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
Tbilisi, Georgia, 25 – 27 June 2018
Conceptual framework

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

**Social Norms**

**Mode of acquisition**

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

**Women’s assets**

**Men’s assets**

**Household Assets**

**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 empowerment**

**Sustainable Livelihoods**

**Poverty alleviation**

**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

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 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.

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

<table>
<thead>
<tr>
<th>Principal dwelling</th>
<th>Prevalence of reported ownership (per cent)</th>
<th>Mean values of wealth among owners with 95% confidence interval</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Women</td>
<td>Men</td>
</tr>
<tr>
<td>Uganda</td>
<td>35</td>
<td>60</td>
</tr>
<tr>
<td>Mongolia</td>
<td>30</td>
<td>53</td>
</tr>
</tbody>
</table>

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**

- **Principal dwelling**
  - Share of women among owners: 44%
  - Share of women's wealth: 31%

- **Agricultural land**
  - Share of women among owners: 38%
  - Share of women's wealth: 17%

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

<table>
<thead>
<tr>
<th>Data to be produced (objectives)</th>
<th>Appending - Minimum set of questions on ownership and rights</th>
<th>Appending - questions on ownership and rights, asset characteristics</th>
<th>Stand-alone survey Ownership and rights, Asset characteristics, Within-household decision-making</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asset roster</td>
<td>Gender asset gap</td>
<td>- Gender asset gap</td>
<td>- Gender asset gap</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Gender wealth gap</td>
<td>- Gender wealth gap</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Intrahousehold analysis (if &gt;1 respondent from each household)</td>
<td>- Intrahousehold analysis</td>
</tr>
<tr>
<td>Flexibility in sample design</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Priority assets*</td>
<td>Priority assets</td>
<td>All relevant assets</td>
</tr>
<tr>
<td>Cost</td>
<td>++</td>
<td>+</td>
<td>Flexible</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Costly</td>
</tr>
</tbody>
</table>
### 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.

**402. Parcel Name**
- List all the names of the plots owned starting from largest to smallest.

**403. Provide the Location and Description of the Plot.**

**403a. Is this [PLOT] the same piece of land on which the dwelling is located?**

**404. What is the size of this [PLOT]?**

**Enumerator:**
- Ask the respondent to estimate the area in hectares. The area must be

<table>
<thead>
<tr>
<th>AREA IN HECTARES</th>
</tr>
</thead>
<tbody>
<tr>
<td>LIVESTOCK PRODUCTION</td>
</tr>
<tr>
<td>CATTLE, GOATS, SHEEP, PIGS, ETC.</td>
</tr>
<tr>
<td>MILK PRODUCTION</td>
</tr>
<tr>
<td>COWS, BUKS, GOATS, ETC.</td>
</tr>
<tr>
<td>GRAINS AND LEGUMES</td>
</tr>
<tr>
<td>MAIZE, WHEAT, BEANS, SORGHUM, MILLET, GROUNDNUTS, ETC.</td>
</tr>
<tr>
<td>INDUSTRIAL CROPS (TEA, COTTON, TOBACCO, ETC)</td>
</tr>
<tr>
<td>FRUIT AND VEGETABLE PRODUCTION</td>
</tr>
<tr>
<td>FODDER, GRAZING PASTURE OR GRASS FOR ANIMALS</td>
</tr>
<tr>
<td>FISH FARMING/AQUACULTURE</td>
</tr>
<tr>
<td>FOREST/FOREST PLANTATION</td>
</tr>
<tr>
<td>GAME FARMING</td>
</tr>
<tr>
<td>RENTED OUT</td>
</tr>
<tr>
<td>FALLOW</td>
</tr>
<tr>
<td>ROAD</td>
</tr>
<tr>
<td>DON'T KNOW</td>
</tr>
</tbody>
</table>

**405. What is/was the primary use of this [PLOT] during the last cropping season?**

**406. What is the tenure status of this [PLOT]?

**407. Do any other household members jointly own this [PLOT] with you?**
**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.

<table>
<thead>
<tr>
<th>ASSET CODE</th>
<th>ASSET DETAILS</th>
</tr>
</thead>
<tbody>
<tr>
<td>FA1</td>
<td>BANK ACCOUNT</td>
</tr>
<tr>
<td></td>
<td>MICROFINANCE ACCOUNT</td>
</tr>
<tr>
<td></td>
<td>INFORMAL SAVINGS PROGRAM</td>
</tr>
<tr>
<td></td>
<td>EQUITY (STOCKS/SHARES)</td>
</tr>
</tbody>
</table>

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?

<table>
<thead>
<tr>
<th>CODE</th>
<th>QUESTION</th>
<th>RESPONSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>YES, ALONE</td>
<td>1005</td>
</tr>
<tr>
<td>2</td>
<td>YES, JOINTLY WITH SOMEONE ELSE</td>
<td>1005</td>
</tr>
<tr>
<td>3</td>
<td>NO</td>
<td>1005</td>
</tr>
<tr>
<td>97</td>
<td>REFUSES TO RESPOND</td>
<td>1005</td>
</tr>
</tbody>
</table>

1004a. Do any other household members’ names are on the account?

<table>
<thead>
<tr>
<th>CODE</th>
<th>RESPONSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>YES</td>
</tr>
<tr>
<td>2</td>
<td>NO</td>
</tr>
</tbody>
</table>

1004b. Which other household members’ names are on the account?

<table>
<thead>
<tr>
<th>CODE</th>
<th>QUESTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>1004a</td>
<td></td>
</tr>
<tr>
<td>LIVESTOCK NAME</td>
<td>501. Do you own exclusively or jointly with someone else any of the following categories of livestock? SELECT ALL THAT APPLY.</td>
</tr>
<tr>
<td>---------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Cattle</td>
<td></td>
</tr>
<tr>
<td>Goats</td>
<td></td>
</tr>
<tr>
<td>Sheep</td>
<td></td>
</tr>
<tr>
<td>Pigs</td>
<td></td>
</tr>
</tbody>
</table>
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

EDGE

• Population subgroups
• Non-response
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

Objectives?

Prevalence of asset ownership only
- Append to an existing household survey
  - 1 pp
  - >1 pp

Ownership prevalence + intra-household dynamics
- Stand-alone survey
  - Interview all adult members
    - 1 person randomly + the partner
- Append to an existing household survey
  - 1 couple and 1 additional person randomly

http://unstats.un.org/EDGE
Thank you

For additional information:
edgesstat@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

<table>
<thead>
<tr>
<th>Spouse’s self-reported status</th>
<th>Respondent’s Self-Reported Status</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Exclusive Owner</td>
</tr>
<tr>
<td>Men</td>
<td>Women</td>
</tr>
<tr>
<td>Owner (exclusive or joint)</td>
<td>38</td>
</tr>
<tr>
<td>Exclusive owner</td>
<td>14</td>
</tr>
<tr>
<td>Joint Owner</td>
<td>23</td>
</tr>
<tr>
<td>Not owner</td>
<td>61</td>
</tr>
<tr>
<td># of observations</td>
<td>34</td>
</tr>
</tbody>
</table>
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

  **Household roster of assets**
  (assets owned by all household members)
  - When interviewing multiple persons
    -> Roster collected only once in the household questionnaire

  Individual wealth
  
  Individual wealth
  Household wealth
## Hidden assets

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

<table>
<thead>
<tr>
<th>Asset type</th>
<th>Georgia</th>
<th>Mongolia</th>
<th>Philippines</th>
<th>South Africa</th>
<th>Uganda</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Men</td>
<td>Women</td>
<td>Men</td>
<td>Women</td>
<td>Men</td>
</tr>
<tr>
<td>Ag. land</td>
<td>.2</td>
<td>.2</td>
<td>2</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Ag. equipment</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>..</td>
</tr>
<tr>
<td>Enterprises</td>
<td>1</td>
<td>.5</td>
<td>0</td>
<td>.5</td>
<td>0</td>
</tr>
<tr>
<td>Other real estate</td>
<td>.3</td>
<td>0</td>
<td>.7</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Financial assets</td>
<td>12</td>
<td>13</td>
<td>5</td>
<td>9</td>
<td>7</td>
</tr>
<tr>
<td>- Owed money</td>
<td>..</td>
<td>..</td>
<td>..</td>
<td>..</td>
<td>..</td>
</tr>
<tr>
<td>Liabilities</td>
<td>4</td>
<td>4</td>
<td>.5</td>
<td>.8</td>
<td>5</td>
</tr>
</tbody>
</table>

Note: .. indicates data not available.
Bundle of ownership rights (3)

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

Per cent

<table>
<thead>
<tr>
<th></th>
<th>Uganda</th>
<th>Georgia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reported ownership</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Documented ownership</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Right to sell</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Right to bequeath</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Women | Men

Uganda

Georgia

Right to sell

Right to bequeath

Reported ownership

Documented ownership

Right to sell

Right to bequeath

Women | Men