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 a 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 held 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

Measures whether people consider themselves owners

Need not – cannot – be objectively verified

Understanding people’s motivations and behaviors related to asset ownership and gaps between law and practice
Documented ownership

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

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

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).
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.
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
Key points

• 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