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 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

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 the existence of a document an individual can use to claim tenure rights in law over an asset by having his/her name listed as the owner/rights holder on the document. This is applicable only for some assets and in some countries. The type of document and rights will vary by country but should be enforceable by law. National law versus customary law is also a consideration.
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:

- Georgia
- Mongolia
- Philippines (Cavite prov.)
- South Africa
- Uganda

Graph showing the percentage of reported owners of principal dwelling who also report the right to ownership, right to sell, and right to bequeath.
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
Rights and benefits associated with asset ownership may differ depending on whether the asset is owned jointly or exclusively.

Countries are advised to develop an of the laws regarding property ownership within marriage (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, 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