



Why Measure Asset Ownership and Control at Individual Level – Importance for Policy Making in **Ghana**

Ghana Statistical Service

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Presentation Outline

- why Ghana has collected asset ownership at household level and at individual level
- Who are users of such data?
- Estimation of capital formation in national accounts



why Ghana collects data on asset ownership at household and individual levels

- Pattern and Trends of Poverty in Ghana & poverty mapping (levels by sex of head of household) (using GLSS/LMS)
- Government intervention using a programme called Livelihood Empowerment Against Poverty (LEAP)
- women empowerment in decision making at household level (using GDHS)
- access to microcredit **on the fact that decision-making power would be influenced by the resources that the individual controls** (according to some studies) (Measuring the Gender Asset Gap in Ghana, 2011)



why Ghana collects data on asset ownership at household and individual levels

- Distribution by forms of asset ownership
_physical and financial assets
- relationship between women's ownership of assets and their participation in decision-making
- Not more than **20 per cent** of assets such as the place of residence, agricultural land, businesses and financial assets are owned jointly by couples **but mostly owned by the men**



Measures of Gender Wealth Gap

Asset	Total value of assets owned by men (000 US\$)	Total value of assets owned by women (000 US\$)	Share of total value owned by women (%)
Principal Residence	17,352,460	10,052,990	37
Principal Residence, with documents	6,012,291	1,365,425	19
Agricultural Land	12,621,040	4,026,670	24
Agricultural Land, with documents	4,307,063	851,192	17
Other Real Estate	15,822,906	4,243,468	21
Other Real Estate with documents	9,583,146	1,710,456	15
Animals	2,335,236	378,012	14
Agricultural Equipment	991,571	75,387	7
Businesses	11,321,940	7,039,947	38
Consumer Durables	10,615,893	4,892,639	32
Savings	1,828,342	1,097,325	39
Formal	1,399,351	838,926	37
Informal	313,497	201,254	39
Insurance	115,379	82,557	42
Loans made	2,094,758	775,059	27



- Largely due to customary laws and how land or properties are acquired (**Inheritance and/or household/individual setup**)



users of such data

- Government and policy makers directed towards women empowerment
- Researchers
- NGOs
- Researchers
- Financial institutions (lenders and borrowers Act)
 - from GLSS5 report less than 5% were refused a loan . The most common reasons are insufficient income and insufficient collateral.



Estimation of capital formation of the household sector - national accounts

- Capital formation including the household on buildings or construction, machinery and equipment (durables) are estimated using the **commodity flow approach**.
 - Cement production
 - Import statistics
 - Local production of building materials



End of presentation

- Thank you