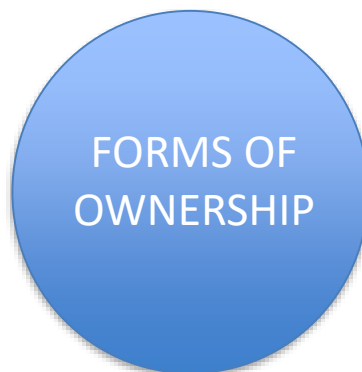


Advancing Methodology on Measuring Asset Ownership from a Gender Perspective

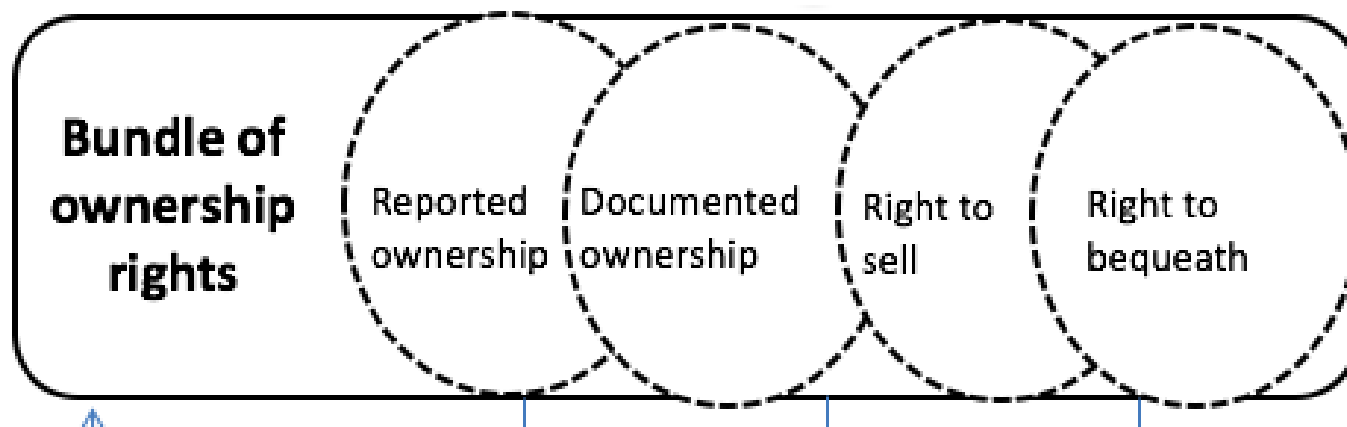


In this session, each of the terms and concepts will be covered in detail



What is asset ownership ?

Asset ownership is conceptualized as bundle of ownership rights mediated by the legal framework and the social norms governing the individual's rights to property



There may be certain ownership rights to individuals hold due to the tenure systems governing property rights in a given country

Why a bundle of ownership rights?

Align with the concept of legal ownership employed in the SNA (2008)

Yet, legal ownership alone is not sufficient for understanding the complexity of individual rights to assets from a gender perspective for two reasons:

- 1) in many countries, the prevalence of ownership documents remains low.
- 2) even when ownership documents exist, the rights may not all be vested in one individual.

Reported ownership

Do you own this dwelling?

```
YES,  
ALONE.....1>>DB4  
YES, JOINTLY WITH SOMEONE  
ELSE.....2  
NO, SOMEONE ELSE IS THE  
OWNER.....3 >>next  
module  
REFUSES TO  
RESPOND.....97>>next  
module
```



Documented ownership

DB4.	DB5.
Is there an ownership document for the dwelling?	Are you listed as an owner on the ownership document for the dwelling?
<p>YES, A TITLE DEED.....1</p> <p>YES, A CERTIFICATE OF CUSTOMARY OWNERSHIP.....2</p> <p>YES, A CERTIFICATE OF OCCUPANCY.....3</p> <p>YES, A WILL.....4</p> <p>YES, A SALES AGREEMENT....5</p> <p>YES, OTHER (SPECIFY).....96</p> <p>NO.....6>>DB8</p>	<p>YES, ALONE.....1>>DB8</p> <p>YES, JOINTLY WITH SOMEONE ELSE.....2</p> <p>NO.....3>>DB8</p> <p>REFUSES TO RESPOND.....97>>DB8</p> <p>DON'T KNOW.....98>>DB8</p>

Measures existence of document an individual can use to claim tenure rights in law over asset by having his/her name being listed as owner/rights holder on document

Type of document and rights will vary by country but should be enforceable by law

Applicable only for some assets and in some countries

National law versus customary law

Alienation rights over assets

Right to sell

DB8.
Do you have the right to sell this dwelling?
YES, ALONE.....1>>DB10
YES, JOINTLY WITH SOMEONE
ELSE.....2
NO, SOMEONE ELSE HAS THIS
RIGHT.....3>>DB10
NO, IT CANNOT BE SOLD...4>>DB10

Measures ability of individuals to permanently transfer asset for cash or in-kind benefits

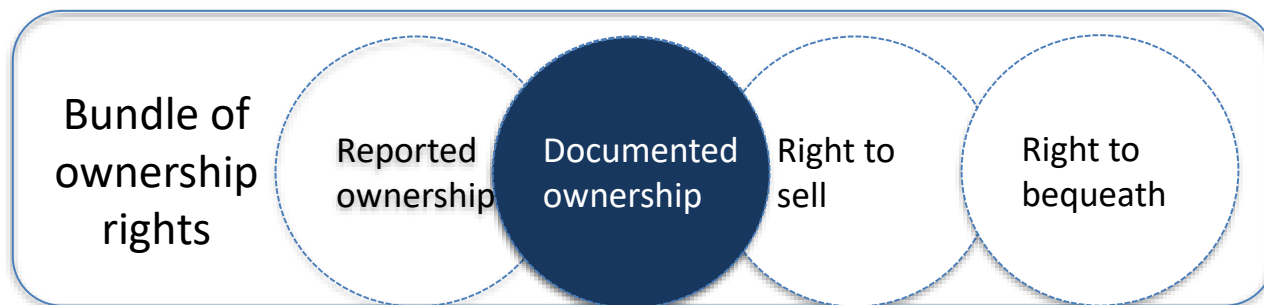
Right to bequeath

DB10.
Do you have the right to bequeath this dwelling?
YES, ALONE.....1>>DB12
YES, JOINTLY WITH SOMEONE
ELSE.....2
NO, SOMEONE ELSE HAS THIS
RIGHT.....3
NO, IT CANNOT BE
BEQUEATHED...4>>DB12

Measures ability of individuals to give asset by oral or written will to another person after his/her death

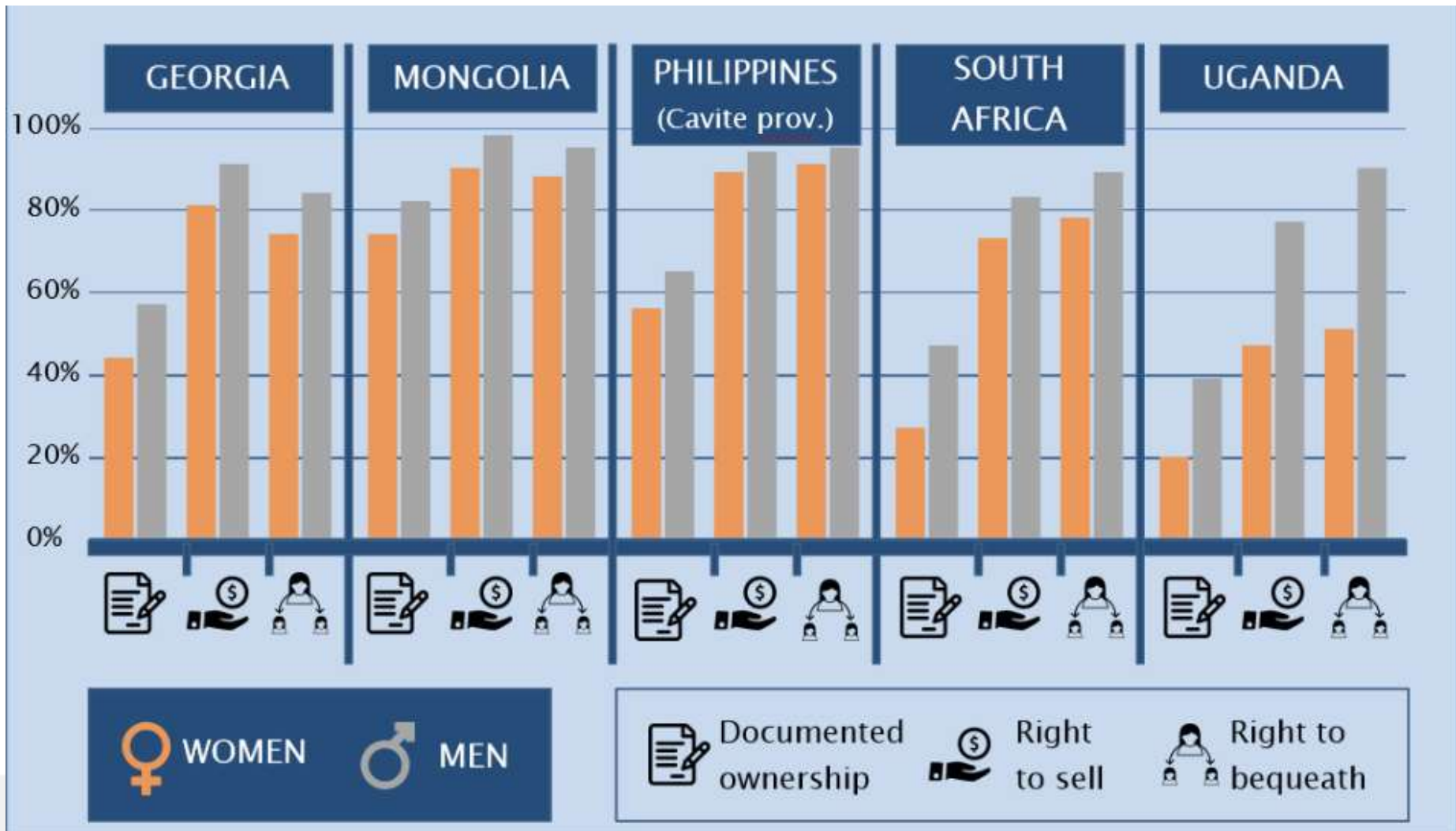
Why bundle of ownership rights?

There may be certain ownership rights to individuals hold due to the tenure systems governing property rights in a given country



Why a bundle of ownership rights?

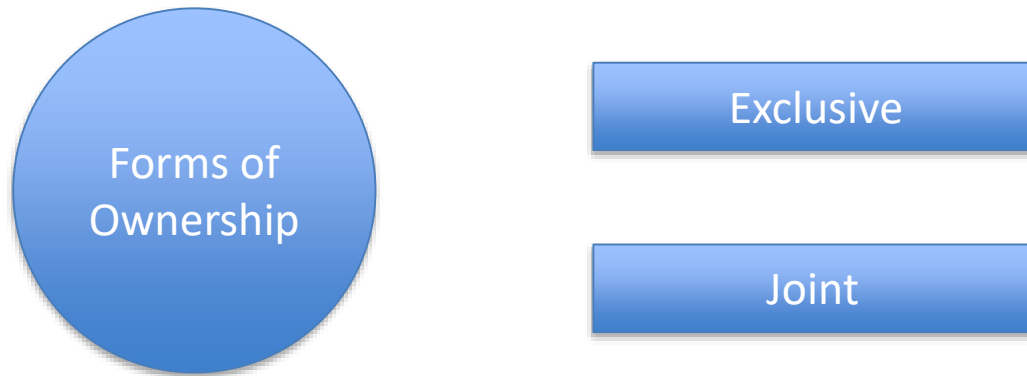
Percentage of reported owners of principal dwelling who also report:



Summary: defining asset ownership

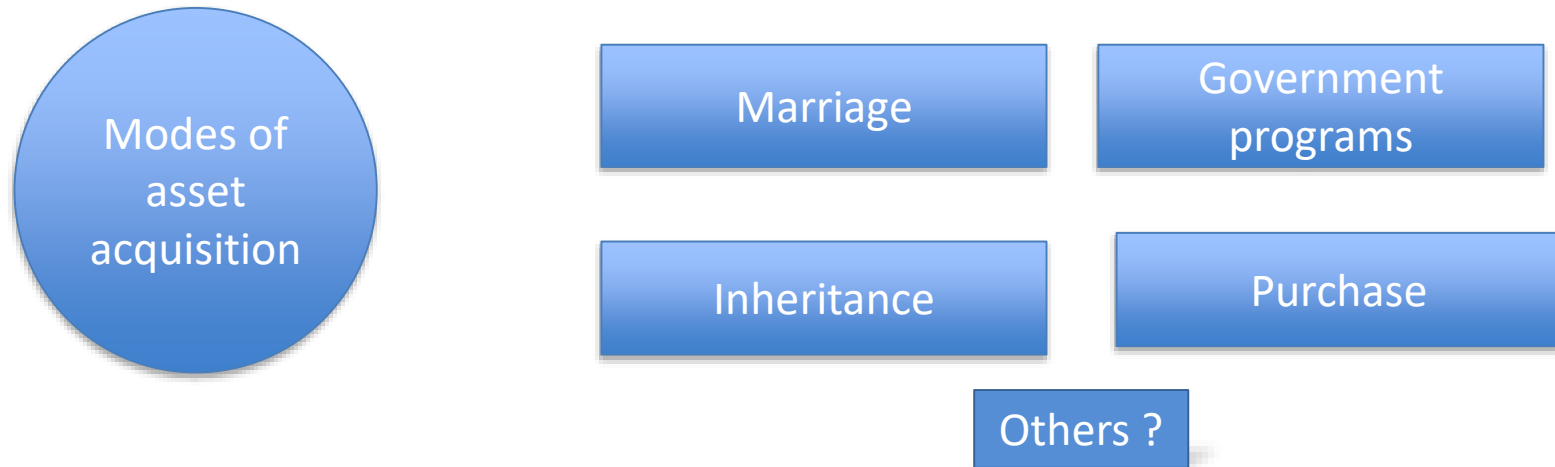
- Globally: comparable definition of asset ownership that is:
 - Locally relevant
 - Applicable across a range of financial and physical assets
- Nationally:
 - Develop a thorough understanding of the national context
 - Define ownership as the strongest bundle of rights or the full bundle of ownership rights

Forms of ownership



- Rights and benefits associated with asset ownership may differ depending on whether the asset is owned jointly or exclusively
- Countries should develop an understanding of the laws regarding property ownership within marriage (marital regimes)

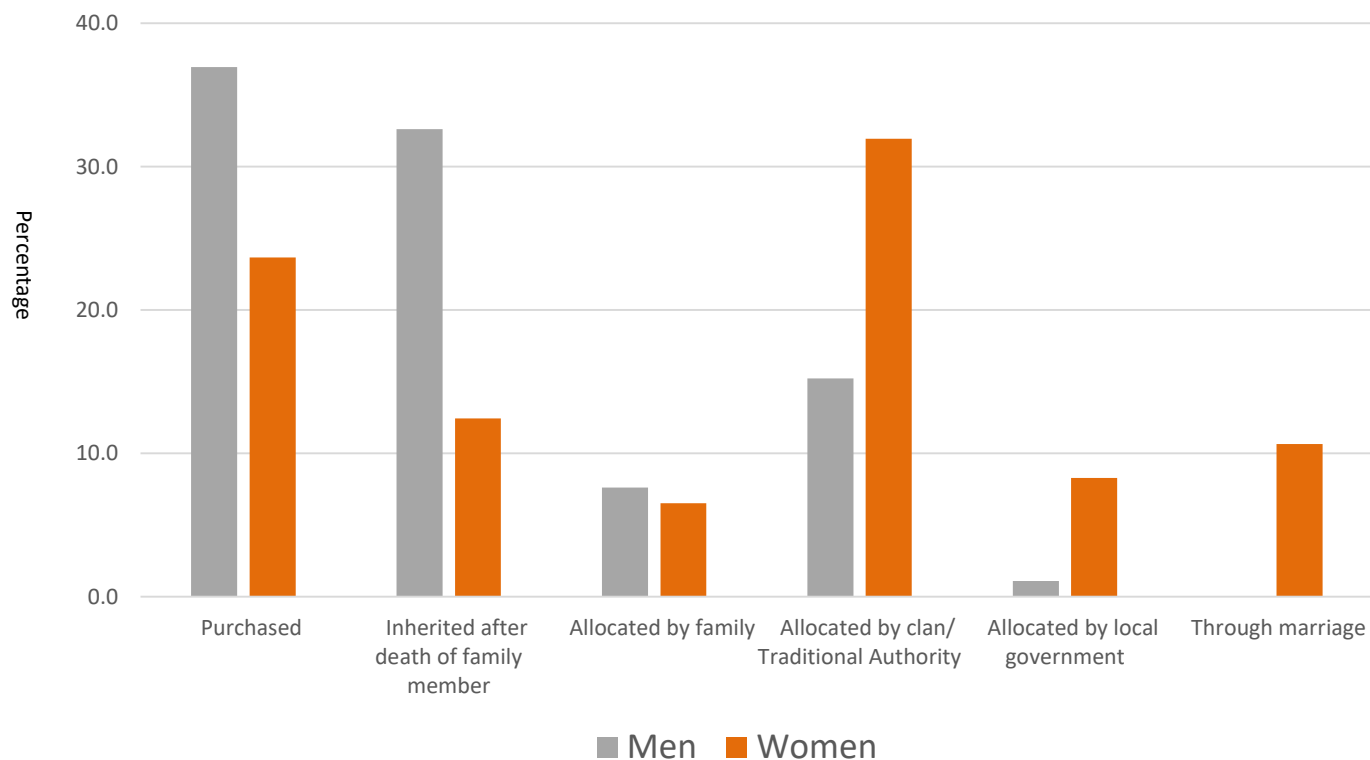
Acquisition of assets



- To develop policy and programme that promote women and men's accumulation of assets, data is needed to understand how men and women acquire assets and whether their modes of acquisition differ
- Countries are encouraged to customize their list of modes of acquisition according to their specific context

Acquisition of assets: example

Main methods of acquisition of agricultural land, by sex, South Africa (KwaZulu-natal province), 2016



Source: EDGE pilot surveys

Note: for illustration purpose only, data are not comparable across countries

- Asset ownership should be conceptualized as a **bundle of ownership rights**
- It is important measuring the **form of ownership** whether exclusive or joint
- Collecting data on **modes of acquisition** helps to understand how men and women acquire their assets