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Pilot survey conducted in Mexico to measurement of asset ownership and entrepreneurship from a gender perspective

Note by the National Institute of Statistics and Geography of Mexico (INEGI) *

Abstract

This paper explains Mexico's experience with the EDGE project¹ through to enforcement of a pilot survey to field test the proposed EDGE methodology (MEXA²). This survey was conducted as an appended module to the National Household Survey: Module on the Status of Household Assets (MSBH for its Spanish acronym).

MSBH results provide insights into various aspects relevant for the EDGE project, such as:

- (1) To gain insight on the applicability/suitability of the EDGE questionnaire's conceptual design and response categories for the interviewed population and to identify difficult and sensitive questions;
- (2) To determine the feasibility of the strategy of interviewing various household members, according to the operative protocols employed;
- (3) To generate indicators proposed by UNSD;
- (4) To acquire data with gender perspective to analyze inequality and poverty, beyond issues of income scarcity, by conducting a distinct field exercise of different types of rights to households assets.

¹ Evidence and Data for Gender Equality project is under the direction of the Statistics Division of the United Nations and UN Women

² Methodological Survey Experiment on Measuring Asset Ownership from a Gender Perspective.

Overview

1. The present document sums up Mexico's experience as a participant country in the EDGE pilot, and herein you will find the most interesting qualitative and quantitative results useful for developing gender-based statistics. The first section of the document presents the pilot objectives and discusses in particular those aspects most interesting to Mexico when considering participation in the EDGE Project. Section Two presents adaptations to methodology and field research protocols, thus affords the reader with insights into the challenges that application of EDGE modules pose to developing countries similar to Mexico when carried out within the context of a national statistics office. Section Three shall explain the characteristics of Mexican sample and field operations and the strategy pursued by INEGI, our National Statistics Office to ensure quality control, accuracy and efficiency, of field research. Among key elements employed and worth mentioning is the application of an electronic, web based, forum platform adapted specifically for field research applied to the EDGE Module, an extraordinary tool that ensured optimum field, real time resolution of doubts per application of research and response to field staff needs. Section Four of this report contains the qualitative assessment of the pilot study, highlighting what questionnaire and field work procedures worked and what did not prove to be as successful for attaining optimum application of the Mexico's EDGE methodological experiment, conducted in the context of a National Household Survey Appended Module. The section provides suggestions from our learnings. Section Five of the document presents the most interesting/ relevant quantitative results of Mexico's age pilot on assets Rights over assets and entrepreneurship with the gender perspective. Finally, Section Six presents the conclusions of Mexico's EDGE pilot study.

I. Introduction

2. Mexico is one of the nine countries scheduled to pilot EDGE methodology. Mexico's commitment was to test MEXA methodology, asset ownership and to pursue data on entrepreneurship complementary to EDGE data, much of which is regularly collected in Mexico in other survey instruments, and in so doing, Mexico's National Institute of Statistics and Geography became the first national statistical office to test MEXA methodology.

3. The principal objective of Mexico's participation was to pilot test qualitative and quantitative aspects of the EDGE methodology, seeking to: 1) understand to what extent the conceptual design of the EDGE questionnaire design, and local adaptations thereof, conveyed clearly the concepts and provided response categories adequate for the target populations, as well as identify sensitive and difficult questions; 2) verify the feasibility of interviewing, according to field research protocols, multiple household members; and 3) generate UNSD proposed tabulations and indicators and others relevant to Mexico.

4. To this end, the module entitled Module on Household Assets (MSBH) was appended to Mexico's National Household (ENH) survey applied during the third trimester of 2015. All of the methodological adaptations were previously discussed (agreed upon) with EDGE and UNSD officials.

5. Conscious of the dearth in gender based statistics data available nationally and internationally, Mexico has an avid interest in collaborating in this endeavour. Furthermore, EDGE methodology spurs two innovations for field research. One is EDGE's attention to assets, and not just income, for understanding issues of poverty and inequality. This is in and of itself an innovation that Mexico sought to learn from, and in doing so afforded the opportunity to integrate information on the bundle of rights associated with asset ownership. The former is

extraordinarily important, among other reasons, given the presence of government-to-person conditional transfer programs directed to women incorporating strengthening of capabilities (ex. PROSPERA program). The second innovation refers to the transition from the household to the individual as the unit of analysis for asset ownership. Information on individual level asset ownership affords insight into inequality within households in terms of the disparities in the exercise of rights to assets, and how the variation in these relate to gender, along with other conditions such as age and disabilities.

II. Mexico's adaptations field research methodology and survey questionnaire: opportunities and challenges

6. Some aspects of EDGE methodology, survey instrument questions and field protocols were modified and adapted. The adaptations have taken into account the kinds of information that are generally successfully pursued in the context of National Household Surveys in National Statistics Offices like Mexico's INEGI and the operations procedures necessarily employed therein; the peculiarities of property rights; security and trust issues around investigation of asset value and disclosure of entrepreneurial activities, and; the pursuit of information on entrepreneurship complementary to that which is already gathered. Prior to any modifications in field research operations or questionnaire content of the pilot, the personnel charged with the EDGE project in Mexico reviewed the complete archives of the MEXA research and related reports, as well as topically relevant INEGI questionnaires and gender-disaggregated data already collected for Mexico. Once the general content was understood, personnel studied investigations on similar topics conducted within cultural and linguistic contexts germane to the study to ensure adequate adaptations to EDGE issues, as was the case with the language used to describe ownership and the questions employed to ensure correct interpretations.
7. Particular attention was paid to key findings from the EDGE Midterm Review Meeting in Japan. Proposals regarding field personnel composition, including matching the sex of enumerators and deploying teams large enough to conduct multiple simultaneous interviews that this methodology implies were reviewed. Given EDGE's purpose to create gender-based metrics for use in the regular operations of National Statistics Offices, it's worth mentioning that evaluation of the implications of the recommended field composition revealed significant financial and logistic impacts. Ultimately, Mexico's National Household Survey design need respond to formal mandates and the survey design could not be modified in compliance with EDGE's request to create new classifications for households in concurrence with the number of members therein, as that change would impact the conditions of representation within the pre-established sample design.
8. The target informants for the pilot in Mexico were adult (ages 18 and older) members of the principal couple of the household. The head of household is the person considered by the members as the principal participant in important household decisions. (Note: priority is not granted to a particular gender nor generation of household members.) In household with principal couples, if one of the couple was unavailable during the entire field research period, another adult member was interviewed, preferably a person of the opposite sex whose birthday is closest to the interview date. In households without a principal couple, the head of household's interview would be complemented by other adult member when available, preferably of the opposite sex whose birthday is closest to the interview date.

A. Adaptations, opportunities and challenges

9. With regard to adaptations of questionnaire topics, EDGE seeks information on the situation and decision-making of all proprietors of any given asset, including for example the year a particular co-proprietor became a part owner of say, a piece of farm equipment. Conversely, the MSBH limits registry to a maximum of 3 household owners and one non-household member. While it's understood that an objective of EDGE is to compare the relative rights amongst owners, INEGI questionnaire design experts considered that an unlimited registry of owners and the conditions around that ownership would affect the fluidity of the interview conversation and ultimately may impact the quality of the information garnered. Understandably, the imposition of limits poses risks for a sub-registry of women proprietors in situations where the relative worth of their ownership is less than that of male owners. To redress this risk, enumerators were trained to prompt informants on the presence of women owners, and give priority to their registry in instances where an asset had multiple owners.
10. The MSBH did not eliminate (per Midterm recommendation) the small network roster of non-household members, relevant for identifying the relationships between non-household level and household asset owners. The capture of data on inter-household asset management seemed relevant given the following: 1) possible difficulties in providing information about roles and relations between anonymous individuals; 2) in Mexico the formation of new households regularly involves the new couple living for a substantial period in the parents' dwelling whilst accumulating assets needed for independence, and; 3) the situation of migrant members (often considered principals within the households), asset owners that could be lost due to a restrictive definition of household membership requiring physical presence during the six months prior to the interview.
11. In accordance with the recommendation of EDGE officials, and irrespective of the importance of consumer durables for understanding the evolution of asset acquisition for women, questions prepared on this topic were excluded. The time required for collecting this data would exceed that recommended for ENH-appended modules.
12. Consistent with INEGI policy, albeit not EDGE recommendations, the presentation of documentation confirming ownership was not requested because it: 1) creates resistance on the part of the respondent in the current state of insecurity in Mexico; 2) often incites disagreement between household members for an opposed to showing documentation; 3) lengthens time of interview while the respondent unearths documentation, and; 4) generally exacerbates distrust of and security risks for the enumerator.
13. In the same tenor asset value and hidden assets were not addressed. On the one hand, the level of interaction between enumerator and informant during a National Household Survey does not confer a level of interaction requisite to create conditions of confidence regarding sensitive information. On the other, suspicion caused by these areas of questioning could create security risks for enumerators.
14. The MSBH has incorporated, throughout its topic areas, questions about the conditions in which an owner makes decisions about their assets. The questions ask whether the owner can make the decisions by themselves, by agreement with another or with permission of another.
15. The innovations in EDGE methodology offered an important opportunity to address some topics of specific interest to Mexico. Accordingly, these were treated a bit differently, for example the incorporation of backyard agriculture and the orientation given to questions on entrepreneurship. With regards to the former, backyard agricultural activity is

traditionally a space for women's contribution to agricultural production in Mexico. Given the lack of ownership, it was of particular interest to understand issues of asset management and decision making in absence of legal ownership.

16. It was agreed that Mexico was not committed to testing EDGE entrepreneurship questions given INEGI already regularly collects much of that data in other instruments. Therefore, the MSBH pursues complementary information on entrepreneurship, specifically information on the characteristics and contributions of entrepreneurial activity to the household. To ensure that this different attention did not impact the flow or willingness to respond to the MSBH, this section was moved to the end of the interview.
17. Finally, given that on an earlier occasion a small number of questions pertaining to household tenancy, acquisition, construction, value and asset rights were incorporated into the National Household Survey, some similar questions were eliminated from the module. While the EDGE module offered more specialized questions on the topic, the redundancies could impact the informant's willingness to respond.

III. Survey sample and field operations

18. The survey sample's targeted dwellings for the Module on the Situation of Household Assets (MSBH) were a sub-set of the National Household survey (ENH) sample (note the dwelling is the sample unit and the household the unit of analysis). A household is defined in Mexico as a domestic unit consisting of one or more persons, regular residents in the same dwelling, although not necessarily related, that share expenses, particularly with reference to meals. This definition provides that more than one household can reside in a given dwelling. INEGI's field research protocol demands that all households within a dwelling registered in the survey sample should be interviewed.
19. The size of the ENH for the third trimester of 2015 was 16,141 dwellings. The sample size calculation takes into account a confidence interval of 90%, a design effect of 1.77, a maximum relative error of 15%, a maximum non-response of 15%, and a population variance of 113,159,765.24.
20. From the MSBH subsample, 13,309 adults, living in 7,296 households, responded to the survey. In total were interviewed 46% men and 54% women. Considering a definition of rural communities as those with fewer than 15,000 inhabitants, the geographic distribution of respondents was 41% rural and 59% urban. The total population living in the households surveyed in the module was 27,885, whom 67% was over 18 years old. This information is relevant for further calculation of indicators.

B. Field operations structure and personnel

21. INEGI has 33 state offices, one for each state and two for Mexico's Capital, the Federal District (now renamed Mexico City). The state offices are grouped in 10 regions: Mid-northern, Centre (Federal District), Mid-southern, Western, Northern, Southeastern, Northwestern, Eastern and Southern.
22. Regional and state level staff assigned to participate in field operations for the EDGE module (and ENH) included 342 people working for three months, interviewing and in putting data.
23. Offices had an average of 10 people assigned to the following tasks: four enumerators (E), one supervisor of enumerators (SE), one state supervising trainer (ISE), one state

project manager (REP), one administrative assistant (AA), one data coder (C), and one data analyst (RCV). This team was visited by regional supervisors (one per each of the 10 regions).

24. Of the total enumerators, 78% were women and 22% men. The youngest enumerator was 20 years old and the eldest 61. At an average age of 38, the most recent hired had a year's work under their belt and the most veteran 16 at INEGI, resulting in a mean experience of five years working surveys. Sixty-seven percent had college education, and 8% were graduates of technical colleges. While there were a few engineers among the group, the vast majority had been students of the humanities (sociology, psychology, and communications). In sum, INEGI deployed quite a technically competent staff to conduct the EDGE pilot.
25. Among the 38 state supervisors, 66% were women and 34% men. The average age of this group is 39, with the youngest at 28 and the eldest at 55 years old. Eighty-two percent have college studies, 5% have technical college degrees and only 10% hold only high school diplomas. Similarly, the majority have post-secondary studies in the humanities, not unusual given that the majority were enumerators and were successful on their career track. Their INEGI work experience ranges from a minimum of two to a maximum of 22 years, with an average of 7.8 years conducting interviews.

C. Strategy to ensure quality field research

26. INEGI works with established protocols to ensure efficient and safe field research with consistent quality, these include:
 - (1) **Interview.** The field research plan involves deployment of state-wide interview groups working full time during a five-day work-week. Fulfilment of the MSBH interview protocol of head of household plus spouse or other adult member, impacted the length of the workday, essentially requiring both interviews in the early morning and late into the evening. Frequently, obtaining the second interview required return trips to the household on weekends. Rarely both members of the principal couple were found at home together. Each week enumerators were responsible for conducting interviews in 15 sample dwellings. The enumerator reviewed each questionnaire immediately following the interview before heading to the next household.
 - (2) **Sample control.** Every household in the ENH sample is assigned a unique identification number consisting of 14 digits. The coded data includes the survey year, Sample Primary Unit, the number of the selected dwelling and the number of households identified within the dwelling.
 - (3) **Supervision.** State supervision priorities can be summed up in three main tasks: 1) direct, detailed weekly observation of interviews of at least two enumerators; 2) verification of non-response and evolution of efforts to achieve and conduct interviews, and; 3) questionnaire review.

The regional supervisor is charged with evaluating the work of the state project manager (REP), the supervising trainer (ISE), the (SE) state supervisor of the enumerators, and the enumerators. Her or his tasks include the timely completion of the field work, data capture and validation, and logistical support for field operations.

Complementing the work of the regional supervisor, the consultants charged with the EDGE pilot visited states in Mexico's different regions, collaborating in supervision and conducting qualitative observations.

- (4) **Data capture and validation control.** INEGI's system that affords detailed observation of the development and evolution of field research is known by the acronym IKTAN and includes processes for capturing, registering, and monitoring of fieldwork progress and completion. This system allows for timely, detailed observation of the evolution of field work, and permits taking action in response to emerging operational situations.
- (5) **Field work surveillance.** The REP is responsible for consolidating the field work data, including questionnaires, registries of fieldwork evolution and observations, as well as reports generated by the IKTAN system.
- (6) **Website collaboration space (the forum).** Part of INEGI's communications system, this web based, and online collaboration space confers access, for approved INEGI users to real-time communications between the field, state and central offices including uploading ENH and MSBH of documents. This "Forum" of continuously operative communication was consulted daily during MBSH's three month of field work. The forum proved immensely useful for opportune and shared communications on doubts that enumerators or their supervisors encountered, provided or clarified instructions, and permitted timely decisions on critical situations as they occur. The nature of the forum permitted personnel to have the same quality and content of information, and supported their ability to introduce EDGE concepts and innovative field protocol.

The forum's utility was immediately evident, and its application is highly recommended for field research of a complex nature such as EDGE. Upon completion of the first week of MSBH interview supervision, the forum published a series of recommendations to facilitate enumerators' communication and informant comprehension of the interviews. The majority of the queries were received during the first month, very few doubts were brought up during the final two months of field research.

IV. Principal qualitative results

27. Qualitative evaluation of the field research took into account four principal sources of information: the Observation Guide (GO) obtained for 4,276 interview (of a total of 13,309), the opinion survey of field experience of enumerators and supervisors, a focus group (GF) that took place within weeks of the conclusion of field work (20 November 2015) with the participation of supervisors and state supervising trainers, and the field observations of the consultants charged with the EDGE pilot. The web-based forum also contributed valuable insights for identifying complexities of question areas or operations procedures.

D. The informants

28. Of the 8,204 sampled households, 6,977 (85%) interviews of two adult household members were achieved; in the vast majority of instances the two adults were of opposite sexes and members of the principal couple. In 523 households (6.4%) it was not possible

to interview a second informant, despite fulfilment of field protocols (multiple visits to household and application of substitution criteria). An average of 1.8 EDGE modules were conducted per household. Finally, and in line with other INEGI surveys, 704 households (8.6%) did not respond to the interview: 300 were due to rejection of the interview, 371 were due to uninhabited houses and in 33 cases could not be located the selected dwelling

29. According to the Observation Guide, in 66.5% of observed interviews an informant responded to the questionnaire during the first contact, in 20% of the observed interactions an additional visit was required to obtain the interview, and between three and nine visits were required to obtain interviews for 15% of observations. For 68% of all of the field enumerators and supervisors that participated in the opinion survey, finding informants was the most difficult aspect of the pilot. The diligence to achieve the 85% response of two adults required repeated visits to households.
30. Another problematic aspect of the EDGE pilot was intrinsic to it's being appended to the ENH. More than half (55.15%) of enumerators and supervisors commented that it being appended to ENH had an important impact on the interview interaction. The application of the ENH survey in addition to the EDGE module demanded too much time, and as the interview dragged on, the informant became indifferent and prone to provide more reactive responses to questions, "they didn't care about their answer, they just said whatever came to their mind without reflecting on the situation". Seasoned enumerators identified when informants' intention was "to just get the interview over with". A complicating issue was that the EDGE module immediately followed a section of the ENH that addresses sensitive physical and mental health problems. The transition to discussion of assets may have appeared abrupt.
31. The most important methodological complications for applying the EDGE pilot were: obtaining interviews from both members of the principal couple (35.15%) and conducting private interview with informants (30.30%). With regards to the later, the supervisors and enumerators observed when informants didn't appear to feel free to discuss or have sufficient information to respond to questions. Among the topics discussed during the focus group (GF), was the degree to which informant substitutions resulted in interviews with adults, non-members of the principal couple, who lacked important (amounts and categories of) information. This reveals a very vertical Mexican familial structure wherein the household heads exert immense control.
32. The supervisors perceived women as more responsive and open to the module. Interestingly, both men and women first informants were more open/enthusiastic, second-interview informants were more reserved.
33. The lack of a programmed match of enumerator–informant sexes, was considered irrelevant in terms of creating confidence or achieving smooth interviews. Enumerator's competence and contexts of physical insecurity were much more important for creating a conversation of trust.
34. As is evidenced in table 1, analysis of the Field Research Observation Guide, coincidence in the sex of the enumerator with regards to that of the informant had no impact on the quality of interview. This assertion is based on analysis of fluidity in observed interviews and takes into account informant's verbal resistance, discomfort perceived through body language, or any condition associated situation in which an interview was terminated prior to completion. For the different combinations of enumerator-respondent sexes, the frequency table reveals similar absolute instances and percentages for lack of fluidity, or lack of survey completion. The most symptomatic element of resistance is evidenced

when a woman -enumerator interviews a man. The observed resistance is 8.9% with respect to the total in the category of women interviewing men (WM). This next percentage most close in range is however, 6.7% when women and informants were interviewed by women (WW).

35. The frequency is reduced to 6% when a man enumerator interviews a man (MM). Generally speaking, the incidence of reported cases of reduced fluidity is low within the categories for each sex. The conclusion becomes more patent when observing the number of informants with incomplete interviews.

Table 1: Sex match between enumerator and informant, by interview fluidity, resistance to, or incomplete interview.

Enumerator – Informant Sex Match		Total	Identified lack of fluidity in interview	Identified informant resistance to interview	Identified incomplete Interview.
Man-Man	N	596	36	36	1
	%	100,0%	6,0%	6,0%	0,2%
Woman-Woman	N	1617	130	108	9
	%	100,0%	8,0%	6,7%	0,6%
Man -Woman	N	764	57	48	6
	%	100,0%	7,5%	6,3%	0,8%
Woman Man	N	1299	95	116	2
	%	100,0%	7,3%	8,9%	0,2%
Total	N	4276	318	318	18
	%	100,0%	7,4%	7,4%	0,4%

Source: Observation Guide.

36. The average length of the interviews covering all sections was 35 minutes. The shortest complete interview lasted 16 minutes and the longest 3 hours and 40 minutes (see table 2). Differential response times were related to the sections' length, the complexities of the questions therein and on occasion question-design format.

Table 2: Average interview time per section of the EDGE Module

	Module Section								
	II.	III.	IV.	V.	VI.	VII.	VIII.	IX.	TOTAL
Mean	5	3	4	4	4	5	4	6	35
Minimum	2	2	2	2	2	2	2	2	16
Maximum	32	25	28	31	22	25	28	30	221
Response % *	38%	51%	53%	30%	25%	32%	31%	27%	

Source: Observation Guide.

*Percentage of the informant population that responded the module section, (informants for whom a section lasted less than 2 minutes were not considered respondents to that section).

E. Questionnaire design: principal results

(1) Introductions to questionnaire themes

37. To ensure comprehension of topics not regularly top-of-mind for many informants, the EDGE pilot module included both a general as well as individual chapter introductions placed preceding the question content of each section. The introductions described what an asset is, presented concepts of individual and multiple asset ownership within households and beyond, introduced the concept of a social network, explained conditions around asset ownership and how to distinguish ownership versus use. Despite their role in assuring accurate registration of individual and shared properties, the introductions were long, distracting, and at times negatively impacted informant comprehension. Early in the field research, the forum web communication was used to instruct enumerators to explain the general and each of the chapter introductions in their own words, grounded in the written introductions, employing regional idiomatic language and local examples.

(2) Social network

38. The Mexican EDGE module included a brief chapter for identifying and registering relations among non-household member asset owners. It's important to note that the EDGE Project questionnaire version upon which Mexico's consultants based questionnaire design contained a final social network module. The Mexico pilot registry of social network was placed antecedent to chapters on asset ownership. Supervisor participants in the focus group debriefing activity reported that identifying social network participants prior to discussion of ownership of a particular asset did not work well. Furthermore, subsequent registry proved cumbersome requiring a "back and forth" between questionnaire chapters to record network participants who were most frequently identified within the context of a particular asset under discussion. A possible solution is to substitute this questionnaire section for registry codes that record gender and the presence of a direct familial relationship. It's important to note that the concept of social network is confusing as it describes "persons that are not regular household members". In Mexico, family or other residents absent more than six months, are not considered household members. In absence of a system for registering relationships between household members and non-member asset ownership, there is a risk of loss of valuable information on asset owner migrants, that in countries like Mexico represent a substantial percentage of the population.

(3) Chapters' first-filter question

39. : Q1 has similar content and format in all of the EDGE chapters, differing only in the asset under scrutiny. Analysis of the Observation Guide revealed that for each questionnaire chapter, Q1 is the most problematic question often requiring clarification; upon clarification the chapter flows unimpaired and the remaining questions are largely unremarkable. The complicating detail of this first question may be due to its stilted language used in Spanish to express ownership, to have the asset in question "...alone or shared with someone else", as is stated verbatim in the EDGE Project version. The Spanish language translation is long and confusing, as may be in the case in other languages, and may distract the informant or affect her or his concentration. The sentence fragment "alone or shared with someone else" seems unnecessary. The objective of Q1 is

to identify the presence of asset ownership, the conditions of which are duly detailed through the remaining questions in the chapter.

40. Trainings on the application of EDGE modules should highlight Q1 for each of the thematic areas under scrutiny; this question, gateway to comprehension of the discussion around an asset category, should be handled with delicacy allowing time for the informant to absorb and integrate the concept.

(4) Questions addressing monetary flows

41. Privacy. Question areas related to monetary flows as is the case with savings, credit and entrepreneurial activities, touch upon issues of trust and privacy; frequently, non-owners of these assets are unaware of their existence. Information on these very private acts are rarely communicated. In situations of financial distress, it may be risky to have known resources available for family and friends that may perceive a “right to access the money” when presenting a cogent need.
42. The three EDGE pilot chapters reported in the Observation Guide as less fluid were, in order of importance, the final (ninth) chapter on Entrepreneurship, the antecedent eighth chapter on Credits and the seventh chapter on Financial Assets. The difficulties observed were associated with a lack of understanding of the question topic, distrust and anxiety on the part of the informant.
43. Confidence. Q1 as applied to the chapter (VII) on Financial Assets, was more readily responded to when the informant understood the conversation to be about the verb “to save, engage in the act of saving” and not the noun “savings”. Essentially it appears to be a less intimidating concept for many of the informants, because while the informants may understand their efforts to accumulate, to save, they may not identify coming up with the needed significant sums, “savings”, or be able to identify the mechanisms or service channels employed (especially when they are informal). A recommended strategy is therefore, providing examples of common reasons for savings and in so doing, aid the informants’ efforts to identify acts of savings (e.g. savings to cover school costs), instead of referring to savings services or mechanisms, as are listed in the EDGE instrument (e.g. banks or non-bank banks). The savings service provider mechanisms are not always known or distinguishable, especially when financial service providers operate under a myriad of legal frameworks applicable to similar financial services. Furthermore, the naming of these categories to adequately register the informants’ response creates stress, reduces confidence and may cause the informant to lose interest in the conversation at hand.
44. While this chapter of the MSBH did not address the value of financial assets, the ENH instrument to which it is appended asked the informant to identify, within a range, the value of her or his home. Apparently, this tactic was a recent modification on a previous less successful open-ended question about the value of dwellings, because informants rarely know nor want to disclose a dwelling’s worth. The presentation of a range of values made it easier for informants to answer and therefore generate an incidence of response; however, the validity of these responses may be questionable. Generally speaking, the ability to adequately answer this question relies on two issues, the presence of a market for deriving an approximation of worth and the informant’s knowledge of market transactions. Rural inhabitants may be unable to respond because of a lack of markets (and the complications of land ownership that contribute to the former), and in urban areas there may simply be more distrust. Supervisors opined that within the

delicate context of the EDGE module, even applying a range of values for registering asset worth may have caused distrust, impacting or precluding completion of the interview. They remarked that, the strategy for asking, in about financial assets in Q1, stating “Without giving me amounts, who...” seemed to be a very useful way to introduce the conversation.

(5) The web-Forum as supervision tool to identify complicated chapters

45. According to the observation guide, the chapters rated as very well managed by enumerators were VIII Credits (64.9%) and Entrepreneurship (64.6%). This interesting data reveals that EDGE topics that posed problems for fluidity of interview were fared most successfully due to the constant interaction and support provided through the web-Forum.

(6) Association of activities and assets to time Frameworks

46. The establishment of time-based references was useful for identifying acts of savings and credit use, as the reference supported recall of financial transactions and, to the extent possible, identification and registry of financial assets in the individual’s possession at the time of the interview.

(7) Instructions for classification of assets based on worth, size or age

47. For questions where registry is according to the aforementioned classifications, there is a risk of losing assets owned by women, agricultural lands for example. Women often have fewer and less financially significant assets than other household members, consequently in situations of non-exhaustive registry of a particular asset, women owned assets may be lost. Even in conditions of exhaustive registries of asset types, informants may not think it worthwhile to identify the smallest, oldest or least valuable assets, and women’s assets will suffer. By the same token, privileging registry of newer agricultural equipment may be unrelated to their cost or utility.

(8) Questions on owner rights to sell or bequeath assets

48. These questions did not pose difficulties.

(9) Hypothetical questions

49. The MSBH included questions about who could make decisions regarding sale as well as use of income generated, of an asset (or its byproduct) sold today. The questions were answered without difficulties.

(10) Response options for registry of asset types

50. Generally speaking, difficulties were reported in two chapters per adequate registry of responses, they were reported for agricultural equipment and animals. With regards to animals, the option list was too extensive, although reduced from the original EDGE version, and resulted in a tiresome interaction between informant and enumerator.

Apparently the aggregation of animal ownership is concentrated principally in terms of worth and vocation (subsistence consumption or commercial use). For future iterations, response categories can be grouped in the following manner: “poultry” and “pigs” (mostly women’s ownership); livestock divided into “cattle” including cows, steer and bulls; a category for “smaller livestock” including among others “sheep and goats” and “draught animals and horses,” etcetera.

51. The MSBH module provided limited options for registry of non-mechanized and less sophisticated equipment, and farm implements. The module registers upwards of 70% responses of “other equipment” wherein these types of tools and equipment were registered for a substantial proportion of respondents (844 of 1,169).

(11) Organization of chapter topics, sub-division of topics within chapters

52. As is with the most recent version of the EDGE Questionnaire, Mexico’s experience supports dividing attention to agricultural equipment into sections on large and small agricultural equipment respectively. An introductory question (Q1) would filter households, non-owners of large agricultural equipment and reduce perceived stress and embarrassment as they hear an exhaustive list of equipment out of their reach, until attention is turned to lesser items. Furthermore, the lesser items rarely have multiple owners or market value, and consequently obviate the need to ask about decision-making related to sale of bequeathing of said items. During the focus group, supervisors suggested including pickaxes, spades, hoes, hand-saws among small instruments.
53. The flow of the chapter on financial assets would be enhanced by dividing assets into formal and informal assets. While individuals simultaneously maintain formal and informal financial asset transactions, focus group supervisors observed that, on the one hand, informants with limited financial inclusion demonstrated anxiety, frustration and even annoyance when asked about savings in bank accounts.
54. On the other hand, informants financially included were suspicious when enumerator asked them for all the possible range of financial assets “from the bank to the mattress”. The sensitivity of this subject requires more intense training.

(12) Order of questionnaire chapters

55. While the chapters on credit and financial assets both address topics considered private, it’s generally agreed that a greater level of confidence is required for informants to discuss their financial assets than their current or past debt. Therefore, it’s recommended that placement of the credit chapter come before that of financial assets. The discussion of credit centres the informant’s attention on issues of finance, and creates an interaction wherein confidence between enumerator and informant can be bolstered prior to addressing a more private, daunting matter.

V. Principal quantitative results on gender statistics

56. This section presents a contingency table analysis of Mexico’s EDGE Module, describing the principal variables of asset ownership, asset rights and decision-making, from a gender perspective. The data analysis presented an important methodological challenge. The analysis included any individual adult household member identified as participant asset-owner - reported, legal or economic owner- as well as participants in asset based

decision-making – related to the sale or bequeathing of an asset, or the disposition of asset production and earnings. The former resulted in a combination of relevant actors expressing in one way or another characteristics of asset ownership, and providing valuable information with regards to the distribution of rights over assets within households and their relationship to issues of gender.

57. Table 3 shows total owners of categories of assets by sex as reported by Module informants. According to these results, women have a greater incidence of ownership than men in the categories for animals, financial assets as well as participation in entrepreneurial activities. However, these totals do not reflect the detail within sub-categories of each asset group, assuming that it means the same to be the owner of a cow as the owner of a chicken. We shall see delve into these qualitative differences in further analysis.

Table 3: Household Member Owners of Asset Categories as Reported by Informants

Asset	Reported	
	Men (%)	Women (%)
Agricultural Land*	14.05	4.61
Animals*	21.90	26.63
Agricultural Equipment *	15.15	2.27
Other Real Estate **	6.64	4.96
Financial Assets**	42.73	50.43
Entrepreneurship**	8.63	12.17

* Total rural population: localities with up to 15,000 inhabitants.

**Total MSBH Population

58. This result illustrates how women's strength fades away when, instead of reported ownership, informants respond about legal or documented ownership of assets, and again, when taking into consideration the quality or size of assets within a category. The quality of assets can refer, for example, to the formality of a specific financial asset, the value and size of an animal, the technological infrastructure of the agricultural land or the level of sophistication of the agricultural equipment.
59. As we will see throughout this section, the cumulus data suggest that, at least in Mexico, there persists an asset production and accumulation system detrimental to women. Investigations like the EDGE project provide valuable information, relevant for reverting public policies detrimental to the evolution of women's ownership and asset control, and key for observing evolution of gender rights overtime in the context of different realities.

A. Who owns the assets

60. The module chapters on "agricultural land" and other real estate" capture information defined by EDGE as reported and legal property. The legal proprietor or owner is recognized and protected by the rule of law. The reported proprietor is the woman or man who is recognized as owner by members of the household. The reported owner may or may not be the legal owner. The categories are not mutually exclusive, nor is the case with economic ownership.

61. As is shown in table 4, agricultural land assets include more reported owners than legal owners, and there are more men owners than women. The former reveals an accordance of property rights to a given asset, generally speaking, in relation to some agreement or asset management arrangement and does not relate to a legal right per se. According to informant responses, 11.39% of the rural population is comprised of legal men owners; however, 14.05% of the rural population is reported men owners. With regards to rural women, 3.09% of the rural population is legal women owners and 4.61% reported women owners.
62. The difference between men and women owners for both types of property is overwhelming: men have three times the incidence as owners of agricultural land than women. In observing differences within households for a given sex category, and turning from one type of asset ownership to another, legal ownership favors more men than women. The incidence of women reported owners is almost 50% greater when compared to the incidence of women legal owners. With regards to men the difference is 23%. This data reveals important shortfalls in the institutional presence of protection of women's property rights.
63. Among all land owners holding legal documents of ownership, men have an overwhelming presence, in the first place, in plot certificates (25.64%), followed by certificates of agrarian rights (16.09%) and writs (11.70%). Women, on the other hand, hold mainly plot certificates (5.85%), writs (4.39%) and agrarian rights certificates (3.7%). Interestingly, the latter evidences women's absence as players during the agrarian land assignation known as "reparto agrario" (agrarian land distribution driven by the state during the last century). The writ, a private agreement regardless of its smaller percentage as a form of ownership, is more frequent than certificates of agrarian rights. In any case there is a much reduced proportion of women holding legal documents that recognize them as agricultural land owners.
64. When compared to the prevalence of ownership of the agricultural land, a smaller proportion of the total population is identified as owners of "Other Real Estate". Women also enjoy a lesser incidence of reported (4.96%) and legal (3.94%) owners as compared to men (whose percentages of ownership are 6.64% and 5.37% respectively); but the ownership gap is substantially less. For this type of property, men have a third greater chance of being owners than women, and there is no longer an important difference between categories of legal and reported ownership. Interestingly for this class of assets, both men and women appear in about 25% more instances as reported owners than as legal owners. It's important to mention that the population of owners of "Other Real Estate" includes the complete Module population. As for agricultural land, the population refers exclusively to inhabitants of rural localities, wherein women's rights are less developed.

Table 4: Reported and Documented Ownership of Agricultural Land and Other Real Estate by sex

Asset	Reported Ownership		Documented Ownership	
	Men (%)	Women (%)	Men (%)	Women (%)
Agricultural land*	14.05	4.61	11.39	3.09
Other Real Estate **	6.64	4.96	5.37	3.94

*Total rural population: localities with up to 15,000 inhabitants.

**Total MSBH Population.

65. Among all “Other Real Estate” owners holding legal documents of ownership, men more frequently hold writs (35.09%), property title (9.26%), and bill of sale (7.50%). With regards to women, the principal documents are writ (27.07%), bills of sale (5.51%) and property titles (5.33%).
66. In addition to the categories of documented and reported ownership, EDGE Methodology considers another type: economic ownership. Identifying economic ownership to an asset entails response to hypothetical questions regarding circumstances in which an asset could be sold, by whom, and to whom would accrue any income generated through the sale said asset.
67. As is depicted in table 5, comparison of reported and economic ownership confers a greater participation for women. For both agricultural land and equipment, women’s property increases significantly, relative to a smaller observed increase in men’s economic ownership. With regard to agricultural land, the percentage of women owners doubles when considering economic ownership. For the asset category of Other Real Estate, the same increases 1.4 times with regards to reported ownership. Therefore, women have a greater presence as economic owners than for other types of ownership. While in this instance women are still at disadvantage with regards to men, herein they garner a substantially greater participation.
68. As for animals, the percentage incidence of reported an economic ownership remains more or less the same as for men and women. It’s worth reminding that questions on the issues of economic property rights both for land and agricultural equipment were hypothetical questions, and in that for case of animals the questions referred to animals sold during the last year. It may be that hypothetical questions introduce a bias, or the difference may be attributed to the more definite segmentation of animal ownership according to the sex of the owner. The latter case would explain the consistency in their categories of recorded and economic owners of animals. Further on, in the discussion of the quality of assets within this category, the peculiarities of animal husbandry and its relation to gender will be explored.

Table 5: Economic Ownership versus Reported Ownership by sex

Asset	Reported Ownership		Economic Ownership	
	Men (%)	Women (%)	Men (%)	Women (%)
Agricultural Land*	14.05	4.61	15.05	10.11
Animals*	21.90	26.00	22.92	27.00
Agricultural equipment*	15.15	2.27	14.93	5.52

*Total rural population: localities with up to 15,000 inhabitants.

69. In table 6 we can appreciate the contrasting responses when questioned about different kinds of ownership over the same asset category, for example: agricultural land. As was mentioned earlier, economic ownership has a greater incidence than reported ownership and reported ownership has a greater incidence than legal ownership. Therefore, it seems insufficient to ask who is the owner and who appears in a legal document accrediting ownership; questions around economic ownership are relevant and disclose important information on the exercise of rights, evidencing a possible underestimation in conventional indicators. That is to say, if the data is correct, women have a greater participation and asset ownership (economic) then which would be observed in registers.

Table 6: Agricultural Land: Economic, Reported and Documented Ownership by Sex

Agricultural Land Ownership	Men	Women
Economic	15.05	10.11
Reported	14.05	4.61
Documented	11.39	3.09

*Total rural population: localities with up to 15,000 inhabitants.

70. Beyond asset ownership -be it reported, legal, or economic-, other aspects coming to play when analyzing the situation of women particularly in rural settings. Herein it's important to take into account the quality of assets owned. While the module did not ask about the value of particular assets owned; returning to the example of animals, it's more than apparent that a cow or a horse is worth more than a hen, or that a tractor is worth more than a grub hoe. The questionnaire distinguishes between sub categories within assets.
71. Table 7 provides a piece of information crucial for discerning value of agricultural land: irrigation, key characteristic of agricultural land requiring a differential investment in technological infrastructure, and none. Considering all land owners, in a small fraction of cases men and women possessed irrigated agricultural land. That said, women have a considerable disadvantage in this asset category. Of the total men and women reported owners, 12% are men and 5% are women owning irrigated agricultural land. These low percentages remain similar when references to legal ownership.

Table 7: Agricultural Land: Reported and Documented Ownership of Irrigated and not Irrigated, by sex.

Type of land	Reported Ownership*		Documented Ownership**	
	Men (%)	Women (%)	Men (%)	Women (%)
Irrigated	12	5	13	4
Not Irrigated	63	20	65	17
Total	75	25	79	21

*Total reported owners of agricultural land.

**Total documented owners of agricultural land.

72. Differences in quality of owned assets are readily observable in the animals and agriculture equipment asset categories. As table 8 depicts, a greater number of women own animals; however, the vast majority of ownership pertains to the sub-category of poultry: chickens, hens, ducks, geese, turkeys and quail. Of the total of women owner of animals, only about 5% own large livestock. Meanwhile, conversely a third of men owners report ownership of poultry and more than 30% are owners of large livestock.
73. Of the total rural population, 17.82% of women are owners of poultry as opposed to 7.55% of men. Women's lead is also evident with respect to ownership of pigs (4.23%) to men's (3.87%). In all other categories of animal ownership, principally relating to large livestock, men surpass women as asset owners. The same is true for ownership of agricultural land, wherein men own higher valued assets.

Table 8: Livestock: Reported owners of Animals, by Animal Category, by Sex

Type of Livestock	Reported owners	
	Men (%)	Women (%)
Large Livestock	8.20	2.56
<i>Steer, Cows, Bulls, etc.</i>	3.75	1.47
<i>Draught Animals</i>	4.45	1.09
Small Livestock	7.06	6.57
<i>Pigs</i>	3.87	4.23
<i>Goats/ Sheep</i>	2.57	1.84
<i>Rabbits/ Guinea Pigs</i>	0.33	0.42
<i>Fish Ponds (fish farming)</i>	0.05	0.03
<i>Bee Hives</i>	0.24	0.05
Poultry	7.55	17.82
<i>Chickens, Hens, Roosters, Ducks, Geese</i>	6.21	14.43
<i>Turkey, Quail</i>	1.34	3.39
Other	0.11	0.05
Total	22.92	27.00

*Total rural population: localities with up to 15,000 inhabitants.

74. As was discussed earlier, economic property rights pertaining to animals is similar to the incidence of reported property. Therefore, the decisions regarding sale and use of income accrued from animal husbandry appears to rest in the hands of the recognized owner. Similarly, 8.20% of men are listed as owners of large livestock and 8.62% are listed as charged with the care of said livestock. In the same vein, 17.82% of women are listed as owners of poultry and 18.32% of women are reported as economic owners thereof. As shall be seen in upcoming discussion, the situation remains the same with regards to the production of animal by-products. Analysis of animals reveals fascinating information on a clear sex- based specialization/ division in terms of animals owned and the decisions made regards their productive use. Clear gender based roles operate in the context of animal husbandry.
75. It is worth noting that only 17.42% of the rural population reports owning any functioning agricultural equipment. Women play a significantly less important role in terms of the quantity and quality of agricultural equipment possessed. Men are reported owners of functioning equipment employed in agriculture and livestock management nearly seven times that of women. This ownership gap only becomes more pronounced when distinctions are made between small and large equipment.
76. As can be observed in Table 9, the presence of small rudimentary equipment for agriculture and animal husbandry dominates Mexico's rural landscape. This reality is shared by both sexes: of the total rural population 3.34% are men owners of large equipment such as mechanical plows, tractors, seeders, harvesters, milking machinery, cooling tanks, and etcetera. Women owners of such large equipment totaled 0.3% of the

rural population. This ten to one difference, is related in some way to the proscribed differences in women and men's rural work roles.

77. In examination of small equipment, this gender gap narrows. Here the difference in men owners is reduced to six times that of women, namely that 11.82% of rural men are reported owners of some type of equipment, as compared to 1.96% of women. Despite this enormous difference, the gender ownership gap reduces proportional to the asset quality.

Table 9: Agricultural Equipment Reported Owners of Agriculture Equipment, by Sex

Agricultural Equipment Type	Reported Ownership	
	Men (%)	Women (%)
Large Equipment	3.34	0.30
<i>Mechanical plows</i>	2.04	0.19
<i>Tractors</i>	0.89	0.08
<i>Precision seeders</i>	0.24	0.01
<i>Other large equipment</i>	0.17	0.03
Small Equipment	11.82	1.96
<i>Agricultural tools</i>	0.82	0.07
<i>Other small equipment</i>	10.99	1.89
<i>Total general</i>	15.15	2.27

*Total rural population: localities with up to 15,000 inhabitants.

B. Asset Decision-making: The Circumstances and Mechanics

78. Having reviewed the gender-based characteristics of ownership, attention shall be turned to another crucial facet, namely the control and decision-making about assets. The analysis begins with discussion of the sales and bequeathing decisions made by asset owners.
79. Table 10 shows the kind of decisions made by men and women documented owners for sale and bequeathal of agricultural land. The results plant us firmly in the territory of differential rights held by men and women although both are legal owners. Nearly 33% of total men documented owners make independent decisions with regard to the sale of land as compared to 26% of total women documented owners. Both men and women documented owners are likely to assert rights to sell land "in agreement with someone" in almost the same proportion, 62% y 64% respectively. The disparities increase to the detriment of women owners when the decision reported need be made "with the consent of another". This category, however, has the lowest frequency for both sexes: 5% men and 10% women.
80. For this conversation about decision-making acts, Table 11 presents analysis of the sacrosanct right to bequeath, an area of less-controversial autonomous decision-making as compared to the arena of sales decisions. Men and women are present in similar proportions in the three decision-making circumstances. Both women and men decide "Independently" with a frequency of 37%. However, men make decisions "in agreement

with someone” more often than women (59% and 53% respectively), and women make decisions “with the consent of another” more often than men (9% and 4% respectively). In general, women than men are more likely to ask for consent in decisions of sale and bequeathal.

81. In the end, the data tell us that the principal agriculturally related gender gap surfaces in the context for recognizing reported, legal or economic ownership, as well as the quality of assets that men and women possess. Results show that men have a greater advantage over women. But once men or women’s ownership is established, the mechanics of the decision-making revealed by data, show more similar distributions for each category. Moreover, with more robust quality of rights as in the case of documented ownership, as opposed to reported, the frequencies between sexes get closer.
82. With regard to the right to sell agricultural land, autonomous decision-making is more enhanced among legal than reported owners, principally for women as is evidenced in Table 10. By the same token, women legal owners are more likely to exercise autonomous decision-making when deciding on bequeathal of agricultural land than are women reported owners. In fact, women assume an almost identical attitude towards their rights to decide in agreement with another, when they are holders of documented rights. Therefore, institutions play a crucial role in recognizing women’s ownership rights, so as to guarantee her ability to exercise decision-making effectively empowering her asset decisions.

Table 10: Agricultural Land: Percentage of rural^{a/} documented and reported owners of agricultural land, by decision rights for sell of land, by sex

Decision Rights	Reported Agricultural Land Owners with Right to Sell		Documented Agricultural Land Owners with rights to Sell	
	Men (%)	Women (%)	Men (%)	Women (%)
<i>Independently</i>	32	22	33	26
<i>In agreement with someone</i>	62	68	62	64
<i>With the consent of another</i>	6	10	5	10
<i>Total</i>	100	100	100	100

*All documented land owners, men and women, with rights for sale of land

^{a/} Number of adult women (men) (age 18 and above) regular and usual members of the household in rural communities (defined as those with fewer than 15,000 inhabitants).

83. This discussion leads back to issues of economic decision-making, the sphere of action wherein reported owners’ often exercise their rights. Reported rights are less robust than documented, and as expected, differences of frequencies between men and women, ascribing independent decision-making, decreases with legal ownership. For example, for documented owners, the difference is a third more men than women ascribing independent decision-making for selling, and for reported owners, the difference is almost a half more men than women ascribing these decisions.

Table 11: Agricultural Land: Percentage of rural^{al} reported and documented owners of agricultural land, by decision rights for bequeathal of land, by sex

Decision Rights	Reported Agricultural Land Owners with Right to Bequeath		Documented Agricultural Land Owners with Right to Bequeath	
	Men (%)	Women (%)	Men (%)	Women (%)
<i>Independently</i>	36	32	37	37
<i>In agreement with someone</i>	60	61	59	53
<i>With the consent of another</i>	4	7	4	9
<i>Total</i>	100	100	100	100

*All reported land owners, men and women, with rights to bequeath land.

Number of adult women (men) (age 18 and above) regular and usual members of the household in rural communities (defined as those with fewer than 15,000 inhabitants).

84. Given that discussion of agricultural land bespeaks the complexities of rural land tenure, perhaps idiosyncratic of Mexico, the next category of asset decision-making incorporates Other Real Estate into the discussion and widens the geographic area of analysis to urban areas.
85. As in the case of decision-making rights to sell or bequeath agricultural land, the majority of declared and reported owners (see tables 12 and 13) of Other Real Estate cite their ability to make decisions is in agreement with someone. Moreover, independent decision on sales or bequeathal of land are proportionately higher for legal owners with respect to reported owners; however in these instances men and women exhibit similar proportions.
86. While a total of 39% of men and 37% of women reported owners decide independently to sell land, the percentage increases to a total of 41% for men and 39% for women legal or documented owners who make decisions to sell independently. As for the case of bequeathal, autonomous decision-making rates are very similar for categories of reported and documented ownership. For both categories of decision-making, decisions made in agreement with another are pre-eminent and the category of decisions made with permission of another is the least robust. Frequencies for men and women are similar.

Table 12: Other Real Estate: percentage of adult^{bl} reported and documented owners of other real estate, by decision rights for bequeathal of properties, by sex

Decision Rights	Reported	Owner	Documented	Owner
	Men (%)	Women (%)	Men (%)	Women (%)
<i>Independently</i>	39	37	41	39
<i>In agreement with someone</i>	57	60	56	57
<i>With the consent of another</i>	4	3	4	4
<i>Total</i>	100	100	100	100

*All reported Other Real Estate owners, men and women, with rights to bequeath and sale.

**Total MSBH Population.

Table 13: Other Real Estate: Percentage of adult^{b/} reported and documented owners of other real estate, by decision rights for bequeathal of properties, by sex

Decision Rights	Reported	Owner	Documented	Owner
	Men (%)	Women (%)	Men (%)	Women (%)
<i>Independently</i>	42	41	43	42
<i>In agreement with someone</i>	56	57	55	56
<i>With the consent of another</i>	2	2	2	2
<i>Total</i>	100	100	100	100

*All documented Other Real Estate owners, men and women, with rights to bequeath and sale.

**Total MSBH Population.

87. Production decisions related to management of productive assets provide important data for analysis of gender equality. These decisions treat what to produce, how much and when to produce, and how the benefits of the production accrue to asset owners. This kind of decision-making is distinct from the discussion on economic ownership in so far as it refers only to asset sales and not to asset management (including the disposition of asset by-products). This discussion necessarily includes analysis of agriculture production, animal husbandry and backyard agriculture. The population incorporated in the present analysis includes the population of women and men reported owners, reporting productive decision-making.
88. Observation of Table 14 reveals a profound gender gap in decisions on production as well as sales and bequeathal of agricultural land. Men's decision-making reigns supreme herein. Of total reported land owners, roughly two thirds are men making decisions about what to crop, while 14.08% are women making these same decisions. That said, frequencies of decision-making regarding "how much of a crop to sell", and "how to use the money from crop sales" descends drastically for both sexes.
89. Among the population of reported-land-owners whom decide what and how to crop, 14.08% are women and 65.15% are men (the rest 20.8% of reported land owners do not make these kind of decisions probably because the land was unproductive last seasons). If we analyze valid values by sex participation in each category, 82% of decisions of what and how to crop are made by men and 16% by women. So, the land production decision-making is by and large in men's hands, who are generally the owners. And while the incidence in decision-making on how much to sell and what to do with the proceeds, fall dramatically for both men and women, in the end about a quarter of these decision makers are men while 5.59% are women. Women owners' participation in decisions on what amount of crops to sell (5.59%) and how the money is used (7.04%) appear negligible.

Table 14: Agricultural Land: Percentage of rural^{a/} reported owners of agricultural land, by type of cropping decisions, by sex

Type of Decision	Reported Agricultural Land Owners	
	Men (%)	Women (%)
<i>What and how to crop</i>	65.15	14.08
<i>What amount to crops are sold</i>	25.19	5.59
<i>How to use the money from the sale of crops</i>	24.98	7.0

*All reported land owners, men and women.

^{a/} Number of adult women (men) (age 18 and above) regular and usual members of the household in rural communities (defined as those with fewer than 15,000 inhabitants).

90. As Table 15 shows, analyzing decisions on backyard agriculture presents a unique opportunity given that the agricultural activity is conducted on the land associated with the household dwelling, not another parcel with a particular owner. The perception is that in Mexican culture household administration is women's domain, and the decisions therein rests squarely on her shoulders. While women have an edge in reports of being in charge of backyard agriculture, men still emerge as decision makers in consumption/sales decisions as well as in decisions about use of proceeds. However, because the question of sales and consumption coincide in this specific question in the Module, it is not clear at what extent the responses have more to do with the conscious act of selling, instead consumption, the more common and automatic act of the backyard production. Moreover, responses on consumption/sales decisions are similar of those of how to use the money of the sales: 10.2 and 11.8% respectively.
91. Women's predominance in backyard agriculture is affirmed as they represent 58% of management to men's 42%. Meanwhile, a small proportion of the 100% of backyard managers' report decision on when to sell or consume the produce. The percentage of decision-makers descends to 10.2%, comprised of 6.4% men and 3.8% women. With regards to the disposition of earnings from the backyard agriculture, possibly in recognition of the proceeds application to other household expenses, women regain a situation of relative parity: 6% of men are reported herein as decision-makers to women's 5.7%.

Table 15: Agriculture Backyard: Percentage of adult household members reported in charge of agriculture backyard with economic rights over crops

	Total (%)	Men (%)	Women (%)
<i>Adult household members reported as being in charge of agriculture backyard</i>	100	42	58
<i>About what amount to sale or consumption</i>	10.2	6.4	3.8
<i>How to use the money from the sales</i>	11.8	6.0	5.7

*Percentage with respect to All Adult household members reported as being in charge of agriculture backyard

^{b/} Number of adult women (men) (age 18 and above) regular and usual members of the household.

92. Table 16 depicts the reported animal owners as well as household members reporting decision-making in issues of animals' sale, donation or slaughter. The percentages offered are with respect to the total Module population sample. As said before, while there is an evident stratification by sex with regards to the subcategories of animals owned by men and women and their rights to sell and slaughter, decision-making is reasonably proportionate to animal ownership. Stated plainly, women make decisions over their animals and men over their animals.
93. This state of segregation wherein women own less valuable animals than men, may not foster their ability to accumulate assets and delve into other areas of animal husbandry. Furthermore women's animals have shorter production cycle conferring the possibility to support food security and sometimes act as physical savings. As we shall see in the discussion on financial assets, having savings "on hand" is great for emergencies but does not always support efforts to accumulate financial assets. Physical savings will be discussed in the context of financial assets.

Table 16: Livestock: percentage of rural population^{a/} owning animals with right to sell or slaughter the animals by type of livestock, by sex

Type of Livestock	Reported Livestock Owners		Members of HH with declaring rights to sell and slaughter	
	Men (%)	Women (%)	Men (%)	Women (%)
Large Livestock	8.12	2.60	8.20	2.56
<i>Steer, Cows, Bulls, etc.</i>	3.71	1.62	3.75	1.47
<i>Draught Animals</i>	4.41	0.98	4.45	1.09
Small Livestock	6.52	6.48	7.06	6.57
<i>Pigs</i>	3.47	4.33	3.87	4.23
<i>Goats/ Sheep</i>	2.41	1.70	2.57	1.84
<i>Rabbits/ Guinea Pigs</i>	0.34	0.41	0.33	0.42
<i>Fish Ponds (fish farming)</i>	0.05	0.01	0.05	0.03
<i>Bee Hives</i>	0.24	0.03	0.24	0.05
Poultry	7.15	17.47	7.55	17.82
<i>Chickens, Hens, Roosters, Ducks, Geese</i>	5.96	14.13	6.21	14.43
<i>Turkey, Quail</i>	1.19	3.34	1.34	3.39
<i>Other</i>	0.11	0.08	0.11	0.05
Total	21.90	26.63	22.92	27.00

^{a/} Number of adult women (men) (age 18 and above) regular and usual members of the household in rural communities (defined as those with fewer than 15,000 inhabitants).

C. Financial assets decisions

94. As may be anticipated, urban residents save in commercial (or government) banks at twice the rate as their rural counterparts. While access is surely a factor, it is also now common that formal sector salaried workers receive payment through bank accounts. As can be observed in Table 17. Men resident in either urban or rural localities have a slight lead as savers in commercial banks. Urban men save in commercial banks at a great rate than in other savings mechanisms.
95. Given the previous chapters' attention to the fragility of women's asset ownership and productive use thereof, it may be surprising that women lead as savers for all mechanisms but commercial bank savings. Indeed, a larger than expected presence of women bank savers may have to do with the receipt of government to person transfers also associated to bank account. Another situation fostering rural women's use of commercial banks may relate to their entrepreneurial activities, premier (after activities related to food preparation and sales) is retail trade by catalog, including, shoes, clothing, housewares and cleaning supplies, etc.. This activity requires eventual payments through a bank account often in the nearest urban area. Prior to the expansion of correspondent banking accounts formal savings in rural areas was primarily related to cooperatives.

96. Turning attention to informal savings mechanisms, in home savings is the informal savings mechanism of choice for men and women independent of their location. Furthermore, for rural men and women, this savings modality beats formal savings in commercial banks, the savings mechanism of choice for urban men. Physical savings is more prevalent in rural areas, coming in just behind the rate of bank savings; the difference versus men's use of physical savings is unremarkable. While in urban areas, women and men also hold physical savings at equal rates, here it's among the least used options.
97. Rotating savings and credit associations (ROSCAS), a kind of informal but group based activity, beat out formal savings options for rural women, and while this is not the case for their urban counterpart, for urban women savers the rate of use of this savings mechanism comes just after commercial banks.

Table 17: Financial Assets: Savers who decide how much and for what to save, by mechanism, sex and locality

Savings Mechanism	Rural		Urban		Total	
	Men (%)	Women (%)	Men (%)	Women (%)	Men (%)	Women (%)
<i>Save/ invest in bank (commercial or government)</i>	2.58	2.44	7.64	7.26	10.22	9.70
<i>Cooperatives and Bank non-banks</i>	1.68	1.91	3.13	4.05	4.82	5.96
<i>Rotating Savings ROSCAS</i>	2.12	2.88	3.54	5.97	5.65	8.86
<i>Given /lent to another person</i>	0.43	0.58	0.93	0.92	1.36	1.50
<i>In home</i>	4.95	6.73	7.29	8.76	12.24	15.49
<i>Physical savings</i>	2.31	2.48	1.63	1.68	3.94	4.16
<i>Other</i>	1.27	0.60	3.35	2.33	4.62	2.93
Total	15.33	17.63	27.51	30.98	42.85	48.61

*Percentage with respect to All Adult household members owning savings

98. To understand the proposed application of men's and women's assets, Mexico's EDGE pilot included questions on the purpose of savings. Unfortunately, the question design didn't permit associating the individual saver with the categories for proposed uses of savings, and so the information's usefulness remains at the aggregate level.
99. The incidence of proposed uses for savings is much greater for urban population, men and women alike. The selection of a savings purpose was least frequent for rural men, resulting in much lower percentages (taking into account the numbers of rural Module respondents). To permit easier observation, table 18 was modified, selecting the top priorities for savings. As a result, the table's format represents the general consensus for savings priorities. Notable differences include the lack or rural men's prioritizing savings for education. As expected, emergencies garnered wide attention; women place priority on costs related to household and food expense, while men included household maintenance. Health care costs were considered by all but more highly ranked by women.

100. A vast array of savings purposes was presented to Module informants, and 9,926 informants reported saving for at least one of the listed categories. Seventy-seven point three percent of the reported incidence in savings motivations is depicted in Table 18 where we can appreciate that the highest percentages incidence for savings purposes among urban (7%) and rural (3.6%) men, as well as urban women (7%) correspond to the category emergencies. For rural women this act represents the second highest percentage selected purpose for savings (3.8%). The second highest percentage for saving's purpose, wherein again urban (4.2%) and rural (3.2%) men and urban (5.2%) and rural (4.2%) women coincide, corresponds to household services and food. The least was the foremost category for purpose for savings among rural women savers.
101. More significant difference in savings motivation emerge in the third highest percentage aspiration for savings. Here, the highest percentage incidence for rural women (2.6%) and men (2%) corresponds to medical bills, hospital and medicine costs, while urban women cite savings for school registries, tuition, uniforms and books (3.1%).
102. Meanwhile the third highest percentage category for savings among urban men is household renovation or maintenance or (legal costs) or other fees related to dwellings at (2.8%).

Table 18: Financial Assets: Savers proposed use of savings, by sex and locality

Savings	Sex	Rural (%)	Urban (%)
<i>Food or household services (electric, phone, security)</i>	Men	3.2	4.2
	Women	4.2	5.2
<i>School tuition, uniforms, books</i>	Men	1.1	2.1
	Women	2.2	3.1
<i>School supplies, copies, internet, transport, events, contributions</i>	Men	0.9	1.5
	Women	1.9	2.1
<i>Hospital or medical bills, medicines</i>	Men	2.0	2.0
	Women	2.6	3.0
<i>Purchase, pay legal fees, or renovate dwellings</i>	Men	1.6	2.8
	Women	1.6	2.4
<i>Emergencies</i>	Men	3.6	7.0
	Women	3.8	7.0
<i>Social events, trips, milestones (weddings, funerals)</i>	Men	0.7	2.1
	Women	0.8	2.6

*Percentage with respect to All Adult household members owning savings

D. Entrepreneurship

103. A presentation of the descriptions classifying entrepreneurial economic activity according to the North American Industry Classification System (SCIAN),³ will serve as entrance to this this brief analysis of Mexico's survey chapter on Entrepreneurship. Despite the level of detail afforded by this system as observed by Table 19, analysis of the entrepreneurial activities of men and women is restricted to general comments for two reasons: 1) a high proportion of economic activities assigned the category "other", (comprised of the descriptions for activities representing less than 2% of enterprise owners), and; 2) there is a 4.5% difference (surplus) between the activities reported by owners and the descriptions of these activities. To state plainly, a household informant may describe the activity of another in a manner which affords a "new" classification. With regards to the latter, per EDGE methodology, entrepreneurial activities were identified by both the household informants, perhaps owners and sometimes not. A facet of EDGE methodology involves identifying the discrepancies in data provided per assets or entrepreneurial activity, offered by distinct household members. It is hoped that analysis of these differences provides evidence on how household patrimony and opportunities are shared across members.
104. Detailed analysis should permit creating a unique identification relating each entrepreneurial activity to the specific owners and households involved, including flagging differences in information provided across household members. However, one can anticipate complexities in the analysis of conflicting data provided by multiple household members, direct and indirect participants. It's worth noting that analysis of entrepreneurship, as compared to physical asset registries, is quite dynamic and many of the proposed EDGE questions may not be easily answered in the context of informal or low level entrepreneurial activity.
105. Women's entrepreneurial activity was more readily registered, preeminent among their commercial activity was retail commerce of foodstuffs, and of retail catalog sale (both urban and rural women), to a lesser extent retail of textiles, clothing and accessories, and housewares. With regards to service based activity, again food preparation outshines personal services such as beauty salons, laundries. And finally, within the production category rural women's entrepreneurial activities were split between textile and clothing production, and food production, canning, etcetera. Their urban counterparts showed a more intensive activity in food production and transformation than that of clothing or textile production.
106. Unfortunately, the highest proportion of descriptions for entrepreneurial activities of urban and rural men reside among the myriad of "other" responses. Men's involvement in commerce coincides with women's for the category of retail commerce of foodstuffs, and housewares but no with regards to catalogs or internet sales. With regards to the service industry, men prevail in food preparation and sales, followed by maintenance and repair, both for the category of machinery and household maintenance, as for automotive

³ SCIAN, is an acronym for the North American System for Industrial Classification, whereas the first two digits in this four-digit classification identify sector, the latter two provide disaggregate information on productive processes.

services. The salient productive activity listed relates to food production and transformation for rural and urban men.

107. Survey worked conducted more than a decade ago in Mexico⁴ observed a prevalence of retail commerce as well as preparation of foodstuffs amongst women entrepreneurs. A qualitative study of the same informants revealed attention to food security as an important motivating factor for this choice of entrepreneurial activity. Beyond issues of food security, food service and production activities employ consumer durables at women's disposal and closely related to knowledge acquired through performance of women's gender roles. Retail catalog and non-store based commerce is seen frequently complementing temporal activities of women entrepreneurs and as an adjunct activity for employees who sell shoes, housewares and makeup to colleagues.

Table 19: Entrepreneurship: Percentage Distribution Description of Entrepreneurs Economic Activity, by Sex, by Location

Economic as Classified per North American Industry Classification System (2007)	Enterprises reported owners					
	Rural		Urban		Total	
	Men (%)	Women (%)	Men (%)	Women (%)	Men (%)	Women (%)
<i>Retail commerce groceries, foodstuffs</i>	4.04	5.38	2.88	4.14	6.92	9.53
<i>Eateries (full-service restaurants and cafeterias)</i>	1.61	5.62	3.44	7.08	5.06	12.70
<i>Retail catalog or non-store based commerce (includes web-based and mail-order)</i>	0.13	2.77	0.43	4.95	0.57	7.72
<i>Food Manufacturing</i>	0.97	2.77	1.05	2.07	2.02	4.84
<i>Personal Care Services</i>	0.32	1.37	0.38	1.88	0.70	3.26
<i>Electronic and Precision Equipment Repair and Maintenance</i>	0.70	0.43	1.86	0.75	2.56	1.18
<i>Retail Trade of Clothing, Leather Goods, Accessories, Jewelry, Luggage</i>	0.67	1.13	0.89	2.88	1.56	4.01
<i>Automotive Repair and Maintenance</i>	0.48	0.03	1.75	0.13	2.23	0.16
<i>Retail trade of household goods, computers and housewares</i>	0.27	0.43	0.57	1.53	0.83	1.96
<i>Textile Mills and Apparel Manufacturing</i>	0.35	2.91	0.30	1.43	0.65	4.33
<i>Others (< 2%)</i>	7.32	3.79	12.97	7.64	20.29	11.44
Total	16.87	26.64	26.51	34.50	43.38	61.14

⁴ Woodruff, Christopher, Characteristics of the Unbanked and Banked in the Popular Finance Sector in Mexico: An Analysis of the Bansefi Household Survey, 2006, p. 1 -71 and CIESAS-UIA, Savings and Credit in Mexican Households: Patterns of Behavior and Impact of Popular Finance Services, 2005, p112- 331. in, A Look Inside Mexico's Popular Finance Sector: Household and Institutional Studies, 2002- 2006. Bansefi, Mexico.

108. Table 20 provides a schematic presentation, distributing women and men’s aforementioned activity into the three major categories: commerce, service and production. A perhaps unanticipated data point is the proportion of retail commerce in rural areas. Given the description of the kinds of activities listed above in Table 19, it may relate to conditions of agriculture production, its cyclical nature or simply an interest in supplementary income.

Table 20: Entrepreneurship: Percentage Distribution when Categorized per Sphere of Economic Activity, by Sex by Location

Classification Economic Activity	Rural		Urban		Total	
	Men (%)	Women (%)	Men (%)	Women (%)	Men (%)	Women (%)
<i>Retail Commerce</i>	30.29	36.45	17.99	39.13	22.78	37.62
<i>Production</i>	7.82	20.87	5.09	9.85	6.15	15.09
<i>Services</i>	18.44	27.96	28.03	28.52	24.32	28.03
<i>Other</i>	43.39	14.20	48.92	22.14	46.77	18.71
Total	99.94	99.48	00.03	99.64	100.02	99.45

109. Analysis of the temporal entrepreneurial activity may shed light on the productive strategies pursued. To foster the including less robust and intermittent entrepreneurial activities conducted by women, Mexico’s EDGE Module allowed for registry of informal and impermanent income generating activities within its section on Entrepreneurship. In addition to the questions filtering temporal or permanent conditions of entrepreneurial activities, informants were asked to identify contributions to categories of expense covered by income generated by (the range of) their entrepreneurial activities.
110. First of all, it is interesting to note the volume of non-response to the request for categorizing one’s own, or a family member’s enterprise as either permanent or temporal. The difficulty may be attributable to a less consolidated entrepreneurial activity. Sailing, harbors and related activities in the globe’s extreme northern or southern latitudes may be a non-continuous (temporal) but highly lucrative and predictable endeavor. In contrast, a low level economic endeavor, may be pursued with hopes of continuity, but the entrepreneur, or her or his family member, may honestly respond that she or he does not know whether the activity is temporary, seasonally dependent or continuous. Therefore the non-response category may be a characteristic indicate of more fragile enterprises and is worth analyzing.

Table 21: Entrepreneurship: percentage distribution enterprises non-continuous, continuous, and permanency characteristics not identified, by location and sex

Location and Sex	Non-continuous (intermittent or temporal Activity)	Continuous	Non- Response	Total
<i>RURAL (%)</i>	6.88	23.00	12.00	41.95
<i>Men (%)</i>	2.55	9.05	4.58	16.19
<i>Women (%)</i>	4.33	13.95	7.49	25.77
<i>URBAN (%)</i>	9.94	31.19	16.90	58.04
<i>Men (%)</i>	3.48	14.06	7.56	25.09
<i>Women (%)</i>	6.45	17.14	9.35	32.95
<i>Total (%)</i>	16.82%	54.20%	*28.98%	99.99

*In one instance each, an urban man and woman reported not knowing; for the purposes of this explanation, these two responses have been incorporated into the non-response category.

111. Enterprises identified as continuous comprise 54.20% and non-continuous enterprises another 16.82%, summing a 71.02% of enterprise activity identified by informants as either permanent or not so. Meanwhile just under a third of identified enterprises were not or could not be identified, by informant owners or a other household members, as activities that operating permanently during the year or on non-continuous basis. The variation in response may be product of poor articulation of question, but may also reflect the outlook for many microenterprises.
112. Intermittent enterprises are more proportionally present and may be more predicted in rural agriculturally dependent economies, where all activity slows in during the dormant period. Interestingly, after identifying permanent enterprise, non-identification of enterprise continuity ranks second across sexes and locations. Women contribute more to all enterprises, appearing in equal proportions for the categories of continuous and non-response for enterprise continuity; for each of these two categories men contribute roughly 42% and women 58%. In non-continuous enterprise activity, women contribute 64% in this category versus men's 36%). Finally, entrepreneurs were asked which of their entrepreneurial activities was most important for them, independent of current size or contribution to income.
113. As can be observed in table 22, a fraction of temporal enterprises was identified by informants as "their most important enterprise".

Table 22: Entrepreneurship: percentage of adult^{b/} owners of temporal enterprises, considered as principal enterprises, by location

Location	Percentage of temporal and principal** enterprise as proportion of total temporal enterprises*
Rural	9.68
<i>Men</i>	3.59
<i>Women</i>	6.09
Urban	13.99
<i>Men</i>	4.90
<i>Women</i>	9.09
Total	23.67
<i>Men</i>	8.49
<i>Women</i>	15.18

^{b/} Number of adult women (men) (age 18 and above) regular and usual members of the household

*Enterprises that do not operate throughout the year.

**Those enterprises whose owners considered it most important (not necessarily in terms of income or earnings)

114. Like the EDGE entrepreneurship modules applicable in other pilot countries, Mexican informants were asked about the distribution of ownership among enterprise. Observation of the responses revealed two interesting issues: the response to the question of percentage distribution of ownership for women owners in a single sex (women owned) enterprises was left blank in for a large proportion of cases, as was the case with reporting women's participation in mixed sex enterprises. The same question never resulted in non-response when the enterprise was a single sex, men owned enterprise. Furthermore, a column of digits was enabled for registering the proportion of ownership for multiple owner enterprises. However, field supervision revealed that some respondents cited owning 100% of a multiple owner enterprise. These findings perhaps reveal differences in the perceptions of distinct household informants. Despite these anomalies, considered errors, the most common distribution of ownership privileges participation of between 26 and 50% per owner across constellations of owners, save single-sex male owned enterprises wherein, for more than 90 percent of times ownership highly concentrated.
115. Despite what may be characteristics of fragility among the observed enterprises, their utility for their families is evidenced in the following two tables (23 and 23b) that depict the areas of expenses that entrepreneurs report covering with earnings from their activities. The first of the two tables presents categories of expense for which the entrepreneurs state cover more than half of a given expense. The second table presents

information on the continuity of cost coverage. Taken together, they signal that these enterprise activities are often central for household's economic strategies.

116. Rural women use earnings to pay for education expenses at more than twice the rate of their men counterparts, while urban still contribute a greater proportion, men's contribution increases substantially. Urban residents and rural women are more likely to use earnings to pay debts or business expenses than rural men. The continuity of cost coverage is similar, rural men contribute less to continuously to education, but for other categories, there appears to be similar recognition of the consistency of contribution of earnings.

Table 23: Entrepreneurship: Percentage distribution of entrepreneurs covering half or more of an expense, by costs covered by earnings, by location, by sex

Use of earnings	Entrepreneurs use of earnings to cover half or more of expense					
	Rural		Urban		Total	
	Men (%)	Women (%)	Men (%)	Women (%)	Men (%)	Women (%)
<i>Household expenses: food and services</i>	28.61	21.71	47.89	30.46	76.49	52.18
<i>Health, medicine, hospital or emergencies</i>	11.13	14.43	19.84	18.78	30.97	33.21
<i>Education expenses</i>	11.01	20.69	21.27	26.38	32.28	47.07
<i>Business expenses</i>	8.89	17.10	19.34	21.58	28.23	38.68
<i>Child care, or care for disabled/elderly</i>	4.04	4.62	5.97	6.17	10.01	10.79
<i>Milestones, community events, travel</i>	1.99	2.80	6.09	5.46	8.08	8.26
<i>Pay debts</i>	6.28	10.61	15.11	16.92	21.39	27.53
<i>Other</i>	0.06	0.53	0.44	1.15	0.50	1.69

Table 23b: Entrepreneurship: Percentage distribution of entrepreneurs with continuity of cost coverage, by earnings, by sex of entrepreneur

Use of earnings	Entrepreneurs use of earnings: continuity of coverage of cost					
	Rural		Urban		Total	
	Men (%)	Women (%)	Men (%)	Women (%)	Men (%)	Women (%)
<i>Household expenses: food and services</i>	7.77	8.53	13.99	10.26	21.77	18.78
<i>Health, hospital, medicine, emergencies</i>	7.09	9.37	15.11	14.12	22.20	23.49
<i>Education costs</i>	6.78	11.41	14.43	14.39	21.21	25.80
<i>Business costs</i>	2.55	1.91	3.36	3.33	5.91	5.24
<i>Child care, or for disabled, elderly</i>	1.31	1.11	4.10	2.84	5.41	3.95
<i>Milestones, community events, travel</i>	4.23	5.82	11.07	10.04	15.30	15.85
<i>Pay debts</i>	0.06	0.40	0.25	0.80	0.31	1.20
<i>Other</i>	47.20	47.51	92.60	70.03	39.80	117.54

117. And finally, despite this effort to be more inclusive, the percentages of self-reported entrepreneurs and the average number of enterprises owned per adult entrepreneur are largely unimpressive. Fortunately, the incidence of entrepreneurship is registered in regular surveys of occupation, employment and microenterprise. A comparative analysis may provide insight into possible issues of underreporting. It's worth noting that the chapter on Entrepreneurship was moved to the end of the survey module, finalizing an interview that covered, in addition to topics usually addressed in National Household Surveys, household access to technology as well as issues of physical and mental health.

Table 24: Entrepreneurship: Percentage of adult^{b/} population owning an enterprise, by enterprises owned, by location, by sex

Location/ sex	Reported Enterprise owners	Average of Enterprises owned per adult owner
<i>RURAL (%)</i>	8.6	1.11
<i>Men (%)</i>	3.3	1.21
<i>Women (%)</i>	5.3	1.05
<i>URBAN (%)</i>	12.1	1.13
<i>Men (%)</i>	5.3	1.12
<i>Women (%)</i>	6.8	1.13
<i>Total (%)</i>	20.7	1.12
<i>Men (%)</i>	8.6	1.15
<i>Women (%)</i>	12.1	1.10

^{b/} Number of adult women (men) (age 18 and above) regular and usual members of the household.

VI. Conclusions

118. Generally speaking, the tendencies of the results are congruent with expectations, given INEGI's knowledge on the situation of women's rights. The data appears comparable to that generated in other countries using the same methodology and its performance overtime should provide information relevant for understanding the evolutions of women's economic and asset rights.
119. The following tendencies were found:
- Reported, documented (owners appearing on legal documents) and economic ownership is substantially more prevalent among men across the vast gamut of assets studied, with a more exacerbated unequal asset distribution in rural areas.
 - There is a greater incidence of economic owners than reported owners, and a greater incidence of reported than documented owners. As such, legal documentation of ownership is less significant as a source of rights/power accruing to the owner.
 - Rights to sell and bequeath also principally belong to men. Notwithstanding, while for sales rights there are substantial differences between the sexes, the gender gap is smaller for the right to bequeath.
 - An important proportion (29.98%) of all entrepreneurial activities could not be classified as either temporal or permanent activities, perhaps indicating the fragility of enterprises.
120. Where women come in stronger with regard to asset ownership:
- In categories of animal asset ownership, gender differences were found between categories. While livestock, draught animals, as well as sheep and goats were owned by men, women tended to be principal owners of poultry and pigs. Women were also the responsible for the animal husbandry of their animals, including making decisions on sales what to do with the earnings.
 - In rural as well as urban areas, a greater proportion of women are entrepreneurs; this is the case for permanent as well as temporal enterprises.

- Either due to preferences or issues of financial inclusion, men and women exhibit differences in the possession of financial assets. While savings at home is the most common form of savings for both sexes, men's second most frequent savings management is done in a bank while women save in rotating savings associations.
 - Backyard agriculture also falls on women's shoulders, but for more than any other instance of asset management, in this instance women also accrue the benefits of that work. Women make decisions on when to sell or consume these products and how the earnings are spent.
 - The facet of EDGE Methodology related to identifying differences in data provided on particular assets or enterprises across household members necessitates complex analysis. Analysis requires incorporating, the sometimes conflicting, data garnered through interviews of multiple household informants. This more complex analysis, while key because it permits discovery of gender related differences in access to and control of assets and enterprises necessary to confer attribution to asset owners and to identify conflicting information, can impact the structure and operations of data analysis currently operative for National Household Surveys.
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