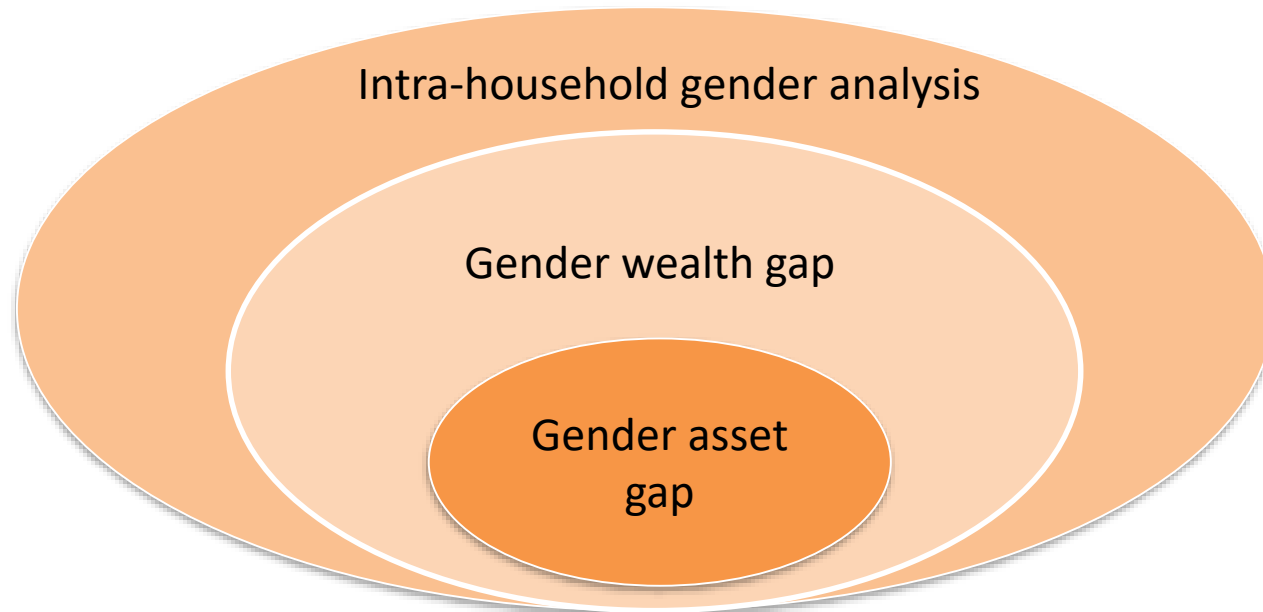


Advancing Methodology on Measuring Asset Ownership from a Gender Perspective



Data collection strategies and questionnaire design

Three main objectives of data collection:



Data collection strategies

	Appending - Minimum set of questions on ownership and rights	Appending - questions on ownership and rights, asset characteristics	Stand-alone survey Ownership and rights, Asset characteristics, Within-household decision-making
Data to be produced (objectives)	Gender asset gap	<ul style="list-style-type: none"> - Gender asset gap - Gender wealth gap - Intrahousehold analysis (if >1 respondent from each household) 	<ul style="list-style-type: none"> - Gender asset gap - Gender wealth gap - Intrahousehold analysis
Asset roster	No	Yes	Yes
Asset characteristics	No	Yes	Yes
Assets	Priority assets	Priority assets	All relevant assets
Flexibility in sampling design	-	-	Flexible
Cost	+	++	Costly

Components of questionnaire

Information to be collected	Objectives of data collection		
	Gender asset gap	Gender asset gap and gender wealth gap	Gender asset gap, gender wealth gap and intra-household analysis
A. Information on household/individual			
Roster of household members	Essential	Essential	Essential
Characteristics of individuals – sex and age	Essential	Essential	Essential
Characteristics of individuals – education, marital status, economic activity	Additional	Additional	Additional
Decision-making within the household	Additional	Additional	Essential
A. Information on assets			
Roster of assets	Additional	Essential	Essential
Characteristics of assets including value	Additional	Essential	Essential
Asset ownership (reported and documented)	Essential	Essential	Essential
Ownership rights	Essential	Essential	Essential
Asset acquisition	Additional	Essential	Essential

Questionnaire flows

Minimum set of questions

Host survey
Household roster and
basic demographic
characteristics

Individual level
Minimum set of
questions on
ownership rights

Appending modules

Host survey
Household roster and
basic demographic
characteristics

Select respondent(s)
within household

1 person

>1 person

Individual level
Asset roster,
characteristics and
ownership rights,
value etc

Household level
Asset roster
characteristics

Individual level
Ownership rights
Value etc

Minimum set of questions

- *“Do you own any agricultural land?”*
 - *Yes, exclusively* *Yes, jointly* *No*
- *“Do you own any of the following categories of other real estate?”*
 - *Dwelling* *Yes, exclusively* *Yes, jointly* *No*
 - *Non-agricultural land* *Yes, exclusively* *Yes, jointly* *No*
 - *... other categories considered important*

- For priority assets only



- Full bundle of ownership rights, except financial asset
- Limitations

Appending modules or stand-alone: example 2

MODULE 5: LIVESTOCK				
LIVE STOCK CODE	LIVESTOCK NAME	501 Do you own exclusively or jointly with someone else any of the following categories of livestock? SELECT ALL THAT APPLY.	502a. Does any household member jointly own at least one of these [LIVESTOCK] with you? YES.....1 NO..... 2>>Q502c	502b. Who in your household jointly owns at least one of these [LIVESTOCK] with you?
				502c. Does anyone outside the household jointly own at least one of these [LIVESTOCK] with you? YES.....1 NO..... 2>>Q503
501	Cattle			
502	Goats			
503	Sheep			
504	Pigs			

Guidance on questionnaire design

FINANCIAL ASSETS

FA-1. Do you currently own any of the following: a bank account, a microfinance account, an informal savings program, stocks/shares, a pension fund, life insurance or another type of account?

YES.....1
NO.....2

This is the screening question to determine whether the respondent should complete the module. If the respondent does not own any financial assets, skip to the next module as the remainder of this module is on financial assets. The question also measures the reported ownership of any financial assets (not by type of financial asset). Categories of financial assets may include, but not be limited to, bank savings accounts, savings accounts through NGOs, stocks, bonds, pension funds, and insurance funds. Sums of money that respondents lend to family or friends are also financial assets and should be included in estimates. Countries will need to determine the categories of financial assets to include based on prevalence rates from prior financial or household surveys as well as policy needs. For example, countries with limited access to savings.

Countries should also assess how best to present the categories of financial assets to the respondent. A key recommendation to emerge from the EDGE pilot in Mexico was to divide the module on financial assets into two parts: 1) formal financial assets and 2) informal financial assets. This approach was suggested because respondents with restricted access to formal financial services were often daunted when confronted with the array of service providers to whom they do not have access to formal financial services.

Definitions of common financial assets are as follows:

*A **microcredit** account is a source of financial services for entrepreneurs and small businesses lacking access to banking and related services. The two main mechanisms for the delivery of financial services to such entrepreneurs are 1) individual based models where several entrepreneurs come together to apply for loans and other services as a group. An **informal savings group** is a group of individuals with no claim of a holder of stock in a company.*

*Governments, corporations and many other institutions **sell bonds**. Generally, when a person buys a bond, he is loaning his money to the institution selling the bond and the institution promises to repay the principal interest but all bonds require a repayment of a principal. A **pension fund** is a fund established by an employer to pay retirement benefits to employees, but the definition and structure of pensions vary widely across countries. This question is challenging to estimate the value of pensions that provide a stream of income over time, such as annuities, so the present guidelines recommend not asking for their monetary value.*

FA-2. Please list each financial asset that you own, exclusively or jointly.

By recording each financial asset owned by the respondent, a respondent roster of financial assets is created. This information also measures reported ownership of financial assets, by type of financial asset. If more than one of the same type of financial asset is owned (e.g. two bank accounts), each one should be listed, starting with the most valuable one. The list of each financial owned by the respondent should be provided before proceeding to the next question.

FA-3. Is your name on the account as an owner?

YES, ALONE.....1>>FA-6
YES, JOINTLY WITH ONE OR MORE PERSONS...2
NO.....3>>FA-6

This question measures whether the respondent is a documented owner of the financial asset by virtue of his or her name being listed on ownership documents for the account. It also measures the form of documented ownership of financial assets; i.e. whether the respondent owns the financial asset exclusively or jointly with one or more persons. Because the benefits of ownership may differ if one owns financial assets alone or jointly, countries are encouraged to collect information on the form of documented ownership.

FA-4. How many other persons' names are on the account for this [financial asset], including household members and non-household members?

YES.....1
NO.....2>>FA-7

If the respondent jointly owns the financial asset, information on the number of joint reported owners is needed for calculation of the gender wealth gap, as discussed in Part IV of these guidelines.

FA-5. Is the name of your spouse or partner listed on the account as an owner for this [financial asset]?

Identifying whether the respondent jointly owns the financial asset with his/her spouse or partner allows for the construction of an indicator on joint (reported) ownership of financial assets between spouses, the most common form of joint ownership. Other patterns of joint ownership are also possible, such as between siblings or a parent and an adult child, and countries that are interested in identifying these patterns are encouraged to ask, in place of Qs 5-6, "Who are the joint owners, including household members and non-household members?" The Person IDs assigned to household members in the household roster should be recorded for each household member who is a joint reported owner and each non-household member who jointly owns the financial asset should be assigned a non-household member ID code (e.g. 100).

FA-6. What is the current value of the financial asset?

This question measures the value of financial assets. Countries should be encouraged to estimate the current value of the currency in which it is held. As discussed above, respondents may be reluctant to provide account balances, and should be trained accordingly on how to solicit such information. The training should include the need to emphasize the security and confidentiality of providing such information. An alternative approach is to provide a range of value categories and use the average for calculation of the gender wealth gap. A response category for "refuses to respond" should be included with either approach.

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Customizing questionnaire

- Background research
 - Desk research: legal framework and customary norms about property rights (marital and inheritance regimes), across different areas of the country
 - Qualitative research: questionnaire design + terms used + understanding of key concepts
- Customizing questionnaire content
 - What is the objective of data collection?
 - Data collection strategies
- Testing the questionnaire