share ownership. For material, financial assets, and livestock, respondents were asked if they own the assets by themselves or with someone else. The GLAS also allows more than one person to be recorded in cases where two (or more) names are on land and housing documents.

These innovations are consistent with recommended, but rarely implemented, best practices such as collecting individual-level data from women and men about ownership over different assets, ownership type (i.e., individual or joint), mode of acquisition; and use rights held over each asset; and relative value of each asset (Doss, Grown, and Deere 2008). Deere, Alvarado, and Twyman (2010) make a compelling case that analyzing the gender asset gap by only comparing female-headed and male-headed households does not adequately describe the relative equality of women and men in the same household or investigate the asset rights of women in male-headed households, which GLAS takes into account.

Measuring Asset Rights in GLAS

GLAS measures a spectrum of rights over several assets. This report includes findings on land, housing, material assets, livestock, and financial assets. Depending on the asset, GLAS measures (1) ownership (whether a respondent states that an asset belongs to him/her), (2) documented rights (whether a person's name appears on documentation for the asset), (3) use rights, and (4) role in making decisions about the asset. Within ownership, sole or joint property ownership is also specified. Table 1 gives more detail on the primary measures of asset rights used in the analysis. All measures in Table 1 are at the individual level and are for both women and men.

It is important to note, especially in the context of joint ownership, that the

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Table 1: Rights Measured by GLAS for Land, House, Material Assets, and Financial Assets

LAND	
Own	Whether a person reports personally owning land either jointly or by him/herself
Document	Whether a person reports having his/her name on any written documentation for land, including titles, rental agreements, receipts, permission to occupy orders, etc.
Decision-making	A measure of individual's decision-making over each plot of land associated with the household including land transactions (selling, renting, and collateralizing), who will inherit the land, who may use land, what to grow on land, selling the harvest, and keeping money from harvest sales.
HOUSE	
Own	Whether a person reports owning a residence either jointly or by him/herself
Own (self)	Whether a person reports owning a residence by him/herself
Decision-making	A person's decision-making power over transactions on the residence (sell, gift, rent, collateralize, and bequeath)
MATERIAL ASSETS	
Use (total)	The number of different asset types a person uses regardless of who owns them
Own	The number of different asset types that a person owns by him/herself
Own (self)	The number of different asset types that a person owns either jointly or by him/herself
LIVESTOCK	
Own (self)	Whether a person owns poultry by him/herself
FINANCIAL ASSETS	
Financial assets (self)	Whether a person has a savings account by him/herself

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measure of ownership we use is perceived ownership (i.e., based on what the respondent reports versus legal proof of ownership). Perceptions of who owns what differ across respondents and may be influenced by norms favoring communal ownership or consolidating ownership with men. People may be more inclined to report assets that many household members use, such as furniture, as belonging to the household as a whole or belonging to a couple. Additionally, anecdotal evidence suggests that women may be more inclined to report property as belonging to others in the household (to the children or their partner) than to themselves.

Sampling

To pilot the GLAS quantitative survey methodology in settings with different livelihoods, land tenure systems, roles of traditional authorities in land management, and cultural norms, the project team selected two study sites in KZN: Inanda (peri-urban) and KwaDube (rural). A multi-stage spatial sampling approach was used. First, 20 enumerator areas (EAs) within the two sites were randomly selected based on the 2001 census. In the second stage, 20 households were randomly selected from each EA. Two individual respondents per household across both sites were interviewed: the household head (either male or female) and a randomly chosen woman. The final sample included a total of 800 households and 1,600 respondents across the two sites.[3]

Analytical Approaches

This report presents findings from two analytical methods: (1) summary statistics and (2) multivariate analysis.

The summary statistics provide snapshots of what assets individuals have, use, and control. In comparing individual-level means and tabulations of variables in Table 1 by sex and women's headship, this analysis describes any differences in overall asset rights between women and men.

Multivariate linear regression[4] is used to disentangle the influences of multiple socioeconomic factors on women's and men's rights over assets. Economic theory and the gender and asset rights literature[5] suggest several factors are related to a person's asset rights. Individual-level determinants include age, literacy and education, partnership status, relationship to the household head, having sons and daughters, proximity to natal family, main livelihood, whether s/he earns cash income, and the land tenure systems in which a respondent participates.[6] Household-level variables capture household composition (number of adult men and adult women), include proxies for household socioeconomic status (number of persons per room, quality of the physical dwelling), how the household acquired its land, and participation in a land reform program (KwaDube only). The models include community-level fixed effects.

A binary variable for whether an individual in the sample is female is included in the multivariate estimations to capture the gender differentiated asset rights outcomes. This variable is also interacted with several other potential determinants (partnership status, headship status, prevailing tenure systems, how land was acquired, numbers of brothers, sons, and males in the household) to investigate whether these variables have the same relationship to women's asset rights as they do to men's. For example, the multivariate regressions can speak to questions such as, "Is being in a customary land tenure system equally beneficial for women's and men's land ownership?"

Study Locations and Sample Characteristics

KZN Province is on the east coast of South Africa and is the most populated province in the country. KZN has experienced rapid industrialization and urbanization in recent years, particularly in the peri-urban townships emerging around Durban (Bradshaw et al. 2006), of which the Inanda site is one. The economy is driven largely by steel production, coal mining, tourism, forestry, tea plantations, meat processing, and other agriculture. A national trend toward farm consolidations has resulted in a decline in farm employment opportunities.

KZN is characterized by high unemployment and poverty and has the highest HIV prevalence and child mortality rates in the country (Bradshaw et al. 2006). According to the 2001 census, nearly 49 percent of 15- to 64-year-olds in KZN are unemployed, and about half of total households live below the national poverty line (Bradshaw et al. 2006). The ability to cope with these challenging circumstances may be compromised by

Table 2: Households' Participation in Different Land Tenure Types[7]

LAND TENURE TYPE						
Site	Freehold	Permission to Occupy (PTO)	Customary	Informally Occupied	Rented	Leasehold
Inanda	45%	15%	13%	16%	8%	7%
KwaDube	41%	17%	41%	28%	1%	3%

the general weakening of social institutions across the country, reflected in high migration, reduced rates of marriage, and an increase in female-headed households.

Inanda is a peri-urban area in eThekwini Municipality about 24 kilometers north of Durban. The area is characterized by high levels of unemployment and pervasive poverty (Everatt and Smith 2008). Inanda comprises both developed areas and open land on the rural periphery.

KwaDube is located along the coast approximately 180 kilometers north of Durban in the uMhlathuze municipal region. The uMhlathuze municipal region is made up of urban and rural settlements, as well as open farmland and nature reserves. While the Tribal Authority area comprises the majority of the region, privately owned commercial farms are also present. The area surveyed for this study was confined to the Dube Tribal Authority rural area.

Land Tenure and Acquisition

As summarized in Table 2, freehold is the most common type of tenure among households across both sites. However, a substantial minority of households are associated with "permission to occupy" (PTO), customary, and informally occupied land. PTO and customary tenure are especially common in KwaDube, suggesting that communal systems remain highly important in rural areas. Additionally, a majority of households in KwaDube report relying on communal resources for firewood and fruits, and approximately one-quarter use communal resources for housing construction materials. Rented and leasehold land is relatively uncommon.

Patterns of land acquisition differ substantially between the two sites. In KwaDube, the most common way to acquire land is through the traditional authorities (TA), again highlighting the persistence of customary institutions in rural areas (46 percent of households in KwaDube report acquiring land through the TA, compared with only 6 percent in Inanda). In Inanda, the majority of households purchase land (57 percent, compared with 36 percent in KwaDube). Another 9 to 13 percent of land in both sites is inherited. Acquiring land through marriage, rental markets, and direct government land transfers is highly infrequent in KwaDube and Inanda.

Socioeconomic Characteristics

Key household characteristics (summarized in Table 3) for both study sites conform to expected patterns. Nearly all respondents were born in South Africa and speak isiZulu. Household size is around six and a half members, and approximately half of sampled households in both sites extend beyond a nuclear family. The latter is consistent with study findings of Rugege et al. (2007) and Stats SA (2007) that married children, unmarried children, grandchildren, and other family members generally reside in a single household in both peri-urban and rural communities. Estimates of female headship for Inanda and KwaDube (47 percent and 45 percent of households, respectively) are comparable to the rest of KZN (Statistics South Africa 2004). Few households in the GLAS sample appear to be affected by national land reform programs: Only 11 percent of households in KwaDube and 1 percent in Inanda participated in a land reform program.[8]

GLAS findings regarding livelihoods and primary use of land are consistent with evidence from other research showing that most South Africa households, especially in rural areas, have multiple informal livelihoods, rely on public assistance, and use land primarily for residence as opposed to agriculture (Carter and May 1997; Department of Land Affairs [DLA] 1997; Rugege et al. 2007; Swaminathan, Walker, and Rugadya 2008). As seen in Table 3, approximately three-quarters of households in KwaDube reported receiving a grant, pension, or other transfer

Table 3: Characteristics of Sampled Households (HH)

Household Characteristics	Inanda	KwaDube
(# of observations)	400	400
HH size	6.6	6.5
# plots of land in household	1.1	1.2
HH received a remittance (last 12 months)	7%	24%
HH received a pension/transfer/grant (last 12 months)	75%	76%
HH experienced a death (last 5 years)	23%	25%
HH experienced illness (last 5 years)	18%	32%

Table 4: Respondents' Demographics

Individual Characteristics	Inanda				KwaDube			
	Overall		Females		Overall		Females	
	Female	Male	FHH	FNH	Female	Male	FHH	FNH
(# of observations)	588	212	188	400	579	221	179	400
Age in years	40	48***	54	36***	39	55***	55	35***
Can read and write	89%	84%	82%	91%**	87%	82%**	73%	91%***
Has ever been to school	94%	91%	89%	95%**	89%	84%**	73%	93%***
Currently married/ cohabitating	27%	67%***	13%	31%***	27%	83%***	11%	31%***
Currently single	62%	29%***	53%	65%**	59%	11%***	28%	66%***
Currently divorced/ widowed/separated	10%	3%***	34%	4%***	13%	4%***	61%	2%***
Works for cash income	61%	33%***	36%	32%	47%	28%***	30%	28%

*Significant differences are indicated as follows: *** 1% level; ** 5% level*

within the prior year, and female-headed households (analysis not shown) reported higher receipts of such grants. In rural KwaDube especially, remittances are likely an important source of income, with more than one-quarter of households receiving remittances in the year prior to the survey. This is unsurprising given that out-migration from rural areas is common. Approximately 51 percent and 69 percent of households in Inanda and KwaDube, respectively, reported growing crops for home consumption, and only 2 percent and 6 percent of households reported growing cash crops. These findings suggest that most of the farming activities in the region are informal, and a substantial minority of households in both sites do not engage in agriculture. In both sites, approximately one-third of women and approximately one-half of men reported engaging in labor for cash, mostly informally.[9]

Asset wealth is important for managing negative shocks. The two most common recent shocks experienced by households in Inanda and KwaDube are shown in Table 3. Given the high prevalence of these shocks, households may have drawn down on their asset wealth or may be having difficulty building asset wealth.

In terms of general demographics, individual-level comparisons in Table 4 reveal sex-based differences, particularly in age and partnership status. Sampled men are, on average, older than sampled women, by seven years in Inanda and fifteen years in KwaDube. While the vast majority of men across both sites are married or cohabitating, more than half of the women interviewed are currently single. These differences may arise, at least partially, from the sampling strategy, which guaranteed that all men in the sample were household heads, and therefore more likely to be partnered and older. Reflecting the region-wide trend toward increased parity in education over the past several decades (FAO 2011), differences in literacy and basic schooling between women and men are small.

The more stark differences were between women who are heads of household and women who are not (presented as FHH or female heads of households and FNH or female non-heads, respectively, in Table 4). Female heads of household were, on average, roughly 20 years older, less likely to be literate or to have gone to school (especially in KwaDube), and more likely to be widowed (especially in KwaDube).[10] In both Inanda and KwaDube, more than one-third of female non-heads were partners of the household head, and 38 percent in Inanda and 47 percent in KwaDube were adult daughters to the head. The remaining female non-heads were other relatives. The high representation of adult daughters of heads likely explains much of the demographic differences between female heads and female non-heads.

Asset Rights of Women and Men in Inanda and KwaDube

This section summarizes and compares women's and men's ownership, documentation, and decision-making over land, housing, material assets, livestock, and financial assets. The analysis also breaks women out into two groups – household heads and non-heads – which allows for additional comparison of groups. Patterns in the gender-asset gap are similar across KwaDube and Inanda. In both sites, there is a substantial land ownership gap, with 70 percent and 85 percent of male respondents and 20 percent and 33 percent of female respondents owning land or housing. The gender asset gap for material assets is narrower, with men owning two to three more different types of material assets than women, and the composition of asset holdings is gendered. Although livestock ownership among both men and women was lower than expected, men are more likely than women to own cattle and poultry. There are also substantial differences in asset rights between female heads and non-heads. Except in land and housing, joint ownership of assets is not common for men or women.

Table 5: Gendered Land Ownership and Documentation

		N	Person Owns Land – At All (%)	Person Owns Land – Self (%)	Person Owns Land – Jointly (%)	Person Has Name On Document For Land (%)
KwaDube	Male	221	85	56	33	32
	Female (all)	579	20	15	7	5
	Female (heads)	179	76	58	21	21
	Female (non-heads)	400	7	5	3	1
Inanda	Male	212	79	50	30	29
	Female (all)	587	31	19	11	10
	Female (heads)	188	77	48	28	26
	Female (non-heads)	400	18	12	7	6

Land and Housing

In line with previous research, women are disadvantaged in their engagement – ownership, documentation, and decision-making – with land. Table 5 shows that women are much less likely than men to own land, even when joint ownership is included, reflecting the persistence of patriarchal patterns of land ownership in South Africa. Joint land ownership appears as an important component in male and female heads' landholdings, but not for women non-heads. Joint ownership appears to be most common between partners, though a notable minority of respondents said that land belonged to the entire household or more than two[11] household members.

Perceived land ownership is not dependent on having documentation for the land. Only about one-third of respondents who reported owning land also had their name on any documents for the land. Similarly, at the household level, more than three-fourths of households in both sites reported owning land, but only approximately 30 percent indicated that they have any documents (including rental/lease documents) for land.

In both sites, documentation of land rights is uncommon: 10 percent and 14 percent across all respondents in KwaDube and Inanda. Women are less likely than men to hold any documentation (only 5 percent of women in KwaDube and 10 percent in Inanda). Women who are not household heads have much lower rates of appearing on documentation. Women's rates (both household heads and non-heads) of

Table 6: Gendered Housing Ownership and Documentation

		N	Person Owns Home – At All (%)	Person Owns Home – Self (%)	Person Owns Home – Jointly (%)	Have Name On Any Documentation For House (%)
KwaDube	Male	221	86	78	8	38
	Female (all)	579	33	18	15	14
	Female (heads)	179	84	73	11	34
	Female (non-heads)	400	22	6	16	9
Inanda	Male	212	73	46	27	32
	Female (all)	588	32	18	13	12
	Female (heads)	188	72	63	9	28
	Female (non-heads)	400	21	7	14	8

appearing on land documentation are lower in KwaDube than Inanda. This could be a result of stronger cultural norms that promote men as owners and managers of land in a rural setting, lack of relevance of documentation in areas where land is managed customarily by traditional authorities, or logistical difficulties in obtaining documentation in a rural area that are further exacerbated for women by their restricted mobility.

The gender asset gap for housing, shown in Table 6 and Figure 1, is similar to the gap for land, and levels of overall ownership by women and men are similar in both sites. One difference is that women in KwaDube are more likely to report owning a house than owning land. Of women who own a house, about half own it jointly. Joint housing ownership also appears more common than joint land ownership for women in KwaDube. It is interesting to note that significantly more respondents indicated that they own the house rather than own the land, suggesting people may have different rights over housing than land.

Another difference is that female heads are more likely to report sole ownership of housing than of land. This may be a result of the fact that traditionally, and more recently with land reform efforts, single women with children and widows have been targeted for housing and allocation of land. Traditional systems in particular allocated housing and land – specifically, the husband's plot – to widows. However, the general practice was for the widow to bequeath the house and land to her sons, reverting the land and house to male hands. More recently, single female heads of households have been targeted in the land reform and low cost housing programs. The higher levels of reported ownership of housing compared with land likely reflect that in traditional systems there is a perception that land is owned by the traditional authority but housing investments are owned by the household.

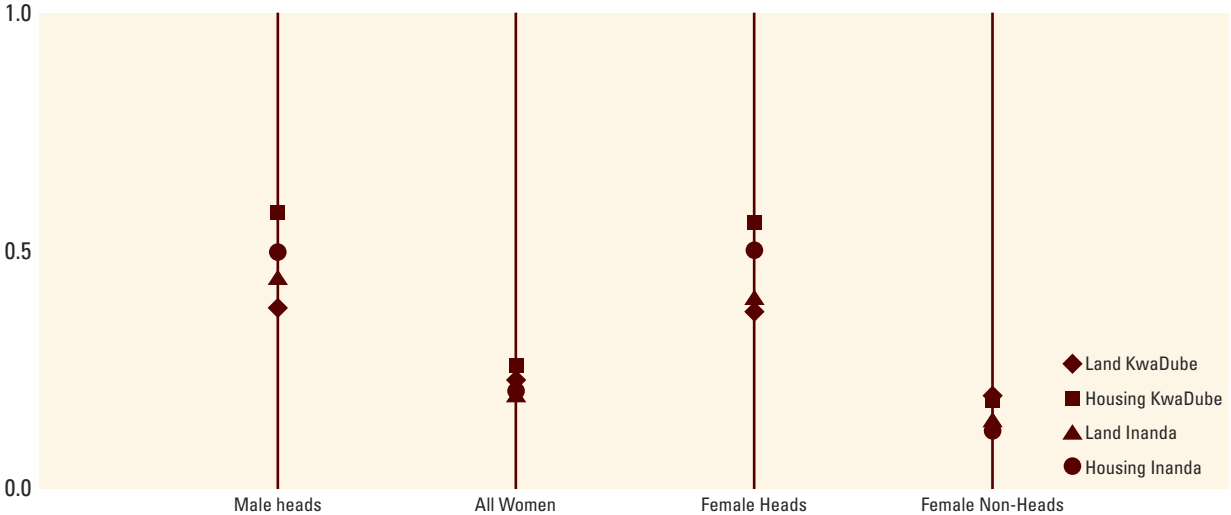
As with land, perceived housing ownership is not dependent on having documentation for a residence. Relatively few respondents reported having their name on documentation for a house compared with how many stated that they own a house. At the household level, more than three-fourths of households in both sites reported owning a house, but fewer than half have any documentation (including rental/lease documents).

Partially stemming from lower ownership, women also have weaker decision-making power over land and housing than men. The respondents were asked about their ability to make decisions regarding land and housing, including transaction decisions (sale, renting, gifting, collateralizing), decisions regarding their use (crops grown, sold), and bequeathing. Across all survey respondents, average decision-making scores are lower than expected: approximately 0.25 in both sites on a scale of 0 to 1, where 0 is no role in decision-making, 0.5 is some input but another person ultimately makes the decision, and 1 is makes the decision jointly or as the primary decision-maker. Especially in KwaDube, where a majority of sample households are involved in traditionally managed land tenure systems (customary and permission to occupy), the permission of either traditional authorities or chiefs and family is likely required to make transactions on land, which may explain respondents' overall low decision-making power. Overall, women's decision-making power over land is significantly lower than men's; while on average men have input into housing transactions, few women do. However, female heads of household have decision-making control on par with male heads of household.

Material Assets

Data were collected on men's and women's ownership and use of various material assets, including agricultural tools and machinery, transportation assets, communication assets, and household goods (both durable and non-durable).[12]

Figure 1: Gendered Decision-making Power over Land (Transactions and Agriculture) and Housing



0=no input in decision-making; 0.5=some input but decision made by other; 1=primary/joint decision-maker

Table 7. Gendered Ownership of Material Assets

			Owns Transportation Asset (%)		Owns Agricultural Asset (%)		Owns Communication Asset (%)		Owns Durable Household Goods (%)		Owns Non-Durable House-Hold Goods (%)	
	Subpopulation	N	Sole	Joint	Sole	Joint	Sole	Joint	Sole	Joint	Sole	Joint
KwaDube	Male	221	12	1	55	2	84	4	79	4	61	3
	Female (all)	579	2	1	37	5	76	9	48	8	65	9
	Female (heads)	179	4	0	64	2	83	2	78	10	72	2
	Female (non-heads)	400	2	1	30	5	76	10	41	3	63	10
Inanda	Male	212	7	2	57	13	85	30	57	33	61	32
	Female (all)	588	1	1	23	9	73	15	40	15	45	15
	Female (heads)	188	2	0	55	3	87	6	84	7	84	7
	Female (non-heads)	400	1	1	14	11	70	17	29	18	35	17

There are gender gaps in both ownership of material assets and the composition of assets owned by women and men. Table 7 shows reported self and joint ownership of different classes of assets. Although ownership of transportation assets is low overall, it is concentrated among men. There is a large gender gap in durable household goods in KwaDube. Ownership of communications assets is widespread but slightly lower among women who are not household heads. Ownership of agricultural assets is also widespread but much lower among women who are not household heads. Heads tend to report owning agricultural assets solely while women non-heads of household reported owning them jointly, suggesting that there is some ambiguity over whether the assets are jointly or solely owned and whether women own the assets they perceive themselves as owning. With agriculture being an important livelihood strategy in KwaDube, the limited ownership of agricultural assets among female non-heads may limit their options for an independent livelihood.

Only a minority of the sample jointly own material assets. In Inanda, 18 percent of women and 35 percent of men reported joint ownership of at least one material asset, and 12 percent of women and 7 percent of men in KwaDube. In both sites, joint ownership was concentrated among women who are not heads.

A notable minority of women reported not owning any material assets: 13 percent in KwaDube and 16 percent in Inanda, compared with 9 percent and 2 percent of men, respectively. The majority of these women were not heads of household. Radios, televisions, kitchen appliances, and household goods and furnishings were the material assets women most commonly reported owning (either by themselves or jointly).

Although men own more different types of material assets compared with women, women and men *use* a comparable number of asset types (see Table 8). In Inanda, women own 4.1 asset types, compared with male heads' 7.4, though the gap narrows when comparing men to female household heads, who own 6.6 asset types. However, the overall gap in usage is smaller. Women use, on average, one fewer type of asset, regardless of their headship status. In KwaDube, female and male heads own and use a similar diversity of material assets.

Livestock

Not surprisingly, there was little livestock ownership in peri-urban Inanda

Table 8. Diversity of Material Asset Ownership and Use, by Sex and Headship

	Inanda		KwaDube	
	# asset types owned (self & joint)	# asset types used (regardless of owner)	# asset types owned (self & joint)	# asset types used (regardless of owner)
Male head of household	7.4	8.0	5.9	6.4
Female all	4.1	7.0	4.2	7.1
Female (heads)	6.6	7.2	6.0	6.3
Female (non-heads)	3.5	6.9	3.8	7.3

Table 9. Livestock Ownership

	% Of Households Owning ...				
	Poultry	**Cattle**	**Goat**	**Pig**	**Ox**
KwaDube	25	8	6	0	2
Inanda	11	1	4	0	0

(Table 9). However, what were surprising were low levels of livestock ownership in rural KwaDube. Poultry is the main livestock asset owned (25 percent of households). Only 13 percent of households own any oxen, cattle, goats, or pigs. Joint ownership of livestock is almost non-existent, with less than 2 percent of households in both sites reporting joint ownership of any animals, reflecting the decline of communal ownership that had been characteristic of traditional households.

In KwaDube, household heads, both male and female, were more likely to report livestock ownership. As expected, cattle ownership was concentrated among male heads (11.3 percent), with very few female heads (1.7 percent) and female non-heads (1.5 percent) stating that they own cattle. In terms of poultry, female heads had the highest rates of ownership at 22 percent, compared with male heads at 16 percent and female non-heads at 9 percent.

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Financial Assets

Savings accounts were the most commonly held financial asset. Nearly all savings accounts were held by individuals, with fewer than 5 percent held jointly. A primary reason for people to have a savings account is as a means of receiving government grants. In Inanda, 66 percent of men and approximately 40 percent of women (whether household heads or not) reported having a self-owned savings account. In KwaDube, compared with Inanda, a smaller proportion of men and a larger proportion of women reported having a savings account. This finding may indicate the presence of savings and loan interventions targeting rural women in KwaDube. Low response rates prevent us from estimating the average value of savings accounts.

Discussion of the Gender Asset Gap

In both rural (KwaDube) and peri-urban (Inanda) settings, the GLAS data identify significant gender asset gaps, not only in ownership, but also in documentation and decision-making. Women are less likely to own land and housing, are less likely to have their names on documents for land or housing, and have less power in making decisions about land and housing. The gender gap for material assets is less pronounced, which suggests that household members are pooling their material assets for all to use. Women are less likely to own valuable or productive material assets and own one fewer type of asset than men, but there is little indication that women are disadvantaged in their use of material assets. Men are more likely to own large, non-poultry livestock. There is no substantive gap in women's and men's holding of financial assets.

In comparing female and male household heads, the gap in asset rights is small. However, a large gap emerges between women heads and non-heads. That female household heads have similar asset rights as male household heads suggests two possibilities. First, within the household, female household heads are not subject to the patriarchal and customary norms that may make it difficult for women in male-headed households to negotiate terms of asset ownership and decision-making. Second, as discussed earlier, there may be growing public and social support for female heads and their households' ability to own land, housing, livestock, and material assets.

Correspondingly, the results highlight female non-heads as a group whose asset rights are weaker than male and female heads, who may be more dependent on others for livelihoods or a place to live, and may be more vulnerable to shocks. Their engagement with assets needs to be better understood in general and in conjunction with their demographics and position in the household, which is beyond the scope of this report. Among female non-heads, there are likely to be important differences in age and family status that would be expected to influence their asset rights. For example, in both Inanda and KwaDube, more than one-third of female non-heads who were interviewed were partners of heads, and 38 percent of female non-heads in Inanda and 47 percent in KwaDube were adult daughters to the head. Turning attention to these women would be a departure from strategies that have targeted female-headed households because of their higher rates of poverty.

Joint ownership, especially over land and housing, emerged as an important part of women's asset holdings: 30 percent to 45 percent of women who own land or housing do so jointly. Joint ownership of material assets was rare, and joint ownership of livestock and savings accounts was almost non-existent.

However, it is unclear whether what respondents report as joint ownership is truly joint and whether joint ownership confers equal decision-making rights for women and men. There are notable levels of disagreement between respondents in the same household about whether land and housing are owned jointly. In both sites, approximately 30 percent of households had at least one respondent who reported s/he owned land jointly. Yet among these households, both respondents reported joint land ownership in only 15 percent of cases in Inanda and 7 percent in KwaDube. There is more agreement of joint ownership of housing: both respondents reported joint ownership in 40 percent of the 95 households in Inanda and 20 percent of the 86 households in KwaDube. Discrepancies among respondents within households suggest that while one person may believe s/he is a joint owner of the land or house, the other party might not recognize that claim. This becomes important in the event of dissolution of the household, as a person who believes s/he owns jointly may not be able to retain rights to the land or house. Women who own housing jointly[13] have (1) less decision-making power over housing than men who own housing jointly and (2) less decision-making power over housing than women who own housing solely. This finding, combined with men's decision-making indices across not-owned, solely owned, and jointly owned land and housing being more than double women's, except on self-owned land, suggests that joint ownership limits women's decision-making power over housing in a way that it does not for men. That a majority (approximately 90 percent) of women who own land jointly also appear on documentation for land yet still have lower decision-making power than men suggests documentation may be necessary but not sufficient for women to equally exercise their rights over joint assets.

The GLAS results highlight four major differences between rural KwaDube and peri-urban Inanda that are relevant for women's asset rights and may arise

Figure 2. Determinants of Asset Rights: Land in Inanda

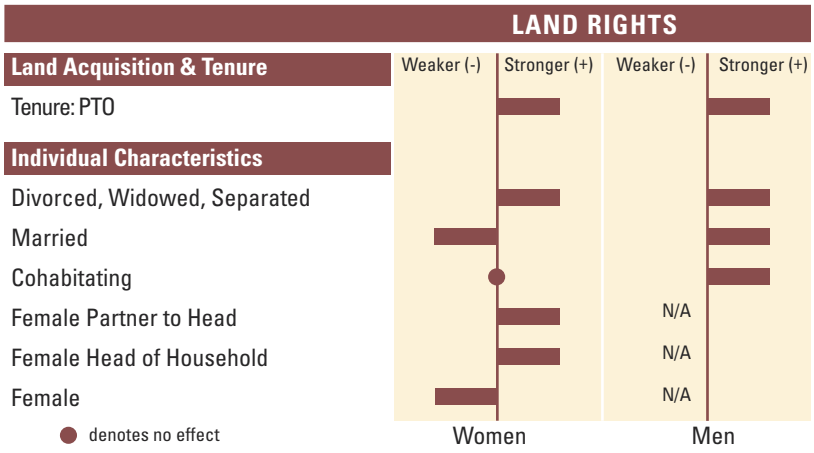


Figure 3. Determinants of Asset Rights: Land in KwaDube

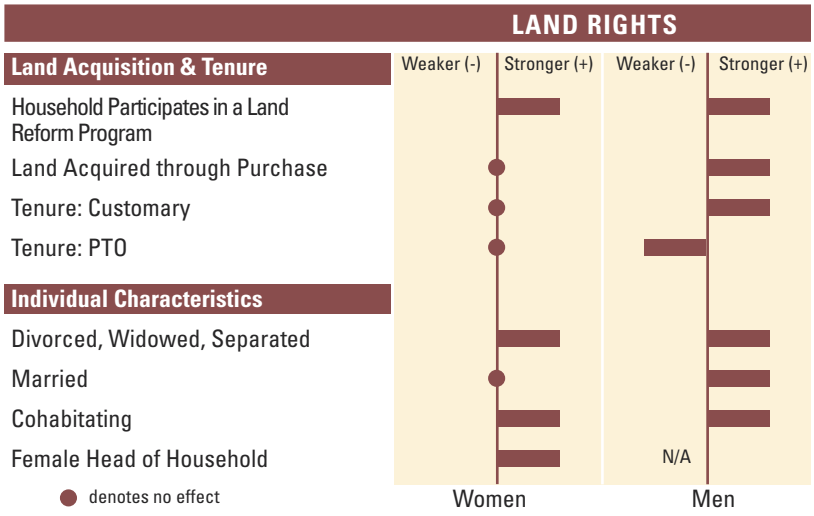


Figure 4. Determinants of Asset Rights: Housing in Inanda

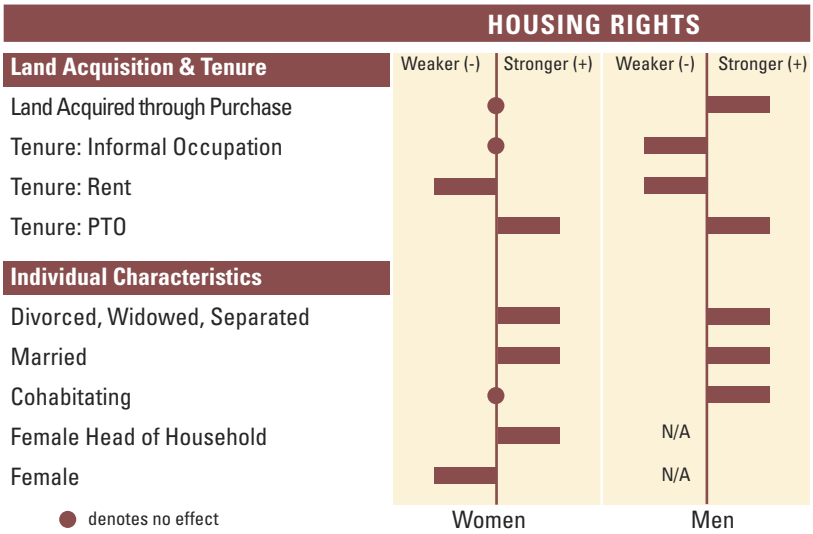
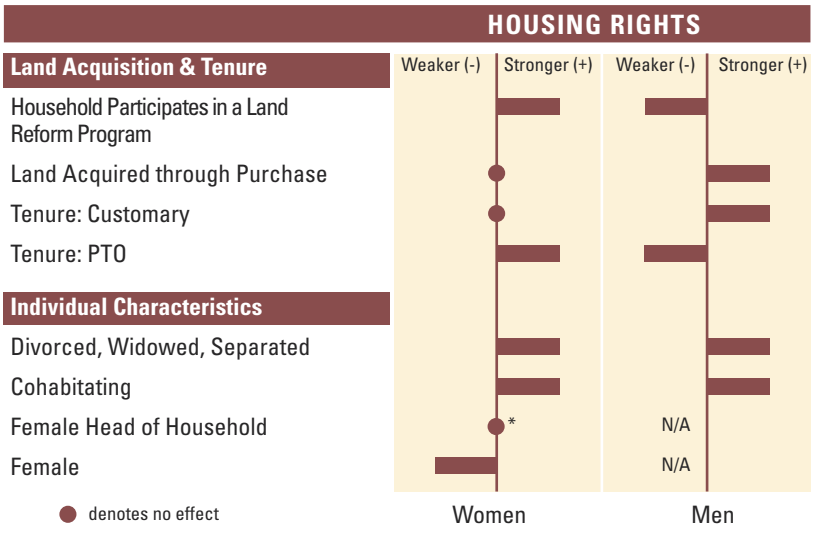


Figure 5. Determinants of Asset Rights: Housing in KwaDube



**No effect for ownership, positive relationship for decision-making*

from a stronger influence of patriarchal norms in KwaDube. First, joint holding of land, material assets, and livestock is less common in KwaDube than in Inanda. Patriarchal social norms that discourage joint ownership may be contributing to this result. Second, women in KwaDube are unlikely to appear on any documentation for land, while rates of men appearing on documentation are similar to rates in Inanda. It is unclear if women's absence from land documentation in KwaDube arises from social norms, restricted mobility, or another reason. Third, the GLAS results – especially Table 2, which describes tenure systems of surveyed households – capture the duality of persons living simultaneously in statutory and communal land tenure systems in KwaDube. Finally, two differences in income sources may influence whether women have their own assets and their overall decision-making over assets: More women in Inanda have cash earnings, and a higher proportion of households in KwaDube receive remittances.

Determinants of Asset Rights

Multivariate regression analysis was used to understand the underlying factors that shape women's and men's asset rights and to tease out the possible drivers of the significantly gendered nature of asset rights. (See Appendix A for more detailed results.) Unless otherwise stated, results reported in this section are statistically significant at the 5 percent level or better.

Land and Housing Rights

The main significant factors related to individuals' land and housing rights are headship, partnership status, land tenure system, and how land was acquired.[14] Figures 2 through 5 summarize the main results.

Overall, being female has a large negative association with land and housing rights. However, female household heads have significantly stronger land rights than female non-heads. In both Inanda and KwaDube, while being female is associated with large drops in the likelihood of owning land (53 and 40 percentage points, respectively), the gender gap disappears for female household heads, who are as likely as male heads to own land.

Similarly, being a household head eliminates the gap in women's likelihood of having their name on land documentation in Inanda.[15] Female heads in Inanda are 18 percentage points more likely to have their names on documentation for land, compared with the sample average (across both women and men) of 14 percent. Being a female head is also associated with a higher decision-making score for land (0.17 higher in Inanda and 0.10 higher in KwaDube[16] on a scale of 0 to 1). Although the size of the association is small, relative to the average scores of around 0.25 in both sites, an increase of 0.10 to 0.17 represents a noteworthy difference.

The associations between female headship and housing rights are similar to those for land rights in that female heads have higher probabilities of owning a house, having their name on documents for the house, and having stronger decision-making rights over the house. However, in both sites headship only partially compensates for women's lower likelihood of having their name on housing documents.[17]

Partnership status is significantly related to a person's land and housing rights, but the strength and direction of the relationship differs for women and men. Overall, being widowed, separated, or divorced[18] is linked to stronger land and housing rights, even accounting for women's headship status. In Inanda, persons who were widowed, separated, or divorced were 20 percentage points more likely to own housing and have higher decision-making power over land (by 0.12) as compared with their single counterparts.[19] In KwaDube, widowed, separated, or divorced persons are approximately 24 percentage points more likely to own land and housing. They also have notably higher decision-making power over the house by an additional 0.1.

Being married has a differential association on men's and women's land and housing rights. Compared with being single, being married in Inanda in-

creases the likelihood that men have their name on land documentation by 15 percentage points, while no positive influence is found for women. In KwaDube, marriage is positively associated with men's, but not women's, land ownership. Cohabitation (without marriage) also appears to relate differently to women's and men's land and housing rights. In Inanda, compared with being single, cohabitation is associated with an increase in men's decision-making power over land and housing by 0.13 and 0.17, but for women the positive influence is negligible. Cohabitation is also linked with increased decision-making over housing transactions by 0.17 for men, and once again the relationship is nonexistent for women. In KwaDube, cohabitation is positively correlated with men's ownership of land and housing (but not women's) and is associated with increases in decision-making over land for both men and women.

Findings from Inanda suggest that while being married or cohabiting in and of itself may not benefit a woman's land and housing holdings, being married to or cohabiting with the head of household might be advantageous. In Inanda, being a head's female partner is associated with an increase in the probability of owning land by 26 percentage points. The increase in probability holds even accounting for a woman cohabiting or being married, possibly suggesting three tiers of land rights among women respondents: female household heads, female partners to heads, and other female non-heads (the majority of whom are adult daughters of the head).

Land tenure systems[20] also are linked to women's and men's land and housing rights. PTO tenure and customary tenure are the two main communal land tenure systems in the sample area and have differing relationships with women's and men's land and housing rights. Within Inanda, both women and men with PTO tenure are 33 and 25 percentage points, respectively, more likely to have their names on land and housing documentation. Women and men with customary land tenure are approximately 20 percentage points more likely to own land and to have their name on land documentation.[21] In rural KwaDube, PTO tenure, but not customary tenure, may improve women's housing ownership.

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Having land that was acquired through purchase[22] is associated with greater decision-making rights over land and housing.[23] However, results indicate that women's rights are weaker than men's rights on purchased land. In both Inanda and KwaDube, land acquired through purchase is associated with greater decision-making power over housing for men (by 0.16 and 0.12, respectively) but not for women. Additionally, land acquired through purchase is associated with stronger decision-making over land for men (by 0.16) but not women in KwaDube.

In KwaDube, the estimation results indicate that women's and men's decision-making over land and housing is also bolstered by inheriting land.[24] For both sexes, having inherited land increases one's influence over decisions related to transactions on a home by an average of 0.19. Further investigation is needed to better understand the extent to which women are involved in the processes of acquiring land through purchase or inheritance, the mechanisms through which inheritance is linked to control over property, and which decisions are most affected.

Figure 6. Determinants of Asset Rights: Material in Inanda

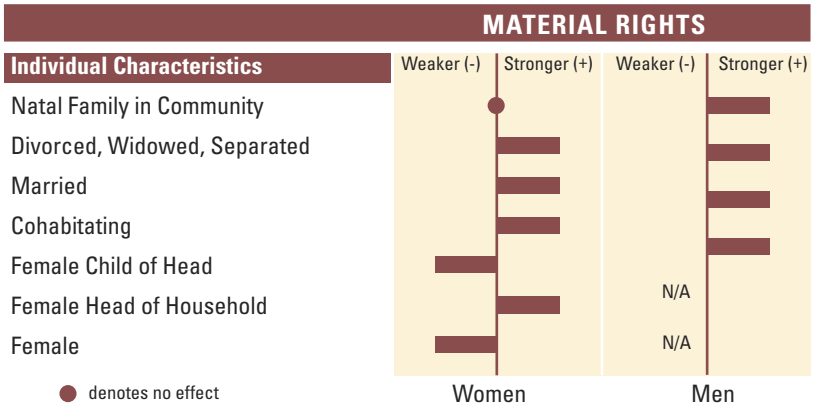


Figure 7. Determinants of Asset Rights: Material in KwaDube

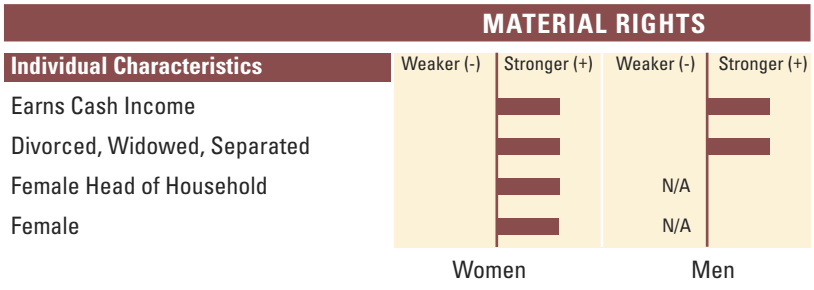


Figure 8. Determinants of Asset Rights: Financial in Inanda

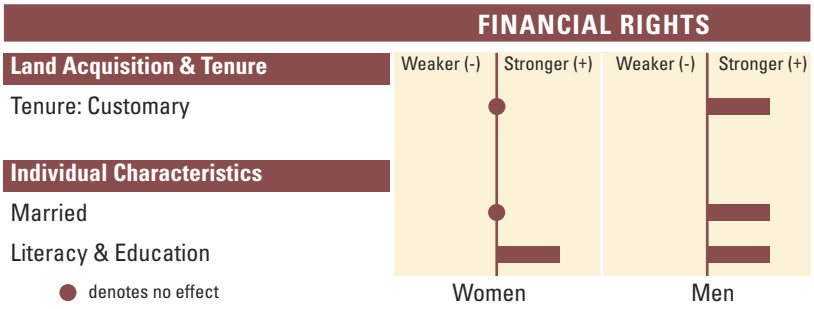


Figure 9. Determinants of Asset Rights: Financial in KwaDube

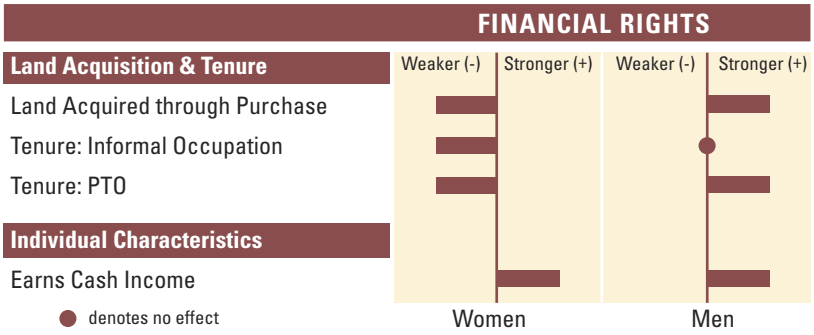
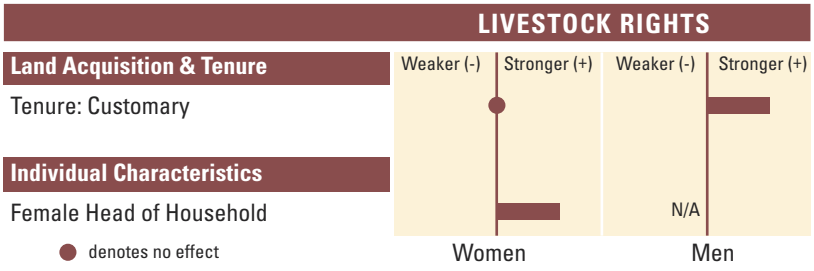


Figure 10. Determinants of Asset Rights: Livestock in KwaDube



In Inanda,[25] a person having his/her name on documentation for land is associated with similar increases in decision-making over land and housing: an increase of 0.09 for men and 0.07 for women. Our analysis cannot disentangle whether documentation led to stronger decision-making power or vice versa. It can say that even accounting for sociodemographic and economic factors, land tenure systems, and means of land acquisition, persons with their name on land documents have stronger decision-making power over land and housing.

Age and literacy are generally positively associated with land and housing rights (age primarily relates to ownership and decision-making, while literacy relates to documentation). Estimation results did not find substantial or clear relationships between land and housing rights and the numbers of children, household composition, or the level of education attained.

Material Asset Rights

Figures 6 and 7 summarize the main results for women's and men's material asset rights. The primary measures capture ownership and use rights: number of different asset types the person owns, number of different asset types the person owns solely, and number of different asset types the person uses, regardless of their owner.

As with land and housing, sex, headship, and relationship status are main determinants of a person's engagement with material assets. Being female has an ambiguous relationship with material asset ownership and use. In Inanda, being female is associated with owning 2.7 fewer asset types than men; however, the gap is substantially reduced for women who are household heads. In KwaDube, being female is positively associated with the total number of asset types used: On average, women in KwaDube use 3.9 more asset types as compared with men. Being a female head is associated with owning roughly two more asset types (both for sole ownership and overall ownership) in both sites. However, there is no significant relationship between headship and the diversity of assets used. Being divorced, widowed, or separated is associated with a woman owning and using 1.4 more asset types in KwaDube and 0.8 to 1.0 more asset types in Inanda.[26] In Inanda, being married is associated with both sexes owning a greater diversity of assets, but the diversity of assets a person owns by her/himself is unrelated to partnership status. Marriage and cohabitation are also associated with both women and men using a greater diversity of assets in Inanda. Marriage and cohabitation do not appear to influence women's or men's diversity of asset ownership or use in KwaDube.

In Inanda but not KwaDube, natal families appear to support men's ownership of material assets but not women's. Proximity to natal family is associated with men owning more asset types solely, but no significant association emerges for women and their natal families.[27]

In KwaDube, earning cash income is associated with using 0.5 more asset types, solely owning 0.5 more, and overall owning 0.7 more asset types.

Financial Assets and Livestock Assets

Figures 8 through 10 summarize main results for determinants of women's and men's ownership of savings accounts and poultry.

In both Inanda and KwaDube, socioeconomic variables arose as significant determinants of having a savings account, suggesting that savings accounts may be a reflection of higher economic status. In Inanda, being literate raises the probability by 17 percentage points. Only in KwaDube were persons who earned a cash income more likely (by 19 percentage points) to have a savings account. Earning a cash income may create demand for a safe storage location.

Poultry ownership (self-owned) was only modeled in KwaDube given that less than 4 percent of respondents in Inanda reported owning any poultry. In KwaDube, of the variables tested, few are significantly related to poultry ownership. Most notably, female heads are 18 percentage points more likely to own poultry solely. Having land in customary tenure is associated with a large increase in the probability of men having poultry, but the positive association does not emerge for women.

Discussion

Multivariate analysis confirms gender asset gaps in ownership, documentation, and decision-making over land, housing, and material assets. The ownership of land and housing, as well as documentation for land and housing, are particularly concentrated among men.

Asset Rights Differ by Sex and by Headship

The gender divide in asset rights is substantially mitigated and in some cases eliminated completely for women who are household heads. In our samples, being a female head is linked with improvements in all measures of land and housing rights at 10 percent significance or better, likelihood of ownership (both sole and overall) of material assets, and poultry ownership (KwaDube only). Female heads' asset rights may be stronger for several reasons. First, they face no competition from a male in the household, or possibly even other male family members, for ownership and control of valued assets. Second, the absence of a male head may make these women less subject to patriarchal rules both within their households and the community at large. Third, the role as breadwinner and economic provider may promote female heads' control over assets (Nayenga 2008:5). Finally, as discussed earlier, there is some indication of social and state support for female household heads, including widows, that could be expected to bolster their asset rights.

While women who are not household heads may be disadvantaged in *owning* material assets, there is little to no disadvantage with respect to *using* assets. In Inanda, increases in the diversity of material assets owned or used among married and cohabiting individuals (irrespective of sex) suggests that household members pool material assets. No such results appear in KwaDube, potentially suggesting less intrahousehold cooperation or sharper divisions between what belongs to women and what belongs to men in rural or more traditionally influenced areas.

Same Factors Can Have Different Relationships to Women's and Men's Asset Rights

The multivariate results show that in addition to the gender gap in women's and men's asset rights, there are empirically measurable differences in how the same set of factors influences women and men. Partnership status, land tenure system, and how land was acquired have different implications for women's and men's asset rights.

Being in a partnership may strengthen men's rights over land and housing more than it does women's. For men but not for women, being married is associated with a greater likelihood of owning land, greater likelihood of being named on a document for land, and a higher level of decision-making over land. In both Inanda and KwaDube, cohabitation was associated with men having higher decision-making over land relative to women. Additionally, in KwaDube, cohabitation is positively linked to decision-making over housing and land for both men and women. That *cohabitation* emerges in both sites as a significant determinant of women's decision-making power while *marriage* does not is an interesting finding that warrants further investigation. It is

Urmilla Bob

Urmilla Bob

plausible that cohabitating women retain more autonomy than their married counterparts.

In KwaDube, PTO land tenure is associated with a lower likelihood of land ownership for men and a higher likelihood of housing ownership for women as compared with freehold tenure. The result for men may arise from their having more resources to rent or purchase land in freehold systems, compared with women, or from there being a limited amount of traditionally managed lands under PTO. The result for women suggests there is something unique about PTO tenure that may be conducive to women's housing ownership when compared with freehold tenure. One potential explanation is that as part of efforts after the 1994 elections to boost women's property documentation in areas controlled by traditional authorities, concerted efforts were made to include women's names in documentation. Furthermore, in land redistribution projects, for example, 30 percent of the beneficiaries had to be women. These processes and programs contributed to women more frequently being included in property ownership or being made sole owners of land or housing. Another possible explanation for the positive association between PTO tenure and women's housing ownership is that there are lower costs associated with PTO tenure as compared with freehold, and therefore PTO provides land that is more accessible to female buyers.

Land acquired through purchase (57 percent and 36 percent of sampled households in Inanda and KwaDube, respectively) is positively associated with men's decision-making over land and housing but not women's. Where men were the primary contributors to the purchase of land, the result is as expected and is consistent with the land tenure literature that having purchased property is associated with stronger transaction rights over that property (Barrows and Rothe 1990; Clay, Reardon, and Kangasniemi 1998; Gavian and Fafchamps 1996; Hayes, Roth, and Zepeda 1997; Quisumbing et al. 2001).

Unfortunately, because the GLAS did not ask individual women and men what each contributed to acquiring the land or the nature of their personal involvement in acquiring the land, we cannot definitively explain why having purchased land matters for men's decision-making but not for women's. Two potential explanations are that women may have had less involvement in land acquisition, or that cultural norms and intrahousehold dynamics diminish women's ability to control land, even if they were involved in its purchase. Without understanding these factors and better understanding how women buy and retain land, it is not possible to conclude whether increasing women's participation in land markets would necessarily translate into stronger rights over housing.

Communal Tenures Not Identical and May Have Differential Influences on Asset Rights

Our results contribute to the debate over whether communal tenures are detrimental to women's asset rights.[28] Both PTO and customary are governed by the traditional authorities and as such are considered communal. We find no indication that communal forms of land tenure are detrimental to women's property rights in Inanda or KwaDube. PTO tenure even appears as potentially beneficial to women's land and housing rights. Moreover, our results remind us that not all communal tenures are the same: Women's land and housing rights appear to fare better in PTO than in customary. The multivariate regression models test whether any statistical relationships exist between property rights and the most common tenure types. Key findings are:

- In Inanda, participating in PTO tenure is positively associated with a person (of either sex) having his/her name on a document for land and housing.[29] In Inanda, approximately 12 percent of men and 10 percent of women participate in PTO tenure.
- In KwaDube, PTO tenure, but not customary tenure, may improve women's housing ownership. Compared with freehold tenure, the likelihood of women owning housing, solely[30] or solely and jointly, under PTO tenure is approximately 14 percentage points higher, while the increase is only 3 percentage points for customary tenure.
- While women's documentation and housing ownership may increase under PTO tenure, there is no com-

mensurate increase in women's decision-making power under either PTO or customary tenure.
- Customary tenure does not appear to strengthen women's immovable property rights in KwaDube.
- While a positive association exists between customary tenure and decision-making power over land and housing for men, this positive relationship does not hold for women. One explanation is that patriarchal norms may continue to dictate how land is used and transacted.

These results further the evidence that there is something unique about PTO tenure that is conducive to women's ownership and documentation of land and housing. Possible explanations include lower costs of acquiring land or past efforts at increasing land documentation among women, especially in traditional areas, after the 1994 elections. Historically, PTO lands were accompanied with documentation, even if it was only to indicate to whom the land was allocated. This is likely the practice in KwaDube and parts of Inanda that are controlled by traditional authorities. However, anecdotal evidence suggests land and housing rights conferred by PTO documents are weak and stemming from ambiguous authority.

Although there appear to be some benefits for women arising from PTO tenure, given that rates of land and housing documentation are low overall and especially among women, there may be limited opportunity for PTO certificates to benefit women on a large scale.

Limited Influence of Natal Family on Women's Asset Rights

Contrary to literature that finds natal family to be protective of women's asset rights (Panda and Agarwal 2005), our results find either no relationship or a slightly negative association. A partial explanation is the high percentage of female respondents who are adult children of household heads – 26 percent and 32 percent[31] in Inanda and KwaDube, respectively – and subsequently living with their natal families.[32] Adult children living with one or more parents might not be expected to own or make decisions about land and housing or be included on property documentation, although they might still own some material assets or livestock. Another possible explanation is that the population in Inanda's peri-urban setting, likely denser and with more migrants, is less tied to the land and engaged in communal land systems, contributing to an overall lack of association between natal family and asset rights for both women and men.

Conclusions and Recommendations

Adding to the growing body of evidence, this study points to significant gender gaps in the ownership, decision-making, and documented claims over a wide array of assets in South Africa. The results also point to significant nuances in the nature of the gender asset gap and its drivers. Specifically, the gender-based differences in asset rights are shaped to a large extent by women's position in the household and by their relationships. GLAS results add to the voices in the field (Swaminathan, Walker, and Rugadya 2008; Walker 2009) calling attention to differences among women regarding headship, partnerships, position in the household, and other socioeconomic factors that influence their ability to engage with assets.

Women heads of households emerge as having comparable asset rights to male heads and much stronger rights than women who live in male-headed households. Among women, being divorced, widowed, separated,[33] or cohabiting (but not married) is also linked to stronger asset rights, though the improvements are not as dramatic as for female headship. At the same time, women who are not household heads have significantly weaker asset rights. The majority of these women are partners to the head or adult daughters of the head. Marriage only appears advantageous to women in terms of housing ownership (both sites) and material asset rights (Inanda only).

The asset rights of women household heads and of widows have long been central to discussions and policy around gender, asset rights, and poverty. Shaped largely by the discourse around the vulnerability of HIV widows and the unfavorable practices, norms, and customs in land inheritance, land and other asset rights of widows and female household heads have been described as highly insecure (Ovonji-Odida et al. 2000). Results from this study, however, find female household heads and widows to be slightly better off than other women in terms of their asset rights. It is also important to note that while women tend to have weaker asset rights then men, in certain respects, particularly decision-making, men also face limitations on their asset rights.

These results should not be interpreted as diminishing the injustice of property grabbing from women or as saying that female household heads and widows are not vulnerable economically and socially. Rather, they suggest that, overall in KZN, widows and female household heads may be less disadvantaged in terms of asset rights – only one aspect of welfare – than previously believed. Bob (1999) and Deere et al. (2010) remind us that even female household heads and widows are heterogeneous categories with important differences in age, motherhood, and how they came to be without a partner, further underscoring the need to account for distinctions among women. It is also important to note that the female household heads in the GLAS study (especially the widows among them) only include those women who have been able to, or chosen to, remain as heads in spite of what are often challenging circumstances. It does not attempt to assess the situation of *all* women who have been widowed, separated, or divorced, many of whom may have remarried or rejoined their natal

Urmilla Bob

families. Efforts to draw conclusions about the status of female household heads and widows as a whole must be made with caution. That said, it is still important to further investigate the mechanisms, whether legal, customary, economic, or otherwise, that support the asset rights of these otherwise vulnerable women and leverage them to strengthen the asset rights of all vulnerable groups.

Findings also draw attention to the need to better understand and address the asset rights of women who are not heads of household. Approximately half of women who are not heads themselves live in male-headed households and half in female-headed households. Across the two samples, 36 percent of female non-heads were partners and 44 percent (both unweighted) were adult daughters of the head. A majority of these daughters are in partnerships and have children. Until recently, few studies have been able to explore extensively the asset rights of these women, for the most part due to a lack of individual-level data. What emerges from our analysis in KZN is that the majority of women who are not household heads do not own land and housing; among those who do own housing, joint ownership predominates. Furthermore, these women tend to own smaller bundles of assets, often jointly with their partners, and they have significantly weaker control over these assets. Many of the material assets they use belong to other household members. They also have lower rates of livestock ownership. It is likely that at least part of the asset gap for female non-heads arises from the fact that many are daughters living with their natal families. As such, their parents are expected to be the primary owners of the land, housing, and most other assets. The limited asset ownership and decision-making for women who are not household heads, combined with their higher dependence on joint ownership, brings to the forefront the need to understand (1) women's asset rights and needs as individuals within a household and (2) the dynamics of joint asset ownership. Earlier discussion suggests that joint ownership may not translate into equal ownership, control, or security of assets for women.

Research should seek to identify levers to strengthen both individual and joint asset rights of women who are partners to household heads, children to heads, and heads themselves, as well as clarify the individual and joint asset rights of men and women. Recent policies that have targeted female household heads could be expected to extend some benefit to other women living in female-headed households, but they are not reaching the many women who live in male-headed households. Our recommendations echo Walker's (2009) and Paradza's (2011): Policies are needed that not only acknowledge women's current asset rights, but also the heterogeneity of women's asset needs and engagement, including those arising at different life stages and circumstances – for instance, as single adults living with parents, partners, recent widows, and household heads.

GLAS results suggest having their name on land documentation may benefit women by conferring greater decision-making power over housing. There is notable controversy over the benefits of land documentation and registration for women's land and housing rights. One side argues that documenting land and housing rights gives women stronger and more enforceable claims and security over land and housing; another side argues that formalization and documentation efforts have historically pushed women to the margins of claims to property; yet another side agues the impracticalities and irrelevance of imposing statutory rules on existing customary and communal systems. Encouraging joint registration of land and housing is one means to increase women's presence among legally documented property-holders and establish legally recognized claims. Registration or certification processes should take care to be affordable to women, invest in understanding family dynamics and who lives in the house, involve local communities, and actively educate persons on their legal rights, the titling or certification program, and salient gender issues (Deininger, Ayalew-Ali, and Alemu 2008; Golla and Valdivia 2008; Lastarria-Cornhiel et al. 2003; Poverty Reduction and Economic Management 1998).

Although the GLAS analysis does find inequalities in women's and men's land and housing rights under communal systems, PTO tenure is found to be associated with higher likelihood of documentation for land and housing and

housing ownership for women. The analysis also finds (mainly) statutory land documentation to be linked with improved asset rights for women. Further, the two forms of communal tenure in the samples have different associations with women's asset rights, with little to no benefit to women from customary tenure but some from PTO.

Benefits from PTO may reflect the specific policies to increase women's documentation of land and housing as well as a growing acceptance of women's, especially female household heads', need for land in what remains a conservative patriarchal context. Although there appear to be some benefits for women arising from PTO tenure, given that rates of land and housing documentation are low overall and especially among women, there may be limited opportunity for PTO certificates to benefit women on a large scale. Research and policies should investigate what practical protections and changes to empowerment result from women having their names on documents in PTO tenure, if and how PTO tenure actually facilitates women's housing ownership, and how to increase women's control over land and housing in communal tenures. It may be beneficial, for both women and men, for policymakers to explore mechanisms to better clarify or recognize PTO rights within the existing legal framework. Working together, traditional authorities and local land department offices may be able to disentangle competing claims, clarify the rights of traditional authorities and PTO holders, and establish what rights having a PTO document affords holders over land and/or house. The lessons could also apply to other forms of communal tenure.

GLAS's approach of measuring individuals' multiple rights over multiple assets illuminates several important points regarding gendered asset rights. First, the gender asset gap extends beyond ownership to gendered differences in decision-making and documentation. In particular, women's lower decision-making power calls into question the argument that even when women are not considered owners of assets, their use rights over the assets are intact. Second, ownership of an asset does not guarantee strong decision-making over it. That the GLAS uses perceived ownership – whether an individual said that an asset belonged to her/him – as opposed to formal, titled ownership may partially explain this result. Another explanation is the informality of and potential inequality within joint ownership for land and housing. Third, respondents' sense of ownership is not dependent on having documentation for the asset, although having documentation is associated with stronger decision-making power. Fourth, while much of the literature on asset rights focuses on land and assumes that land and housing ownership are one and the same (Khadiagala 2002; Swaminathan, Walker, and Rugadya 2008), findings from GLAS highlight the different degrees of ownership and decision-making for land relative to housing, gendered differences in housing and land rights, and gendered differences in factors influencing land and housing rights. Significantly more respondents indicated that they "own" the house rather than "own" the land. While it may be common in traditional areas for persons to perceive that they own the house but not the land, ambiguities may arise in terms of using land or housing for collateral or create conflict when a person leaves land in which s/he has invested. It is important that policies clarify rights over land, housing, and other investments in land. Future research should distinguish between land and housing ownership and decision-making until the differences between their affiliated rights and the mechanisms that create such distinctions are better understood.

The GLAS takes several of the next steps called for in the progression of research in women's asset rights (Doss, Grown, and Deere 2008) by collecting individual-level data, expanding our understanding of rights beyond ownership to include decision-making, use, and documentation, and by including other important assets beyond land and housing. Findings point to the need to better understand and include in policy development the needs of women living in a variety of circumstances. In particular, this application of the GLAS finds women who are not heads of household to have lower asset rights and calls for further research into support mechanisms for female household heads and widows. GLAS results also remind us that just as the situations of all women are not alike, the influences of different communal land tenure systems on women are not necessarily the same. PTO tenure may offer women advantages in ownership and documentation beyond customary tenure and statutory freehold tenure.

GLAS findings suggest several directions for potential research and policies. Working together, researchers and policymakers can:

- Examine women's asset engagement as individuals at different stages of the lifecycle and with respect to their socioeconomic circumstances and position in the household, paying special attention to how women acquire or lose land and housing.
- Assess the asset rights, needs, and vulnerabilities of women in male-headed households and female-headed households and explore the relative advantages and disadvantages of developing programs to improve the asset rights of these women as opposed to only targeting female-headed households.
- Assess the dynamics and equality of joint ownership. Policy could clarify and strengthen joint asset rights, not just individual rights, for both women and men, inside and outside of marriage.
- Identify the factors that enable land documentation and PTO tenure to benefit women.

Appendix A: Multivariate Linear Regression Results for Models of Asset Rights, Inanda (Peri-Urban)

A.1 Determinants of Land Righs - Inanda

	Own	Document	Decision-making†, ††
female	-0.530***	-0.174**	-0.091
age in years	0.005***	0.004**	0.001
literate	0.003	0.108***	-0.036
highest level of school attained	-0.021	0.003	-0.005
cohabitating	0.138	0.047	0.129**
married	0.102	0.159**	0.084*
divorced, widowed, separated	-0.001	0.011	0.124**
main livelihood: agriculture	0.054	0.062	0.045
main livelihood: non-agricultural labor	0.161*	0.144	0.087*
main livelihood: business/professional	0.131*	0.180**	0.020
main livelihood: housework	0.132***	0.110**	-0.010
earns cash income	-0.051	-0.115	0.004
# of sons	0.023	0.016	0.019
# of daughters	0.018	0.011	0.011*
# of brothers	-0.001	-0.026	0.007
any natal family lives in community	0.064	0.059	0.010
# of adult men in the HH	-0.038	-0.007	-0.021
# of adult females in the HH	-0.022	-0.009	-0.018***
# of persons/room	-0.004	0.005	0.003
index of physical quality of dwelling	-0.001	0.021	-0.010
land tenure: permission to occupy	0.053	0.329***	0.069
land tenure: customary	0.195***	0.216*	-0.046
land tenure: rent	-0.119	0.123	-0.212
land tenure: occupied	0.107	-0.157**	0.036
land tenure: other	0.055	0.433**	-0.005
land acquired through purchase		0.032	0.104
land acquired through rent		-0.198*	-0.070
land acquired through other means		-0.037	0.047
person has name on land documents			0.086***
female * head	0.581***	0.179***	0.166***
female * partner of the head	0.261***	0.083*	0.006
female * child of the head	0.001	-0.026	0.004
female * cohabitating	-0.162	0.005	-0.098**
female * married	-0.175**	-0.195***	-0.064
female * # of boys	-0.023	-0.016	-0.008
female * # of brothers	-0.005	0.041*	-0.009
female * natal family in community	-0.063	-0.012	-0.019
female * # of adult males in the HH	0.063*	0.005	0.010
female * PTO tenure	0.130	-0.098	-0.023
female * customary tenure	-0.094	-0.241*	0.094*
female * rent	-0.058	-0.166	0.230*
female * occupied tenure	-0.135	0.163*	-0.001
female * other tenure	0.097	-0.302*	0.003
female * land acquired through purchase		0.032	-0.115*
female * land acquired through rent		0.201*	-0.078
female * land acquired through other means		0.073	-0.063
Predicted y_hat	0.388	0.143	0.237
R2	0.162	0.499	0.501
N	737	737	737

† includes transactions (sell, rent, collateralize, gift), bequeathing, and use decisions
†† scale of land decision-making is (0-1)
*** statistical significance at the 1 percent level, ** at the 5 percent level, * at the 10 percent level
Reference categories: partnership = single; main livelihood=none; land tenure = freehold; land acquisition = through inheritance

A.2 Determinants of Housing Righs - Inanda

	Own	Own (self)	Documentation	Decision-making†
female	-0.463***	-0.311**	-0.290**	-0.414**
age in years	0.004**	0.002	0.003**	0.004**
literate	-0.086	0.002	0.022	-0.104
highest level of school attained	-0.005	-0.056***	0.015	0.018
cohabitating	0.216**	0.070	-0.032	0.337***
married	0.181**	-0.167*	0.158**	0.076
divorced, widowed, separated	0.185**	0.259***	0.065	0.123
main livelihood: agriculture	-0.162	-0.116	-0.092	-0.204*
main livelihood: non-agricultural labor	-0.029	-0.001	0.059	0.015
main livelihood: business/professional	-0.011	0.036	0.142*	0.006
main livelihood: housework	0.064	0.033	0.118***	0.019
earns cash income	0.075	0.011	-0.043	0.074
# of sons	0.035	0.034	0.041	-0.011
# of daughters	0.019	0.017	-0.025	0.005
# of brothers	-0.020	0.006	-0.017	-0.003
any natal family lives in community	0.013	0.122	0.033	-0.043
# of adult men in the HH	-0.029	-0.049	-0.004	-0.061
# of adult females in the HH	-0.045***	-0.036***	-0.009	0.020
# of persons/room	-0.015	0.003	-0.006	-0.002
index of physical quality of dwelling	0.025	0.023	0.032**	0.015
land tenure: permission to occupy	-0.061	0.021	0.246***	-0.053
land tenure: customary	-0.011	0.076	0.048	-0.037
land tenure: rent	-0.768***	-0.507***	0.063	-0.056
land tenure: occupied	-0.150	0.033	-0.212**	0.030
land tenure: other	-0.335	-0.306	0.274	0.017
land acquired through purchase			-0.051	0.320***
land acquired through rent			-0.371***	-0.149
land acquired through other means			-0.102	0.221***
person has name on land documents				0.150**
female * head	0.322***	0.335***	0.183***	0.552***
female * partner of the head	0.000	-0.092*	0.072	0.022
female * child of the head	-0.100*	-0.013	-0.020	-0.110
female * cohabitating	-0.186*	-0.089	0.025	-0.304***
female * married	0.042	0.163*	0.011	-0.082
female * # of boys	0.003	-0.033	-0.019	0.017
female * # of brothers	0.035	0.015	0.032	0.026
female * natal family in community	0.043	-0.115	-0.013	0.106
female * # of adult males in the HH	0.020	0.034	-0.002	0.016
female * PTO tenure	0.138	0.106	-0.094	0.074
female * customary tenure	0.077	-0.010	0.035	0.138
female * rent	0.487***	0.332***	-0.092	-0.138
female * occupied tenure	0.253	0.085	0.267**	0.236*
female * other tenure	0.377*	0.210	-0.186	-0.296
female * land acquired through purchase			0.041	-0.358***
female * land acquired through rent			0.263**	0.105
female * land acquired through other means			0.100	-0.262***
Predicted y_hat	0.378	0.219	0.158	0.500
R2	0.474	0.446	0.496	0.480
N	739	739	737	714

*** statistical significance at the 1 percent level, ** at the 5 percent level, * at the 10 percent level
Reference categories: partnership = single; main livelihood=none; land tenure = freehold; land acquisition = through inheritance
† includes transaction and bequeathing decisions. The range for the house_decide variable is 0 -2, 0 is no role in decision-making, 0.5 is some input but another person ultimately makes the decision, and 1 is makes the decision jointly or as the primary decision-maker. Coefficients from this table were rescaled to a 0-1 range in the text for convenience and comparability with decision-making over land.

A.3 Determinats of Material Asset Rights - Inanda

	Types Owned	Types Owned (self)	Types Used (total)
female	-2.691***	-1.594	-0.717
age in years	0.032***	0.026**	-0.002
literate	0.408	0.288	-0.288
highest level of school attained	-0.025	-0.248	0.195*
cohabitating	0.767*	-0.749	0.528**
married	1.691***	-0.180	1.178***
divorced, widowed, separated	0.717	1.017*	0.748**
main livelihood: agriculture	-0.242	-1.252	0.002
main livelihood: non-agricultural labor	0.016	-0.801	0.684
main livelihood: business/professional	-0.324	-0.444	0.768
main livelihood: housework	0.356	-0.257	0.740***
earns cash income	1.219*	1.031	-0.185
# of sons	0.173	0.295*	0.058
# of daughters	0.227*	0.170	0.000
# of brothers	0.011	-0.009	-0.096
any natal family lives in community	0.514	1.609***	0.079
# of adult men in the HH	-0.392***	-0.680***	-0.067
# of adult females in the HH	-0.223**	-0.267*	-0.066
# of persons/room	-0.239***	-0.108	-0.185*
index of physical quality of dwelling	0.119	-0.014	0.283
land tenure: permission to occupy	0.002	-0.147	0.241
land tenure: customary	0.532	1.249	-0.433
land tenure: rent	0.806	0.032	0.410
land tenure: occupied	-0.927	0.249	-0.428
land tenure: other	0.901	1.573**	-0.057
land acquired through purchase	0.111	1.561*	0.150
land acquired through rent	0.859*	1.213*	0.871**
land acquired through other means	0.173	-1.388	0.550
female * head	1.775***	2.087***	0.280
female * partner of the head	0.161	-0.677	0.086
female * child of the head	-0.755**	-0.227	-0.235
female * cohabitating	0.769	0.726	-0.046
female * married	0.756	1.112	-0.223
female * # of boys	0.330*	-0.068	0.102
female * # of brothers	0.115	0.166	0.074
female * natal family in community	-0.322	-1.438**	-0.056
female * # of adult males in the HH	0.105	0.301	0.121
female * PTO tenure	0.927	0.480	-0.011
female * customary tenure	-0.453	-0.234	0.308
female * rent	0.655	-2.383*	0.012
female * occupied tenure	-0.106	-0.290	0.163
female * other tenure	0.287	0.206	-0.115
female * land acquired through purchase	0.009	-0.237	-0.109
female * land acquired through rent	-0.409	0.391	-0.332
female * land acquired through other means	-0.913	-0.745	-0.470
Predicted y_hat	4.745	3.534	7.248
R2	0.530	0.400	0.228
N	737	737	737

*** statistical significance at the 1 percent level, ** at the 5 percent level, * at the 10 percent level
Reference categories: partnership = single; main livelihood=none; land tenure = freehold; land acquisition = through inheritance

A.4 Determinants of Financial Asset Rights - Inanda

	Savings Account (self)
female	-0.075
age in years	0.002
literate	0.168**
highest level of school attained	0.077***
cohabitating	0.127
married	0.179**
divorced, widowed, separated	0.061
main livelihood: agriculture	-0.019
main livelihood: non-agricultural labor	0.108
main livelihood: business/professional	0.107
main livelihood: housework	-0.013
earns cash income	0.202
# of sons	-0.029
# of daughters	0.012
# of brothers	0.010
any natal family lives in community	0.041
# of adult men in the HH	-0.055
# of adult females in the HH	-0.027**
# of persons/room	0.016
index of physical quality of dwelling	0.075***
land tenure: permission to occupy	0.094
land tenure: customary	0.284**
land tenure: rent	-0.062
land tenure: occupied	0.013
land tenure: other	0.082
land acquired through purchase	-0.104
land acquired through rent	0.005
land acquired through other means	0.024
female * head	0.027
female * partner of the head	0.040
female * child of the head	0.017
female * cohabitating	-0.022
female * married	-0.205**
female * # of boys	0.019
female * # of brothers	-0.018
female * natal family in community	-0.017
female * # of adult males in the HH	0.028
female * PTO tenure	0.015
female * customary tenure	-0.335**
female * rent	0.027
female * occupied tenure	0.137
female * other tenure	0.044
female * land acquired through purchase	-0.045
female * land acquired through rent	-0.212*
female * land acquired through other means	0.067
Predicted y_hat	0.469
R2	0.312
N	737

*** statistical significance at the 1 percent level, ** at the 5 percent level, * at the 10 percent level
Reference categories: partnership = single; main livelihood=none; land tenure = freehold; land acquisition = through inheritance

Appendix B: Multivariate Linear Regression Results for Models of Asset Rights, KwaDube (Rural)

B.1 Determinants of Land Rights - KwaDube

	Own	Decision-making†, ††
female	-0.402***	0.209*
age in years	0.002	0.002*
literate	-0.046	0.017
highest level of school attained	0.010	0.007
cohabitating	0.385***	0.177***
married	0.397***	0.070
divorced, widowed, separated	0.230***	0.200***
earns cash income	-0.006	0.015
# of sons	0.003	0.019
# of daughters	0.035**	0.008
# of brothers	0.024	0.023
any natal family lives in community	-0.054	0.063
# of adult men in the HH	-0.021	0.031
# of adult females in the HH	-0.023	-0.001
# of persons/room	0.020	-0.024*
index of physical quality of dwelling	0.002	-0.036***
land tenure: permission to occupy	-0.227**	0.023
land tenure: customary	0.063	0.191***
land tenure: occupied	0.130**	-0.007
land tenure: other	0.076	-0.044
land acquired through purchase		0.162***
land acquired through inheritance		0.119*
land acquired through other means		-0.041
HH participates in land reform program	-0.071	0.141**
female * head	0.455***	0.095*
female * partner of the head	0.000	0.025
female * child of the head	-0.005	0.004
female * cohabitating	-0.307***	-0.078
female * married	-0.378***	-0.004
female * # of boys	-0.008	-0.007
female * # of brothers	-0.022	-0.018
female * natal family in community	0.030	-0.060
female * # of adult males in the HH	0.017	-0.046
female * PTO tenure	0.263**	0.016
female * customary tenure	-0.024	-0.188***
female * occupied tenure	-0.110*	-0.072
female * other tenure	-0.022	0.102
female * land acquired through purchase		-0.203***
female * land acquired through inheritance		-0.084
female * land acquired through other means		0.043
Predicted y_hat	0.271	0.246
R2	0.675	0.506
N	680	674

† includes transactions (sell, rent, collateralize, gift), bequeathing, and use decisions
†† scale of land decision-making is (0-1)
*** statistical significance at the 1 percent level, ** at the 5 percent level, * at the 10 percent level
Reference categories: partnership = single; land tenure = freehold; land acquisition = through chief/local TA

B.2 Determinants of Housing Rights - KwaDube

	Own	Own (self)	Documentation	Decision-making†
female	-0.031	-0.392***	0.335*	-0.059
age in years	0.005***	0.001	0.004*	0.005**
literate	0.040	0.032	0.163***	-0.186
highest level of school attained	0.037*	0.004	0.015	0.006
cohabitating	0.332***	0.372***	0.225*	0.328***
married	0.166	0.273**	0.188	0.210
divorced, widowed, separated	0.241***	0.446***	0.114	0.412***
earns cash income	-0.008	0.002	-0.033	0.034
# of sons	0.030	-0.002	0.037	0.043
# of daughters	-0.003	-0.013	-0.001	-0.018
# of brothers	0.060	0.021	0.070*	0.053
any natal family lives in community	0.089	0.145**	0.250***	0.075
# of adult men in the HH	0.037	0.008	-0.007	0.000
# of adult females in the HH	-0.061**	-0.023**	-0.025	0.016
# of persons/room	0.022	-0.003	0.025	-0.073**
index of physical quality of dwelling	0.029	-0.013	0.020	0.007
land tenure: permission to occupy	-0.120	-0.150	0.209	-0.007
land tenure: customary	-0.051	-0.191**	-0.116	0.317**
land tenure: occupied	0.098	0.075	0.184*	0.041
land tenure: other	0.151	0.186*	-0.322**	-0.075
land acquired through purchase			0.136*	0.235***
land acquired through inheritance			0.327	0.376***
land acquired through other means			-0.196	-0.051
HH participates in land reform program	0.369***	0.143*	0.187**	0.174
female * head	0.400***	0.389***	0.154*	0.506***
female * partner of the head	-0.094	-0.066	0.070	0.080
female * child of the head	-0.105*	-0.022	0.002	-0.051
female * cohabitating	-0.355***	-0.375***	-0.147	0.042
female * married	-0.100	-0.180	-0.221*	-0.191
female * # of boys	-0.030	0.026	-0.036	-0.059
female * # of brothers	-0.039	-0.006	-0.090**	-0.076*
female * natal family in community	-0.062	-0.135*	-0.223**	-0.200**
female * # of adult males in the HH	-0.070	-0.039	-0.002	0.010
female * PTO tenure	0.256**	0.200*	-0.227	0.108
female * customary tenure	0.027	0.222***	0.113	-0.328*
female * occupied tenure	-0.091	-0.057	-0.201*	-0.267*
female * other tenure	-0.123	0.019	0.374**	-0.016
female * land acquired through purchase			-0.185**	-0.237**
female * land acquired through inheritance			-0.408*	-0.100
female * land acquired through other means			0.156	0.174
Predicted y_hat	0.406	0.267	0.171	0.599
R2	0.550	0.645	0.273	0.527
N	680	680	674	674

*** statistical significance at the 1 percent level, ** at the 5 percent level, * at the 10 percent level
Reference categories: partnership = single; land tenure = freehold; land acquisition = through chief/local TA
† includes transaction and bequeathing decisions. The range for the house_decide variable is 0 -2, 0 is no role in decision-making, 0.5 is some input but another person ultimately makes the decision, and 1 is makes the decision jointly or as the primary decision-maker. Coefficients from this table were rescaled to a 0-1 range in the text for convenience and comparability with decision-making over land.

B.3 Determinants of Material Asset Rights - KwaDube

	Types Owned	Types Owned (self)	Types Used (total)
female	1.651	0.637	3.885***
age in years	0.012	0.009	0.001
literate	-0.428	-0.672	2.202**
highest level of school attained	0.222	0.173	0.135
cohabitating	-0.334	-0.182	0.871
married	-0.780	-0.812	0.180
divorced, widowed, separated	1.375***	1.360***	1.457***
earns cash income	0.712**	0.478*	0.537**
# of sons	0.428	0.475	0.511**
# of daughters	0.332**	0.403***	-0.068
# of brothers	-0.051	-0.056	0.144
any natal family lives in community	0.712	0.885*	-0.438
# of adult men in the HH	-0.080	-0.172	0.070
# of adult females in the HH	-0.338*	-0.352***	0.134
# of persons/room	-0.097	-0.140	-0.195
index of physical quality of dwelling	0.156	-0.026	0.387*
land tenure: permission to occupy	-0.336	-0.439	2.261**
land tenure: customary	1.137	1.178	1.611**
land tenure: occupied	1.445*	1.601**	0.621
land tenure: other	0.787	1.131	1.143
land acquired through purchase	2.330***	1.905***	1.303**
land acquired through inheritance	3.323***	3.876***	1.250
land acquired through other means	0.018	0.123	0.617
HH participates in land reform program	2.360***	2.158***	0.621
female * head	1.522*	2.429***	-0.612
female * partner of the head	-0.439	0.145	0.015
female * child of the head	-0.810	0.015	-0.294
female * cohabitating	0.525	0.782	-1.900*
female * married	1.361	1.249	0.148
female * # of boys	-0.263	-0.264	-0.685**
female * # of brothers	0.100	0.038	0.006
female * natal family in community	-1.055	-1.016	0.098
female * # of adult males in the HH	0.144	0.208	0.157
female * PTO tenure	-0.347	0.067	-2.127*
female * customary tenure	-2.575**	-2.321**	-2.657***
female * occupied tenure	-3.473***	-3.353***	-1.808**
female * other tenure	-1.564	-1.472	-0.052
female * land acquired through purchase	-2.195***	-1.872***	-1.507**
female * land acquired through inheritance	-2.784**	-3.555**	-2.039*
female * land acquired through other means	-0.141	-0.302	-0.456
Predicted y_hat	4.526	4.199	7.112
R2	0.398	0.417	0.262
N	674	674	674

*** statistical significance at the 1 percent level, ** at the 5 percent level, * at the 10 percent level
Reference categories: partnership = single; land tenure = freehold; land acquisition = through chief/local TA

B.4 Determinants of Financial Asset Rights - KwaDube

	Savings Account (self)
female	0.472*
age in years	-0.001
literate	-0.067
highest level of school attained	0.051*
cohabitating	-0.047
married	-0.079
divorced, widowed, separated	0.128
earns cash income	0.182***
# of sons	0.061
# of daughters	0.007
# of brothers	0.042*
any natal family lives in community	0.200**
# of adult men in the HH	0.029
# of adult females in the HH	0.003
# of persons/room	-0.088***
index of physical quality of dwelling	0.031
land tenure: permission to occupy	0.138
land tenure: customary	0.154
land tenure: occupied	0.163
land tenure: other	-0.277**
land acquired through purchase	0.285***
land acquired through inheritance	0.168
land acquired through other means	-0.103
HH participates in land reform program	-0.070
female * head	0.058
female * partner of the head	0.009
female * child of the head	0.053
female * cohabitating	0.286**
female * married	0.105
female * # of boys	-0.043
female * # of brothers	-0.039
female * natal family in community	-0.227*
female * # of adult males in the HH	-0.023
female * PTO tenure	-0.066
female * customary tenure	-0.228
female * occupied tenure	-0.265**
female * other tenure	0.450***
female * land acquired through purchase	-0.462***
female * land acquired through inheritance	-0.228
female * land acquired through other means	-0.086
Predicted y_hat	0.516
R2	0.207
N	674

*** statistical significance at the 1 percent level, ** at the 5 percent level, * at the 10 percent level
Reference categories: partnership = single; land tenure = freehold; land acquisition = through chief/local TA

B.5 Determinants of Livestock Rights - KwaDube

	Owns Poultry (self)
female	0.109
age in years	0.000
literate	-0.013
highest level of school attained	0.014
cohabitating	0.014
married	-0.008
divorced, widowed, separated	0.059
earns cash income	-0.043
# of sons	0.030
# of daughters	0.023
# of brothers	0.026
any natal family lives in community	-0.001
# of adult men in the HH	0.036
# of adult females in the HH	0.044**
# of persons/room	-0.049***
index of physical quality of dwelling	-0.019
land tenure: permission to occupy	0.056
land tenure: customary	0.164**
land tenure: occupied	0.153*
land tenure: other	0.010
land acquired through purchase	-0.052
land acquired through inheritance	0.014
land acquired through other means	-0.076
HH participates in land reform program	0.117
female * head	0.181***
female * partner of the head	0.089
female * child of the head	0.006
female * cohabitating	-0.093
female * married	0.101
female * # of boys	-0.024
female * # of brothers	-0.018
female * natal family in community	0.032
female * # of adult males in the HH	-0.042
female * PTO tenure	0.006
female * customary tenure	-0.158**
female * occupied tenure	-0.170*
female * other tenure	-0.009
female * land acquired through purchase	-0.018
female * land acquired through inheritance	0.006
female * land acquired through other means	0.024
Predicted y_hat	0.114
R2	0.243
N	674

*** statistical significance at the 1 percent level, ** at the 5 percent level, * at the 10 percent level
Reference categories: partnership = single; land tenure = freehold; land acquisition = through chief/local TA

Notes

1 For the study and in this report, "asset rights" refers to a person's ownership, use, decision-making, and documentation over land, housing, material assets, livestock, and financial assets.

2 Material assets refers to agricultural assets (hand tools, plough, tractor/thresher/planter, small farm equipment, wheelbarrow, irrigation equipment, processing equipment), communication assets (cell phones, radio, TV), household goods (refrigerator/freezer, sewing machine, small household non-durables, household furnishings), and transportation assets (bicycle, motorcycle, car, or pickup truck).

3 Quantitative data were collected in Inanda in January-February 2009 and in KwaDube in June-July 2009.

4 Estimations account for clustering and sampling weights in linear probability estimations and in the calculations of means and frequencies.

5 See, for example, Anontonpoulous and Floro 2004; Brandt et al. 2002; Cross and Hornby 2002; Feder and Noronha 1987; Katz 2000; Migot-Adholla et al. 1991; Place and Migot-Adholla 1998.

6 We assume that the land tenure system a person participates in is exogenous and primarily a result of the predominant systems in sites and whether household members can afford to purchase or rent land (livelihoods and dwelling quality variables proxy for this ability to some extent).

7 Percentages do not add up to 100 for three main reasons. First, if for the same piece of land, one respondent named one tenure system and the second respondent named another, the household is counted as participating in both systems. Second, some lands are functionally governed by multiple tenure systems – one statutory and one customary. This is especially the case in KwaDube, where traditional authorities play a large role in land management and allocation. Third, a small number of households had multiple plots which could be under different tenure systems.

8 The GLAS survey did not attempt to measure whether respondents were familiar with individual land reform programs (outside the pillars of restitution, redistribution, and tenure reform as overarching concepts). It is possible that some respondents participate in a program but responded "no" to the survey question about participating in a land reform program if they did not recognize its name.

9 As expected, slightly higher proportions of women and men reported working for cash in Inanda, as shown in Table 4 (61 percent of men and 33 percent of women), versus KwaDube (47 percent of men and 28 percent of women).

10 Widows comprise the majority of the "divorced/widowed/separated" category, with only about two women in either site currently divorced or separated.

11 More than two persons being considered to own the land was relatively common in Inanda (more than 20 percent of households), but not in KwaDube, where fewer than 10 percent of respondents named two or more individuals as owners.

12 Transportation assets include bicycle, motorcycle, car, and pickup truck/bakkie. Communication assets include mobile phone, radio, and television. Household durables include stove/oven, refrigerator/freezer, furniture, and sewing machine. Non-durables include jewelry and household goods such as pots and pans or cloth. Agricultural assets include hand tools, machinery, processing equipment, and irrigation equipment. Each of these was considered an asset type for a total of 18 potential asset types.

13 Women's decision-making power over housing differs across forms of ownership – none, joint, and self. On a scale of 0 to 1 in Inanda, women's decision-making moves from 0.11 to 0.22 to 0.53 on housing she does not own, housing she owns jointly, and housing she owns herself. Results are similar in KwaDube with women's decision-making over the house moving from 0.15 to 0.33 to 0.58 on housing she does not own, housing she owns jointly, and housing she owns herself.

14 Land acquisition was not included in models for land ownership or housing ownership because some means of land acquisition imply ownership. For example, land that is acquired through purchase is owned; land acquired through rental is not owned.

15 Having one's name on documentation was sufficiently low among women in KwaDube, 5 percent, that regression analysis was not applied.

16 Result in KwaDube is only statistically significant at the 10 percent level.

17 Result in KwaDube is only statistically significant at the 10 percent level.

18 Although the widowed, divorced, and separated variable includes both men and women, the vast majority of respondents in that category in both KwaDube and Inanda are women. The influence of being widowed, divorced, or separated on land and housing rights can largely be interpreted as the effect on women.

19 The majority of single persons in the sample are household heads, partners to the head who are not married to or cohabitating with him/her, and children of the head.

20 Freehold land tenure was used as the reference land tenure category in multivariate regressions. All reported results are differences compared with freehold tenure.

21 Result for land documentation in Inanda is only significant at the 10 percent level.

22 In Inanda, the reference category for acquisition type is inheritance; in KwaDube, it is acquisition through chief or local authority. All results should be interpreted as difference compared with the reference category.

23 Because 92 percent of households reported only one plot, we assume that the acquisition and decision-making variables refer to the same piece of land.

24 The positive association between inherited land and decision-making over land is only significant at the 10 percent level.

25 Respondents,' especially women's, rates of having their names on documentation was sufficiently low in KwaDube that land documentation was not included in estimated models for decision-making power.

26 Although the divorced, widowed, or separated variable technically applies to both sexes, because the vast majority of respondents in this category are women, the result can largely be interpreted as the influence on women.

27 In Inanda, similar proportions of women and men live in the same village as their natal family and average frequency of seeing natal family is once/year.

28 For a synopsis, see Chimhowu and Woodhouse 2006; Claassens 2007; Cousins and Claassens 2003; Levin and Mkhabela 1997.

29 It appears that only a small number of persons are referring to the same document for both land and housing. We compared reported land document types and housing document types within the PTO tenure system. The majority of housing documents (86 percent) were rental or lease agreements, with only 12 percent being PTO documents. Among land documents in PTO tenure, the majority (82 percent) were registration or title, with only 18 percent being reported as PTO documents.

30 The increase in the probability of women's sole housing ownership is significant at the 10 percent level.

31 Percentages are unweighted.

32 Our model accounts for a person's age and whether s/he was the child of the household head, but it is possible that any effect is spread across these two variables and proximity to natal family.

33 In Inanda, 26 percent of female household heads are widowed, divorced, or separated; 83 percent of widows are household heads. In KwaDube, 56 percent of female heads are widowed; 96 percent of widows are heads. Only 20 women in Inanda and 9 in KwaDube were divorced or separated, though among them approximately 80 percent were heads of household.

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