

Advancing Methodology on Measuring Asset Ownership from a Gender Perspective

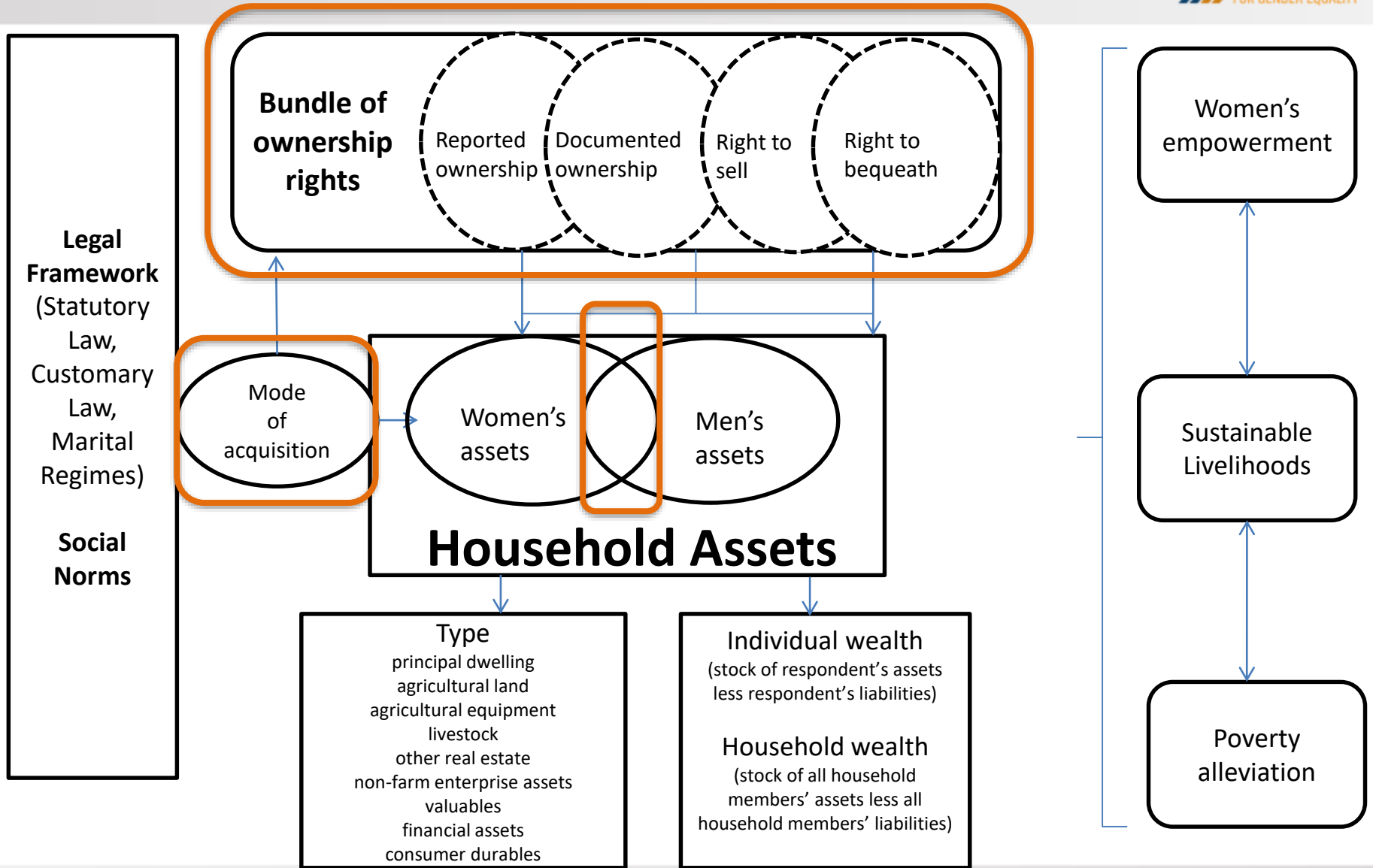


United Nations Statistics Division

UN Women

Workshop on the Production of Statistics on Asset Ownership from a
Gender Perspective through Household Surveys
Tbilisi, Georgia, 25-27 June 2018

Conceptual framework



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 |
| Asset characteristics | No | Yes | Yes |
| Assets | Priority assets | Priority assets | All relevant assets |
| Flexibility in sampling design | - | - | Flexible |
| Cost | ++ | + | Costly |

Minimum set of questions

- *“Do you own any agricultural land?”*
 - *Yes, exclusively* *Yes, jointly* *No*
- For priority assets only
- Limitations

Appending modules or stand-alone: example 2

| 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 | | | | |

Guidance on questionnaire design

FINANCIAL ASSETS

FA-1. Do you currently own any of the following: a bank account, a microfinance account, an informal savings program, stocks/shares, a pension fund, life insurance or another type of account?

YES.....1
NO.....2

This is the screening question to determine whether the respondent should complete the module. If the respondent does not own any financial assets, skip to the next module as the remainder of this module is on financial assets. The question also measures the reported ownership of any financial assets (not by type of financial asset). Categories of financial assets may include, but not be limited to, bank savings accounts, savings accounts through NGOs, stocks, bonds, pension funds, and insurance funds. Sums of money that respondents lend to family or friends are also financial assets and should be included in estimates. Countries will need to determine the categories of financial assets to include based on prevalence rates from prior financial or household surveys as well as policy needs. For example, countries with limited access to savings.

Countries should also assess how best to present the categories of financial assets to the respondent. A key recommendation to emerge from the EDGE pilot in Mexico was to divide the module on financial assets into two parts: 1) formal financial assets and 2) informal financial assets. This approach was suggested because respondents with restricted access to formal financial services were often daunted when confronted with the array of service providers to whom they do not have access to formal financial services.

Definitions of common financial assets are as follows:

*A **microcredit** account is a source of financial services for entrepreneurs and small businesses lacking access to banking and related services. The two main mechanisms for the delivery of financial services to such entrepreneurs are 1) individual based models where several entrepreneurs come together to apply for loans and other services as a group. An **informal savings group** is a group of individuals with no claim of a holder of stock in a company.*

*Governments, corporations and many other institutions **sell bonds**. Generally, when a person buys a bond, he is loaning his money to the institution selling the bond and the institution promises to repay the principal interest but all bonds require a repayment of a principal. A **pension fund** is a fund established by an employer to pay retirement benefits to employees, but the definition and structure of pensions vary widely across countries. This question is challenging to estimate the value of pensions that provide a stream of income over time, such as annuities, so the present guidelines recommend not asking for their monetary value.*

FA-2. Please list each financial asset that you own, exclusively or jointly.

A
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By recording each financial asset owned by the respondent, a respondent roster of financial assets is created. This information also measures reported ownership of financial assets, by type of financial asset. If more than one of the same type of financial asset is owned (e.g. two bank accounts), each one should be listed, starting with the most valuable one. The list of each financial owned by the respondent should be provided before proceeding to the next question.

FA-3. Is your name on the account as an owner?

YES, ALONE.....1>>FA-6
YES, JOINTLY WITH ONE OR MORE PERSONS...2
NO.....3>>FA-6

This question measures whether the respondent is a documented owner of the financial asset by virtue of his or her name being listed on ownership documents for the account. It also measures the form of documented ownership of financial assets; i.e. whether the respondent owns the financial asset exclusively or jointly with one or more persons. Because the benefits of ownership may differ if one owns financial assets alone or jointly, countries are encouraged to collect information on the form of documented ownership.

FA-4. How many other persons' names are on the account for this [financial asset], including household members and non-household members?

YES.....1
NO.....2>>FA-7

If the respondent jointly owns the financial asset, information on the number of joint reported owners is needed for calculation of the gender wealth gap, as discussed in Part IV of these guidelines.

FA-5. Is the name of your spouse or partner listed on the account as an owner for this [financial asset]?

Identifying whether the respondent jointly owns the financial asset with his/her spouse or partner allows for the construction of an indicator on joint (reported) ownership of financial assets between spouses, the most common form of joint ownership. Other patterns of joint ownership are also possible, such as between siblings or a parent and an adult child, and countries that are interested in identifying these patterns are encouraged to ask, in place of Qs 5-6, "Who are the joint owners, including household members and non-household members?" The Person IDs assigned to household members in the household roster should be recorded for each household member who is a joint reported owner and each non-household member who jointly owns the financial asset should be assigned a non-household member ID code (e.g. 100).

FA-6. What is the current value of the financial asset?

This question measures the value of financial assets. Countries should be encouraged to estimate the current value of the currency in which it is held. As discussed above, respondents may be reluctant to provide account balances, and should be trained accordingly on how to solicit such information. The training should include the need to emphasize the security and confidentiality of providing such information. An alternative approach is to provide a range of value categories and use the average for calculation of the gender wealth gap. A response category for "refuses to respond" should be included with either approach.

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