Advancing Methodology on Measuring Asset Ownership from a Gender Perspective

Seminar on the UN Methodological Guidelines on the Production of Statistics on Asset Ownership from a Gender Perspective
Rome, 1-2 November 2017
Objectives of seminar

• Present key recommendations from *UN Methodological Guidelines on the Production of Statistics on Asset Ownership from a Gender Perspective*

• Share lessons learned from the 3 Asian pilot countries that tested the methodology

• Solicit reflection and feedback from all countries
Outline of presentation

• Conceptual framework
  – Defining assets
  – Defining ownership
  – Respondent selection rules
  – Valuation of assets

• Guidance for implementation
  – Data collection strategies
  – Who to interview
  – Recommended indicators
  – Suggested analyses
Overview of Guidelines

Purpose:

- Provide guidance on collecting, processing, analysing and disseminating individual-level data on asset ownership for the production of official gender statistics.
Conceptual framework

Mode of acquisition

Bundle of ownership rights
- Reported ownership
- Documented ownership
- Right to sell
- Right to bequeath

Type
- Principal dwelling
- Agricultural land
- Agricultural equipment
- Livestock
- Other real estate
- Non-farm enterprise assets
- Valuables
- Financial assets
- Consumer durables

Individual wealth
(stock of respondent's assets less respondent's liabilities)

Household wealth
(stock of all household members' assets less all household members' liabilities)

Women's assets

Men's assets

Household Assets

Legal Framework
(Statutory Law, Customary Law, Marital Regimes)

Social Norms

Women's empowerment

Sustainable Livelihoods

Poverty alleviation

Country context

Data collection and analysis

Evidence-based policy
Defining assets
Defining assets – anchored around the 2008 SNA

• An asset is “a store of value representing a benefit or a series of benefits accruing to the economic owner by holding or using the entity over a period of time” (2008 SNA)
  – Economic benefits: possible income or holding gains/losses by owning the asset for a period of time
  – Economic assets, not human or social assets
Defining assets – EDGE specific

• Limit to assets hold by households and individuals living in households, incl. unincorporated enterprises run by households

• Consumer durables: not in SNA (service provided not within SNA production boundary) but covered by EDGE
  – Its impact on measuring size and distribution of wealth across households
  – Balancing out with loans for major consumer durable items (e.g., cars)
  – Women’s empowerment, e.g., ownership of cellphone
Methodological guidelines distinguish between “priority” and “additional” assets:

- Principal dwelling
- Agricultural land
- Other real estate, incl. non-agricultural land
- Financial assets

- Livestock
- Agricultural equipment
- Other real estate
- Valuables
- Consumer durables
- Non-agricultural enterprise assets
- Liabilities for calculation of net wealth
Assets: priority and additional (2)

• Priority assets:
  – important for global monitoring (ag. and non-ag. land)
  – relevant across all countries (e.g. dwellings and financial assets).

• Countries are to determine the assets and sub-categories of asset most relevant for data collection by assessing
  – policy needs
  – The prevalence of the asset via existing data
Defining ownership
Defining ownership

• Deriving globally comparable definition of asset ownership that is:
  – Locally relevant
  – Applicable across a range of financial and physical assets

• Various tenure systems governing property rights complicates definitions of ownership
  – Freehold tenure: grants full ownership to the deed holder of the asset
  – Customary tenure: rights associated with land are derived from community rather than the State
  – State ownership: State is the nominal owner of land and may grant perpetual or long-term leases to individuals with the right to sell/bequeath
## Bundle of ownership rights

<table>
<thead>
<tr>
<th>Reported ownership</th>
<th>Documented ownership</th>
<th>Right to sell</th>
<th>Right to bequeath</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Measures whether people consider themselves owners</td>
<td>• Measures existence of document an individual can use to claim tenure rights in law over asset by virtue of individual’s name being listed as owner/rights holder on document</td>
<td>• Alienation right</td>
<td>• Alienation right</td>
</tr>
<tr>
<td>• Need not – &amp; cannot – be objectively verified</td>
<td>• Type of document and rights conferred by document will vary by country but should be enforceable by law</td>
<td>• Measures ability of individuals to permanently transfer asset for cash or in-kind benefits</td>
<td>• Measures ability of individuals to give asset by oral or written will to another person after his/her death</td>
</tr>
<tr>
<td>• Key measure for understanding people’s motivations and behaviors related to asset ownership as well as gaps between law and practice</td>
<td>• Applicable only for some assets</td>
<td></td>
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</tr>
</tbody>
</table>
Two key tenets:

• There may be certain ownership rights no individuals hold due to the tenure systems governing property rights in a given country

• Even when the full set of ownership rights exists, they may not all be vested in one individual
### Overlap of ownership rights

<table>
<thead>
<tr>
<th>Country</th>
<th>Documented ownership (%)</th>
<th>Right to sell (%)</th>
<th>Right to bequeath (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Men</td>
<td>Women</td>
<td>Men</td>
</tr>
<tr>
<td>Georgia</td>
<td>56</td>
<td>43</td>
<td>90</td>
</tr>
<tr>
<td>Mongolia</td>
<td>81</td>
<td>73</td>
<td>97</td>
</tr>
<tr>
<td>Philippines (Cavite Province)</td>
<td>64</td>
<td>55</td>
<td>93</td>
</tr>
<tr>
<td>South Africa (KZN)</td>
<td>46</td>
<td>27</td>
<td>82</td>
</tr>
<tr>
<td>Uganda</td>
<td>38</td>
<td>19</td>
<td>76</td>
</tr>
</tbody>
</table>
Forms of ownership (joint/exclusive)

- Rights and benefits associated with asset ownership may differ depending on whether the asset is owned jointly or exclusively.
- Needs a better understanding of marital regimes in a country (common property regime, partial common property regime, separation of property regime).
Acquisition of assets

- To develop policy and programme that promote women and men’s accumulation of assets

- Common modes of asset acquisition:
  - Marriage
  - Inheritance
  - Purchase
  - Government programmes
Overlap of ownership rights

Proportion of reported owners who have documented ownership, the right to sell or the right to bequeath, by sex

Source: EDGE pilot surveys

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