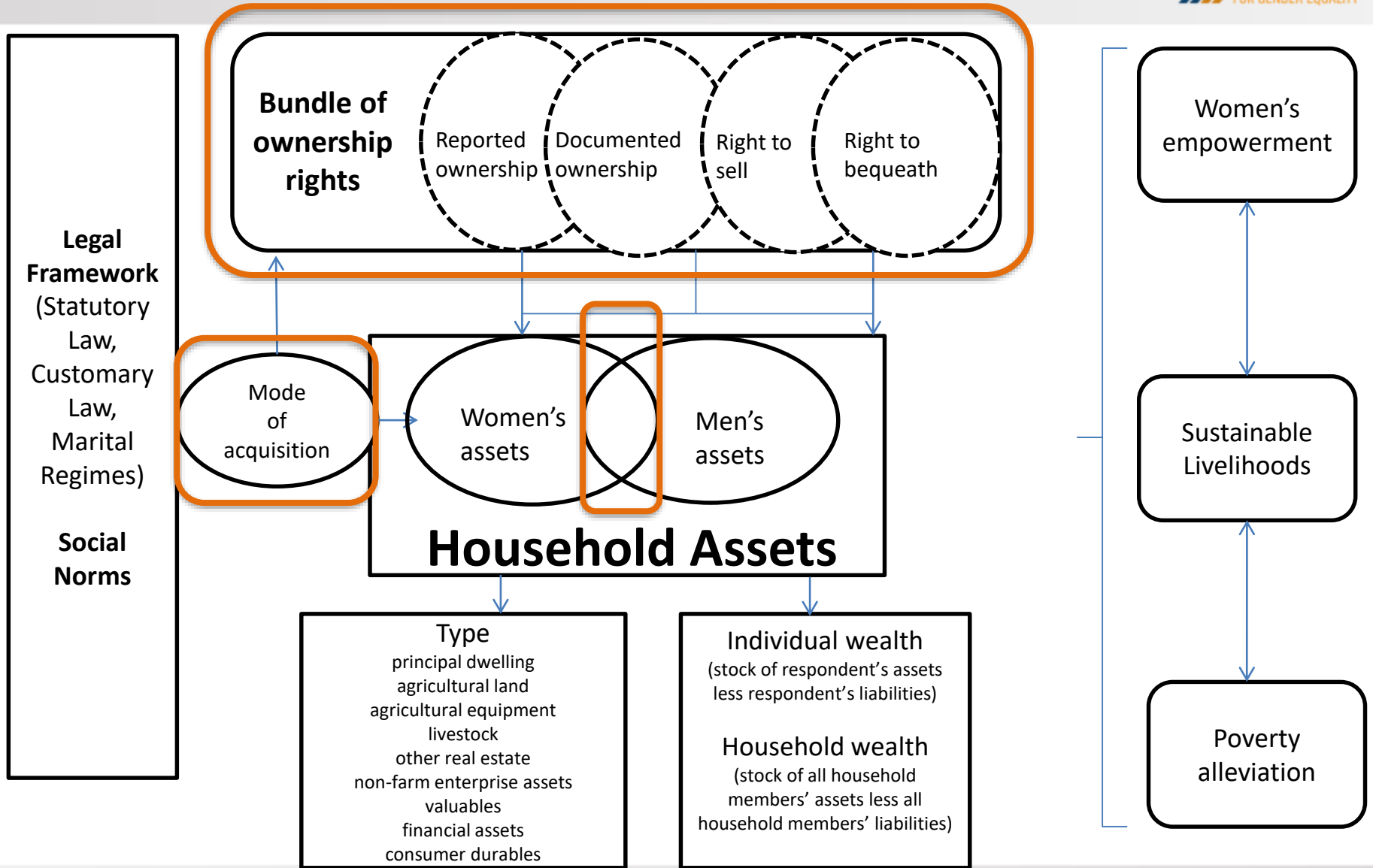


Advancing Methodology on Measuring Asset Ownership from a Gender Perspective



Conceptual framework

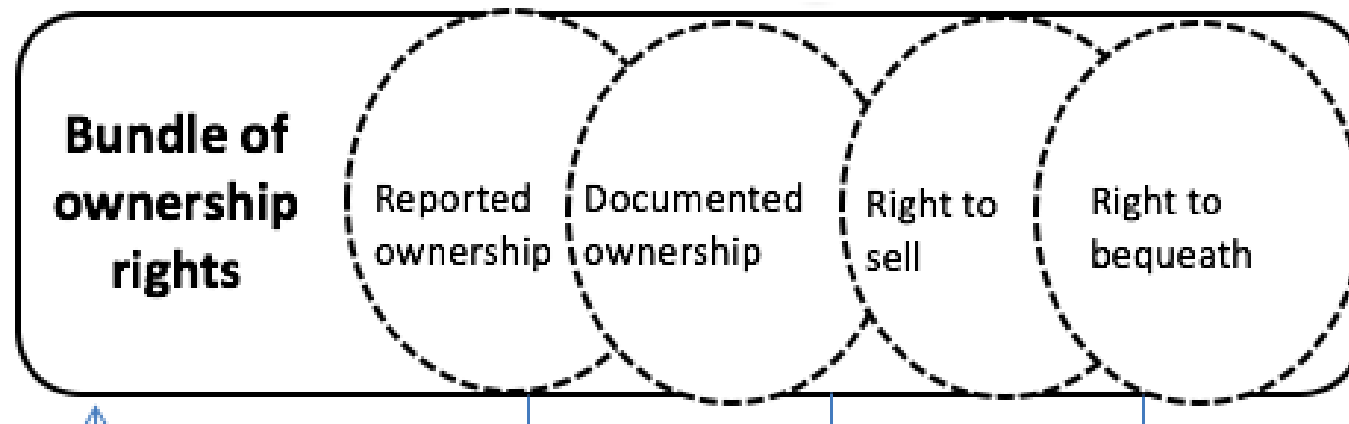


Country context

Data collection and analysis

Evidence-based policy

Defining ownership of assets from a gender perspective



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
```



Documented ownership

DB4.	DB5.
<p>Is there an ownership document for the dwelling?</p> <p>YES, A TITLE DEED.....1 YES, A CERTIFICATE OF CUSTOMARY OWNERSHIP.....2 YES, A CERTIFICATE OF OCCUPANCY.....3 YES, A WILL.....4 YES, A SALES AGREEMENT....5 YES, OTHER (SPECIFY).....96 NO.....6>>DB8</p>	<p>Are you listed as an owner on the ownership document for the dwelling?</p> <p>YES, ALONE.....1>>DB8 YES, JOINTLY WITH SOMEONE ELSE.....2 NO.....3>>DB8 REFUSES TO RESPOND.....97>>DB8 DON'T KNOW.....98>>DB8</p>

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

DB8.
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

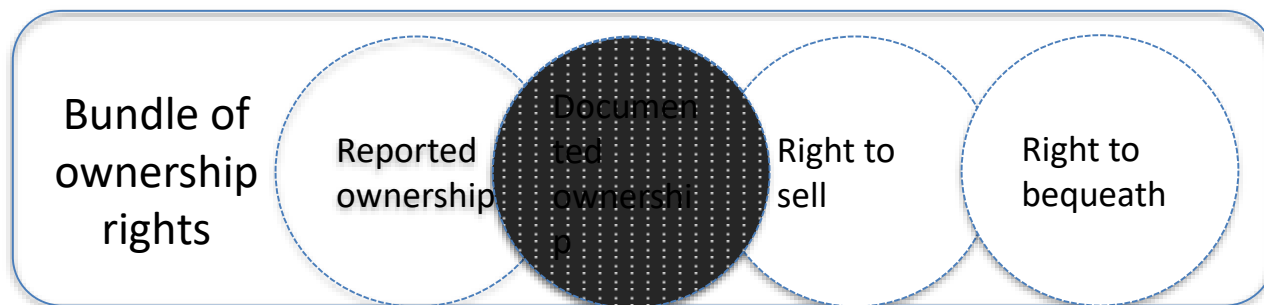
Right to bequeath

DB10.
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

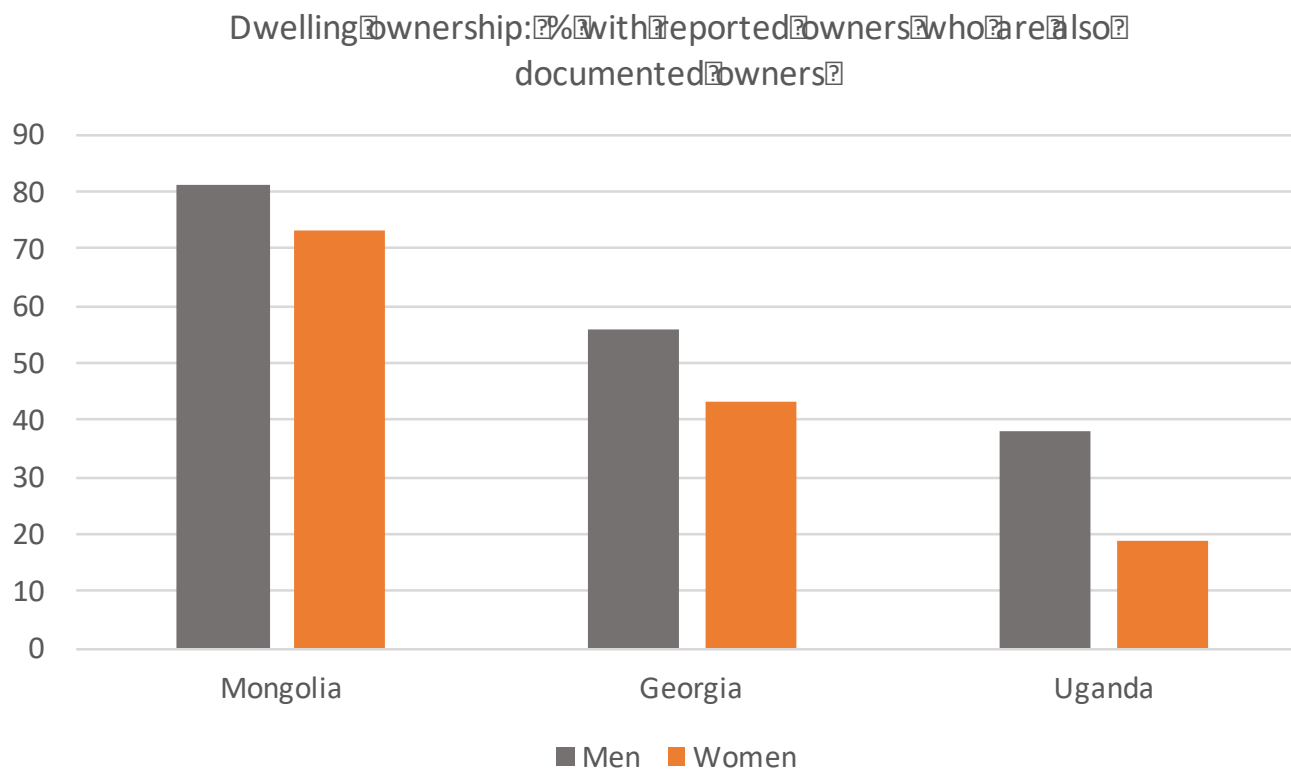
Why bundle of ownership rights?

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



Why bundle of ownership rights? (cont.)

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



Concluding: defining ownership

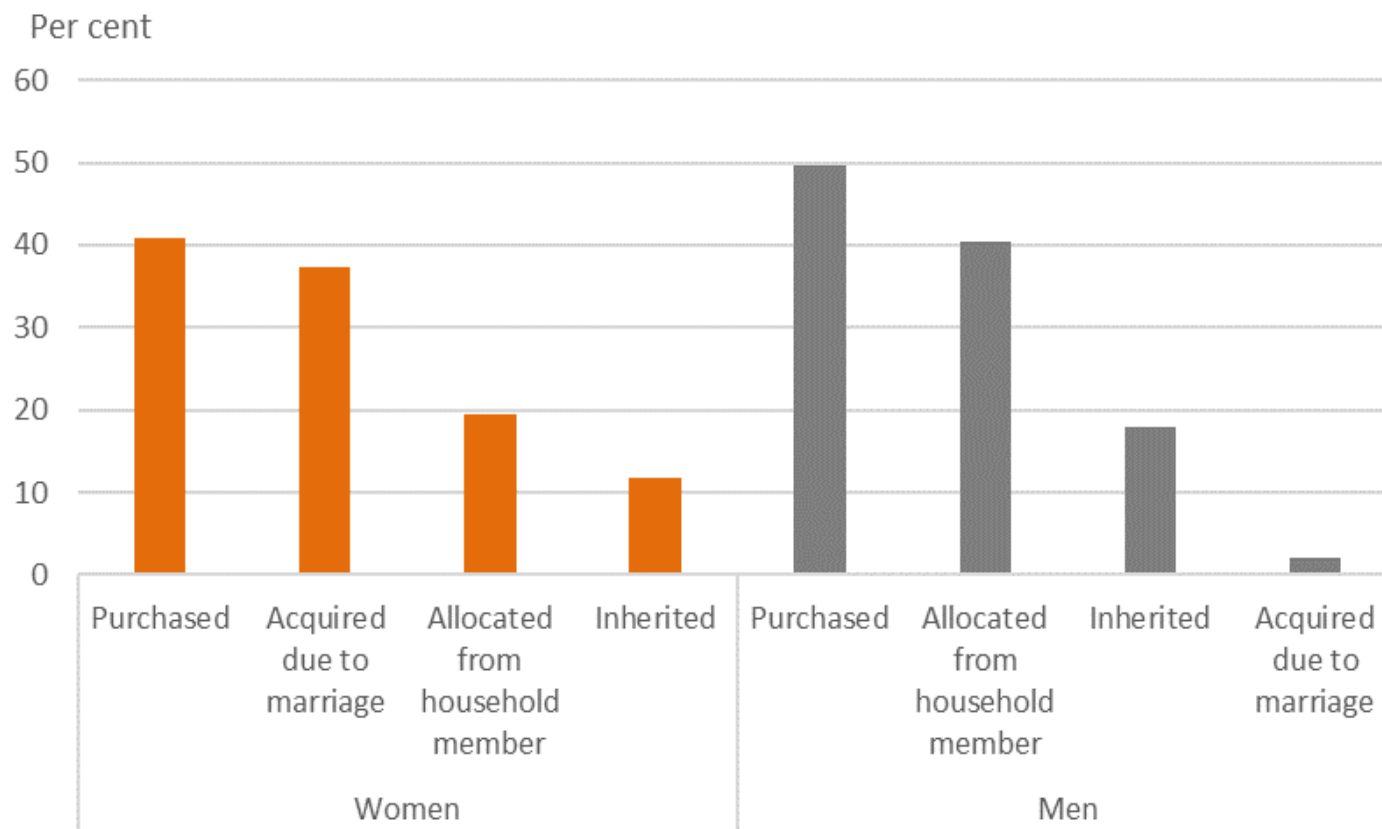
- Globally: comparable definition of asset ownership that is:
 - Locally relevant
 - Applicable across a range of financial and physical assets
- Nationally:
 - Develop a thorough understanding of the national context
 - Define ownership as the strongest bundle of rights or the full bundle of ownership rights

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

- To develop policy and programme that promote women and men's accumulation of assets
- Common modes of asset acquisition:
 - Marriage
 - Inheritance
 - Purchase
 - Government programmes

Acquisition of assets: example

Main methods of acquisition of agricultural land (percent), by sex, Georgia, 2015

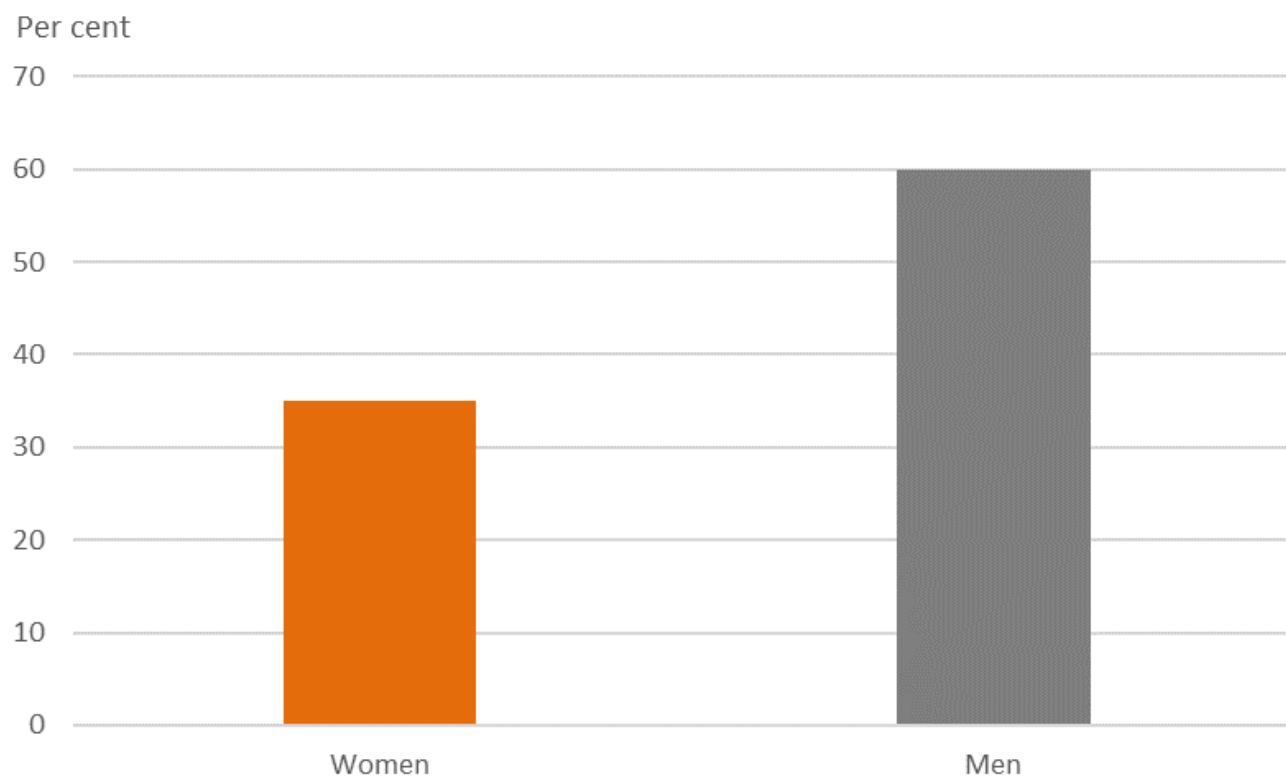


Source: EDGE pilot surveys

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

Prevalence of ownership

Prevalence of reported ownership of the principal dwelling among the adult population, by sex, Uganda, 2014

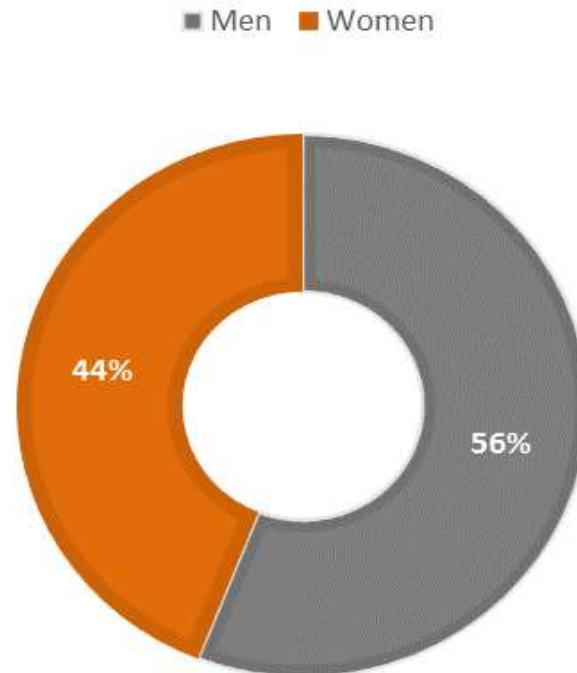


Source: EDGE pilot surveys

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

Share of women among owners

Distribution of principal dwelling owners, by sex of owners, Uganda, 2014

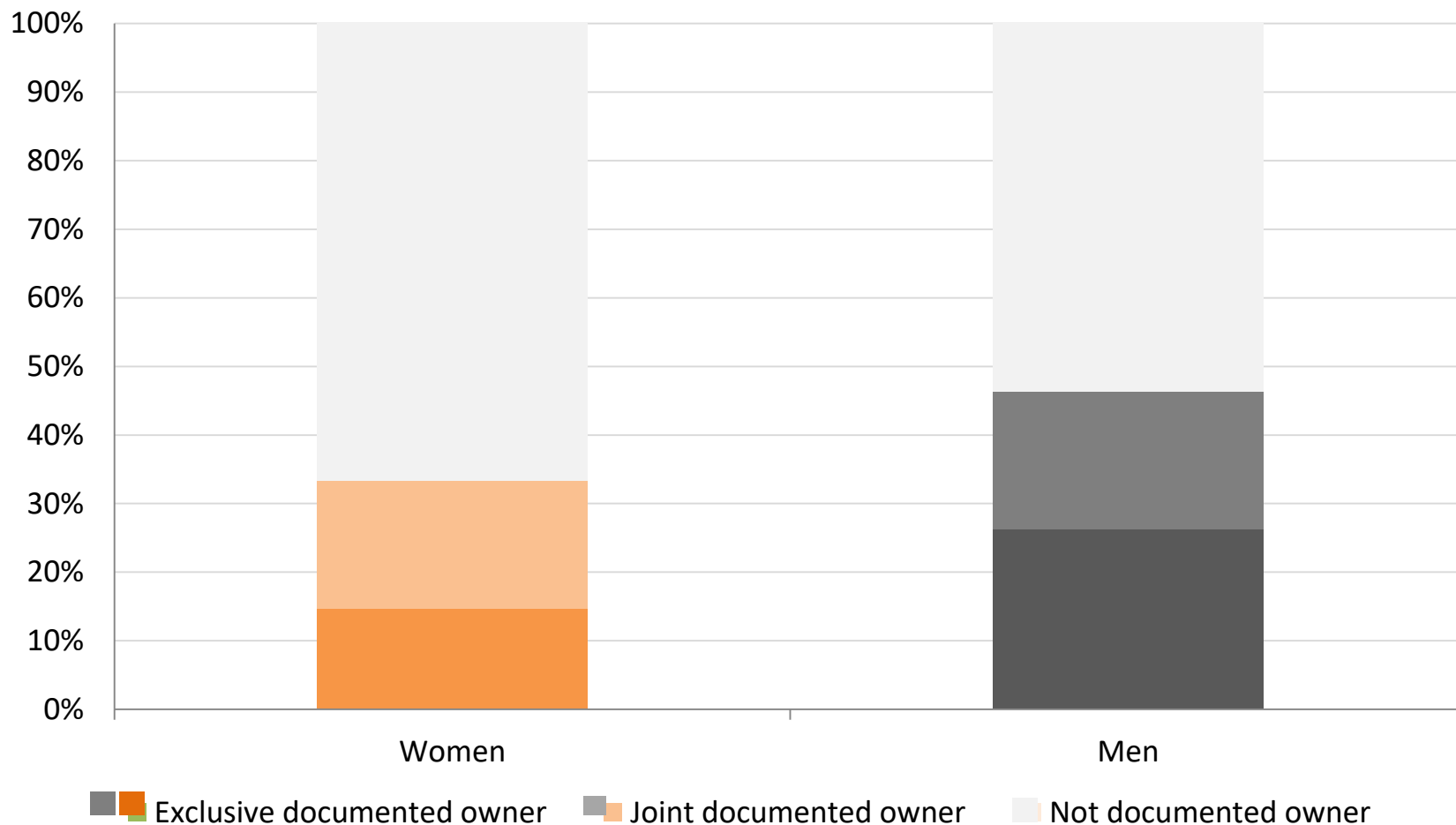


Source: EDGE pilot surveys

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

Forms of ownership

Population by forms of documented ownership and sex, Georgia, 2015



Source: EDGE pilot surveys

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

Gender wealth gap

Prevalence of reported ownership and mean value of individual-level wealth among owners (in million Uganda shillings), by sex, Uganda (2014) and Mongolia (2015)

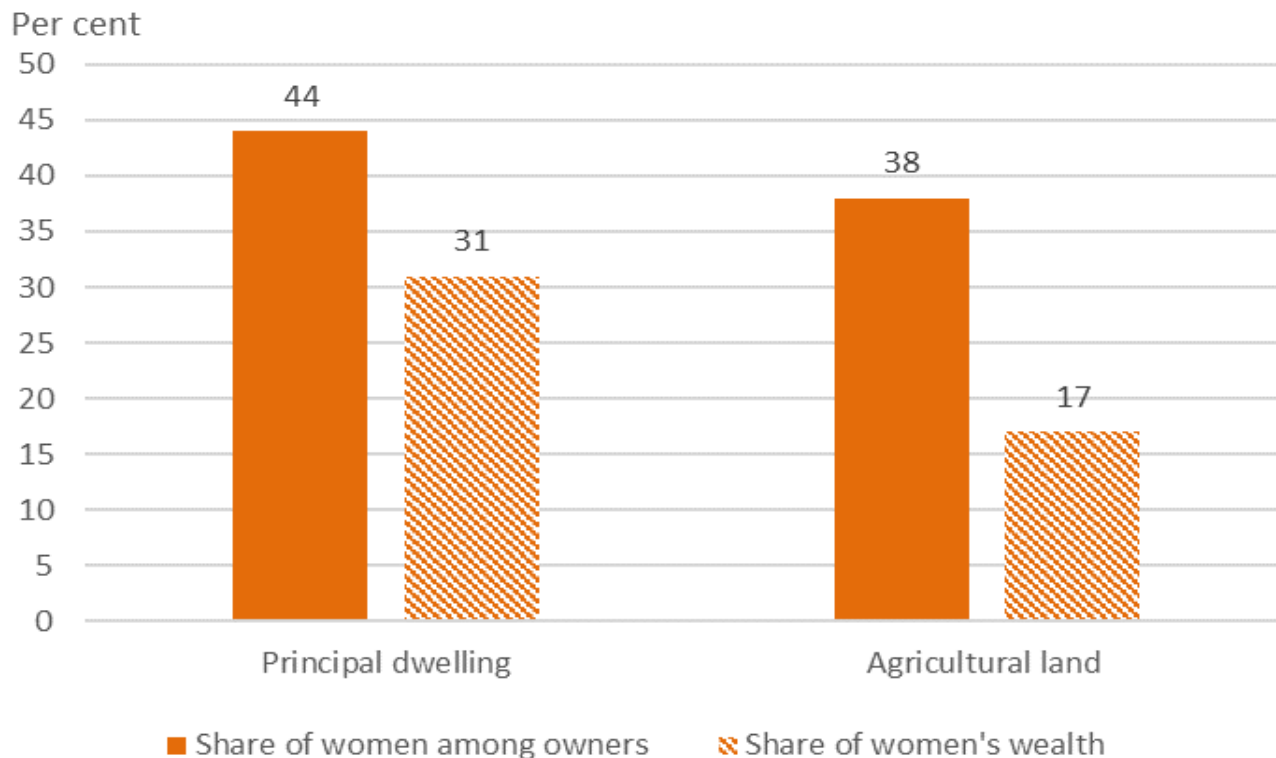
Principal dwelling	Prevalence of reported ownership (per cent)		Mean values of wealth among owners with 95% confidence interval	
	Women	Men	Women	Men
Uganda	35	60	7.7	13.1
Mongolia	30	53	33.5	32.9

Source: EDGE pilot surveys

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

Gender wealth gap

Figure 6: Women's share of owners and women's share of wealth, Uganda, 2014



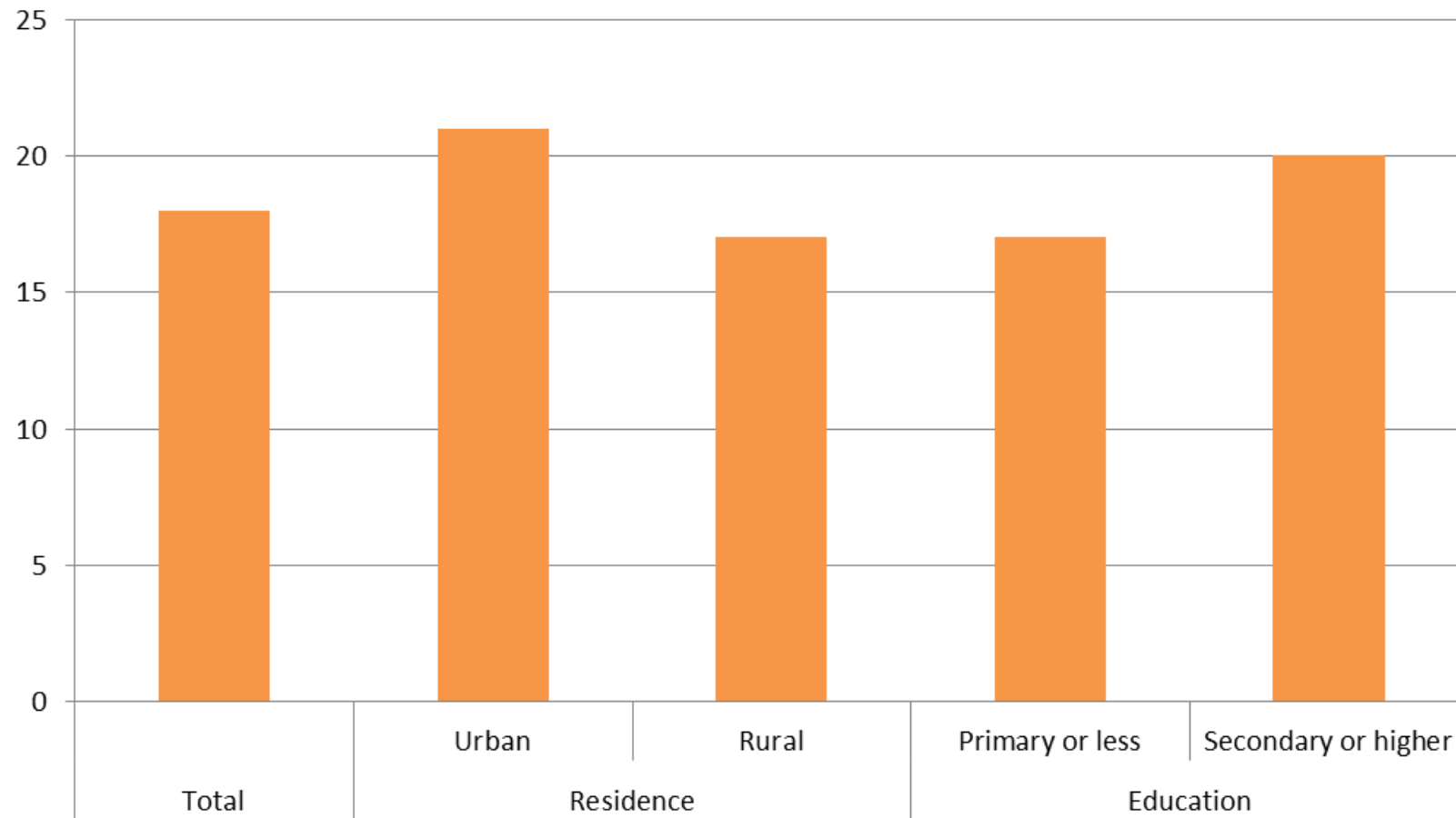
Source: EDGE pilot surveys

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

Intra-household analysis??

Intra-household analysis (1)

Women's share of wealth among couple

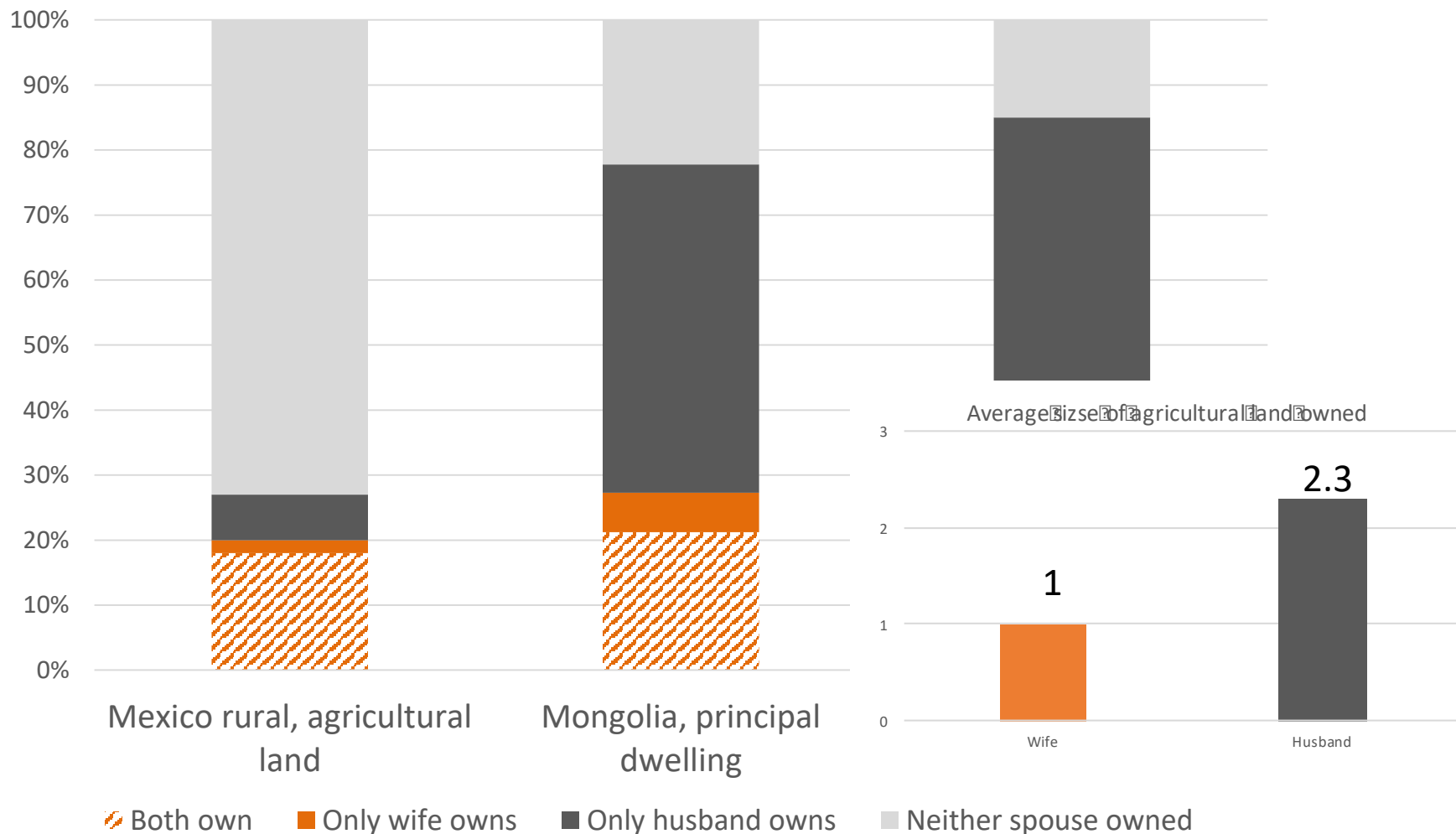


Source: EDGE pilot surveys

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

Intra-household analysis (2)

Ownership of assets within a couple



Source: EDGE pilot surveys

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

Data collection strategies and questionnaire design

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
Assets	Priority assets*	Priority assets	All relevant assets
Flexibility in sample design	-	-	Flexible
Cost	++	+	Costly

Agricultural land

MODULE 4: AGRICULTURAL LAND

401. Do you own any agricultural plots, exclusively or jointly with someone else? The plots may include those that are cultivated by your household (including backyard gardens), currently fallow, rented out or given away for nothing in return on a temporary basis. They do not include plots that are rented in and farmed.

YES.....1
NO.....2 >>428



P L O T I D	<p>402. PARCEL NAME LIST ALL THE NAMES OF THE PLOTS OWNED STARTING FROM LARGEST TO SMALLEST.</p>	<p>403. PROVIDE THE LOCATION AND DESCRIPTION OF THE PLOT.</p>	<p>403a. Is this [PLOT] the same piece of land on which the dwelling is located?</p> <p>YES.....1 NO.....2</p>	<p>404. What is the size of this [PLOT]?</p> <p>ENUMERATOR: ASK THE RESPONDENT TO ESTIMATE THE AREA IN HECTARES. THE AREA MUST BE</p>	<p>405. What is/ was the primary use of this [PLOT] during the last cropping season?</p> <p>LIVESTOCK PRODUCTION (CATTELE, GOATS, SHEEP, PIGS, ETC.).....1 POULTRY PRODUCTION (CHICKEN, DUCKS, GEESE, ETC.).....2 GRAINS AND LEGUMES (MAIZE, WHEAT, BEANS, SORGHUM, MILLET, GROUNDNUTS, ETC.).....3 INDUSTRIAL CROPS (TEA, COFFEE, COTTON, TOBACCO, ETC.).....4 FRUIT AND VEGETABLE PRODUCTION.....5 FODDER, GRAZING PASTURE OR GRASS FOR ANIMALS..6 FISH FARMING/ AQUACULTURE.....7 FORESTRY PLANTATION...8 GAME FARMING.....9 RENTED OUT.....10 FALLOW.....11 WOODLAND/ FOREST/ SWAMP.....12 DON'T KNOW.....98</p>	<p>406. What is the tenure status of this [PLOT]?</p> <p>OWNS THE LAND.....1 OWNS AND RENTS OUT THE LAND.....2 SHARECROPPING.....3 TRIBAL AUTHORITY..4 STATE LAND.....5 DON'T KNOW.....98 OTHER (SPECIFY) ...96</p>	<p>407. Do any other household members jointly own this [PLOT] with you?</p> <p>YES.....1 NO.....2>>408c</p>
	AREA IN HECTARES						

Financial assets

MODULE 10: FINANCIAL ASSETS

1001. Do you, either by yourself or together with someone else, currently have one of the following: a bank account, a microfinance account, an informal savings program, stocks/ shares, a pension fund, life insurance or other type of account? An account can be used to save money, to make or receive payments, or to receive wages or financial help.

YES.....1
 NO.....2>>Q1008
 REFUSES TO RESPOND.....97>>Q1008

A S S E T C O D E	1002. Please list each financial asset that you own, exclusively or jointly with someone else. FINANCIAL ASSETS INCLUDE BANK ACCOUNTS, MICROFINANCE ACCOUNTS, STOKVELS, STOCKS/ SHARES, PENSION FUNDS, LIFE INSURANCE, ETC. IF MORE THAN ONE FINANCIAL ASSET OWNED, START WITH THE MOST VALUABLE. ENUMERATOR, SELECT THE RELEVANT CODE FOR THIS	1003. Is your name on the account? <div style="border: 1px solid black; padding: 5px; width: fit-content;"> YES, ALONE.....1>>1005 YES, JOINTLY WITH SOMEONE ELSE..2 NO.....3 REFUSES TO RESPOND.....97>>1005 </div>	1004a. Do any other household members' names are on the account? YES..1 NO...2>>1004c	1004b. Which other household members' names are on the account?
	FA1	<input type="checkbox"/> BANK ACCOUNT.....1 <input type="checkbox"/> MICROFINANCE ACCOUNT.....2 <input type="checkbox"/> INFORMAL SAVINGS PROGRAM.....3 <input type="checkbox"/> EQUITY (STOCKS/ SHARES).....4		

Livestock

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				
505	.....			

Minimum set of questions

- *“Do you own any agricultural land?”*
- *“Do you own any of the following categories of other real estate?”*
 - Dwelling
 - Non-agricultural land
 - Other categories considered important

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

*Sampling Design issues specific to
measuring asset ownership from a
gender perspective*

Items covered in the guidelines

- General principles in sampling
 - Target population
 - Sampling frame
 - Sample size determination
 - Structure of the sample (stratification, cluster)
- Selecting individuals from households



Within-household respondent selection

- How many do we interview?
- Who are the respondent(s)?

How many/whom to interview within household

– factors to consider

- Objectives
 - Ownership prevalence & gender wealth gap
 - Intra-couple analysis
- Operational challenges:
 - Random selection: Kish method
 - Contamination
 - Reporting discrepancies → reconciliation
- Cost considerations
 - Prior knowledge of prevalence of key indicators
 - Precision requirement
 - Intra-cluster correlation
 - Weighting effect
 - Non-response rate



Objective

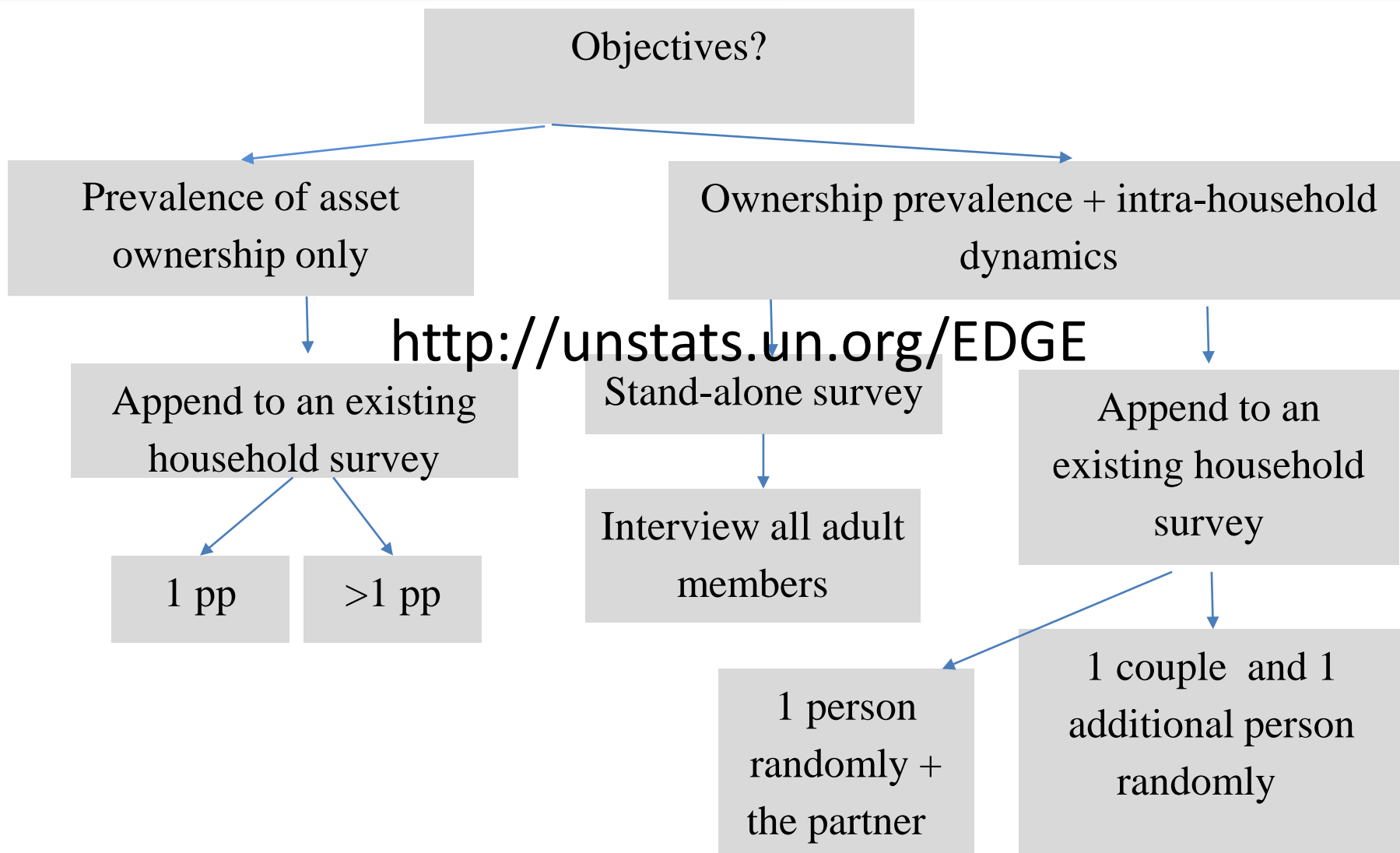


Host survey:

- Sample size
- Respondent selection protocol



Recommendations: whom to interview



Thank you

For additional information:

edgestat@un.org

<http://unstats.un.org/EDGE>

Extra Slides

Reconciling discrepancies

- Even when self-reported data is collected, reporting discrepancies exist when > 1 household member is interviewed

Overlap between couples on exclusive dwelling ownership status, by sex of couple member, South Africa (%)

<i>Spouse's self-reported status</i>	<i>Respondent's Self-Reported Status</i>	
	Exclusive Owner	
	Men	Women
Owner (exclusive or joint)	38	65
Exclusive owner	14	29
Joint Owner	23	35
Not owner	61	35
# of observations	34	17

Rostering of assets

- Why?
 - For collecting information on characteristics of assets, including value and size
- How?
 - Two types of roster of assets may be created, depending on the respondent selection protocol and survey objectives:

Respondent roster of assets (assets owned by the respondent)

- When interviewing one person
-> Roster collected in the individual questionnaire



Individual wealth

Household roster of assets (assets owned by all household members)

- When interviewing multiple persons
-> Roster collected only once in the household questionnaire



Individual wealth
Household wealth

Hidden assets

Proportion of respondents reporting at least one hidden asset, by sex of respondent and type of asset (%)

Asset type	Georgia		Mongolia		Philippines		South Africa		Uganda	
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
Ag. land	.2	.2	2	0	1	1	..	..	..	..
Ag. equipment	1	0	0	0	..	..	..	..	..	..
Enterprises	1	.5	0	.5	0	0	8	2	..	..
Other real estate	.3	0	.7	0	0	1	4	0	..	..
Financial assets	12	13	5	9	7	9	5	6	16	13
-Owed money	..	..	..	..	..	..	24	5	25	30
Liabilities	4	4	.5	.8	5	4	7	11	25	18

Bundle of ownership rights (3)

Percentage of adult population with ownership of principal dwelling, by sex

