

# Advancing Methodology on Measuring Asset Ownership and Entrepreneurship from a Gender Perspective



- Overview of the EDGE initiative

# EDGE overview (1)



- Joint collaboration of UNSD and UN Women that seeks to accelerate existing efforts to improve Evidence and Data for Gender Equality (EDGE) – since 2013
- Builds on the work of the Inter-Agency and Expert Group on Gender Statistics (IAEG-GS)
- Funded by Governments of Australia, Canada, Germany, Ireland, Republic of Korea and USA
- Implemented in partnership with NSOs, ADB, FAO, ILO, OECD, and the World Bank

# EDGE overview (2)



## Objective:

- Develop guidelines to measure individual-level **asset ownership** and **entrepreneurship** from a gender perspective
- Pilot proposed methodologies in select countries: Georgia, Maldives, Mexico, Mongolia, Philippines, South Africa, Uganda
- Promote the use of the guidelines across NSOs

# Status of methodological guidelines



- Draft guidelines on **asset ownership**
  - presented to the 48<sup>th</sup> session of UNSC for comment and finalized following the Commission
- Draft guidelines on **entrepreneurship**
  - Need additional analysis of pilot data as well as recommendations from ILO on how to take into account the ongoing revision of the *International Classification of Status in Employment*
    - Identifying entrepreneurs as distinct from dependent contractors

# Guiding principles of guidelines on asset ownership

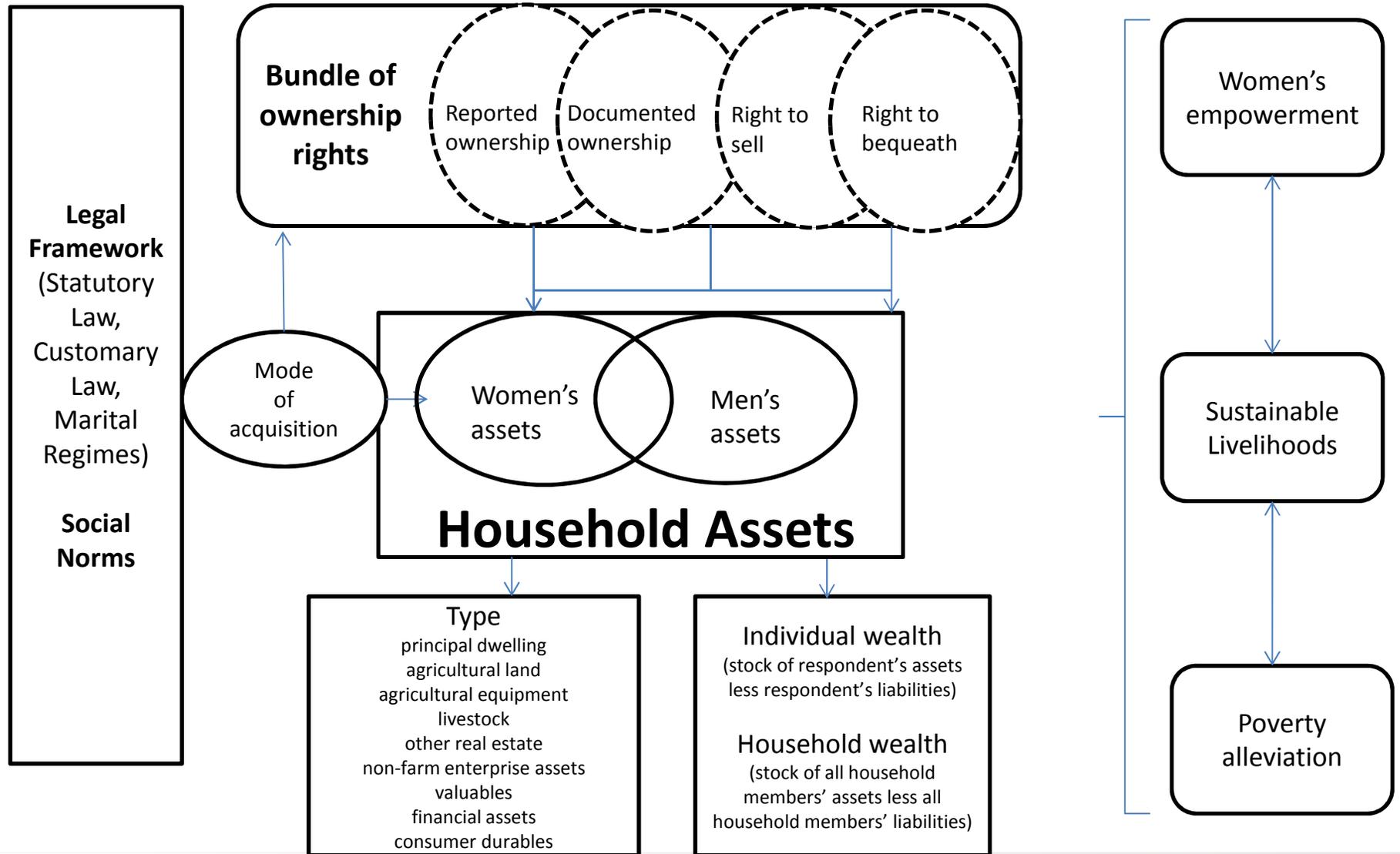


- Consistent with existing internationally-agreed standards
  - System of National Accounts, 2008
  - Principles and Recommendations for Population and Housing Censuses, 3<sup>rd</sup> revision
  - OECD Guidelines for Micro Statistics on Household Wealth
- Benefitted from technical input of NSOs, partner agencies and experts in gender statistics, property rights, household surveys and sampling methodology, including ADB, FAO, World Bank, University of Michigan and Oxford University
- Supported by evidence from pilot studies to ensure proposed methods are robust, practical and sustainable

***UN Methodological Guidelines on the  
Production of Statistics on Asset Ownership  
from a Gender Perspective***

- Conceptual framework
- Key recommendations
  - Self vs. proxy reporting/who to interview
  - Types of measures
  - Indicators for global & national monitoring
  - Data collection strategies
  - Sample design & weighting

# Conceptual framework

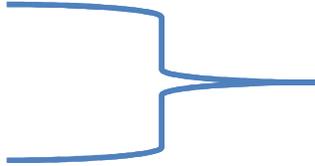


Country context

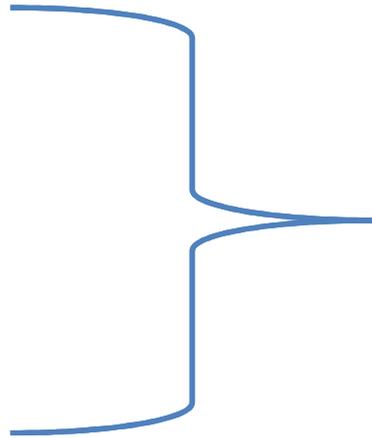
Data collection and analysis

Evidence-based policy

# Assets

- An asset is “a store of value representing a benefit or a series of benefits accruing to the economic owner by holding or using the entity over a period of time” (2008 SNA)
- Methodological guidelines distinguish between “core” and “additional” assets:
  - Principal dwelling
  - Agricultural land
  - Non-agricultural land

**Core/minimum set of assets**

  - Livestock
  - Agricultural equipment
  - Other real estate
  - Valuables
  - Consumer durables
  - Financial assets
  - Non-agricultural enterprise assets

**Additional assets**

# Bundle of ownership rights

Reported ownership	Documented ownership	Right to sell	Right to bequeath
<ul style="list-style-type: none"> <li>Measures people's self-perceptions about their ownership status</li> <li>Need not – &amp; cannot – be objectively verified</li> <li>Key measure for understanding empowerment effects of asset ownership - behaviors related to asset ownership are influenced by what people think they own</li> </ul>	<ul style="list-style-type: none"> <li>Measures existence of a any document an individual can use to claim ownership rights in law over an asset by virtue of individual's name being listed as an owner on document</li> <li>Type of document and rights conferred by document will vary by country but should be enforceable by law</li> </ul>	<ul style="list-style-type: none"> <li>Alienation right</li> <li>Measures ability of individuals to permanently transfer asset for cash or in-kind benefits</li> </ul>	<ul style="list-style-type: none"> <li>Alienation right</li> <li>Measures ability of individuals to give asset by oral or written will to another person after his/her death</li> <li>May be more universal than right to sell</li> </ul>

- There may be certain ownership rights no individuals hold due to tenure systems in the country
- Even when full set of ownership rights exists, they may not all be vested in one individual

# Overlap in ownership rights: pilot findings

## Percentage of reported owners of principal dwelling who have documented ownership of dwelling, by sex of respondent owner

South Africa (KwaZulu-Natal Province)		Uganda	
Men	Women	Men	Women
46%	27%	38%	19%

- Incidence of documented ownership of dwellings is low
- Lower for women than for men

# Overlap in ownership rights (2)

Percentage of reported owners of principal dwelling with rights to dwelling, by sex of respondent owner

Country	Sex of respondent owner	Right to sell	Right to bequeath
Georgia	Men	90%	83%
	Women	80%	73%
Mongolia	Men	97%	95%
	Women	91%	88%
Philippines (Cavite Province)	Men	<b>93%</b>	<b>94%</b>
	Women	<b>88%</b>	<b>90%</b>
South Africa (KZN)	Men	82%	88%
	Women	72%	77%
Uganda	Men	<b>76%</b>	<b>89%</b>
	Women	<b>46%</b>	<b>51%</b>

- Overlap of ownership rights varies across countries
- Female owners are less likely than male owners to possess bundle of ownership rights
- Implication: To capture gender differences in asset ownership, many countries will have to measure a combination of ownership rights

# Key recommendations for the collection of individual-level data on asset ownership in household surveys

# Why household surveys?

- Most developed and frequent source of data in many countries
- Flexible in adopting proposed conceptual framework
- Enable coverage of full range of assets
- Enable population-based estimates of asset ownership
- Often collect data on other topics of analytical interest to asset ownership (decision-making, livelihoods, poverty)

# Key recommendation: Self-reported data(1)

- ✓ National statistical agencies are encouraged to collect **self-reported**, not proxy, data on individual-level asset ownership and control
- Rationale:
  - ✓ Proxy reporting underestimates both women's and men's ownership of key assets, including dwellings, agricultural land and financial assets
  - ✓ Proxy reporting assigns ownership of key assets to people who do not consider themselves owners

## Self-reported data (2)

Analysis of MEXA data finds that proxy reporting underestimates:

- women's and men's **reported** ownership of principal dwellings by 19 & 10 % pts;
- women's and men's **reported** ownership of agricultural land by 10 & 15 % pts;
- women's **documented** ownership of principal dwellings by 3 % pts;
- women's and men's **documented** ownership of agricultural land by 2 & 7 % pts

## Self-reported data (3)

Analysis of MEXA data finds that a non-ignorable share of respondents who don't consider themselves owners of key assets are identified as owners by other household members

- 7 % of women and 9 % of men who do not report themselves as owners of the principal dwelling are identified as owners by at least one other household member;
- 14 % of women and 25 % of men who do not report themselves as owners of agricultural land are identified as owners by at least one other household member.

## Key recommendation: who to interview



The guidelines recommend interviewing:

- 1 randomly-selected adult household member
- or
- All adult household members

Decision should be driven by policy objectives & available resources

# Key gender statistics that can be calculated..

## By interviewing 1 randomly selected adult household member

*Gender asset gaps*, compare the proportion of women and men who own [type of] asset

*Share of asset owners*, by sex, measure how many people who own [type of] asset are women and men

*Modes of asset acquisition*, by sex, compare the proportion of women and men who acquire [type of] asset through specific mode

*Forms of ownership*, measure how each asset is owned (exclusively by men/women or jointly by couples or others)

*Gender wealth gap*, measures net worth of assets owned by women as share of total net worth of assets owned by women and men

## By interviewing all adult household members

All estimates obtained from interviewing 1 randomly selected adult household member

+

Full analysis of intrahousehold gender inequality in asset ownership and control

Caveat: Indicators on forms of ownership and gender wealth gap require reconciliation of reporting discrepancies among multiple household members

# Key gender statistics that can be calculated..

Measures of asset ownership	Units of observation and analysis
<p><i>Gender asset gaps</i>, compare the proportion of women and men who own [type of] asset</p> <p><i>Share of asset owners</i>, by sex, measure how many people who own [type of] asset are women and men</p> <p><i>Modes of asset acquisition</i>, by sex, compare the proportion of women and men who acquire [type of] asset through specific mode</p>	<p>Individual</p>
<p><i>Forms of ownership</i>, measure how each asset is owned (exclusively by men/women or jointly by couples or others)</p> <p><i>Gender wealth gap</i>, measures net worth of assets owned by women as share of total net worth of assets owned by women and men</p>	

# Rostering of assets

Respondent roster of assets	Household roster of assets
<p>List of assets owned by the randomly selected adult respondent</p> <p>Obtained from randomly selected respondent in individual interview</p> <p>For purpose of collecting data on characteristics of assets, incl. value and size</p>	<p>List of assets owned by all adult household members</p> <p>Obtained from household member completing household questionnaire</p> <p>Additional purpose of estimating household wealth and/or obtaining measures of intrahousehold distribution of assets</p>

# Recommended indicators

## Criteria for selection:

- relevant to policy making
- clear and easy to understand
- direct and unambiguous measure of progress in gender equality in asset ownership
- consistent with and complementary to each other

## For global monitoring:

- small in number
- comparable across countries
- consistent with existing global lists of indicators (SDGs)
- measured in a cost-effective and practical manner

# Level of monitoring

## Global indicators:

- Standardised indicators all countries are encouraged to produce, for core assets: principal dwellings, agricultural land, and non-agricultural land.
  - SDG Indicator 5.a.1

## National indicators:

- Complementary indicators countries may wish to produce, based on policy needs and resources available for data collection
- Indicators should be customised by countries

# Indicators on bundle of ownership rights

Indicator	Rationale	Asset coverage	Level of monitoring
Proportion of individuals with reported ownership of [asset], by sex	<ul style="list-style-type: none"> <li>• Broadest indicator of asset ownership</li> <li>• Measures people's perceptions of whether they consider themselves owners</li> </ul>	All assets	N
Proportion of individuals with documented ownership of [asset], by sex	<ul style="list-style-type: none"> <li>• Measures ability to claim ownership rights in law over an asset</li> <li>• Useful for monitoring national policies and programs on housing and land titling reform</li> </ul>	Principal dwelling, agricultural land, non-agricultural land	N
Proportion of individuals with the right to sell or bequeath the [asset], by sex	<ul style="list-style-type: none"> <li>• Measures alienation rights over assets</li> </ul>	Principal dwelling, agricultural land, non-agricultural land	N
Proportion of total population with documented ownership of the [asset] or the right to sell or bequeath the [asset], by sex	<ul style="list-style-type: none"> <li>• Measures ability to claim ownership rights in law over an asset as well as right to sell or bequeath asset in absence of documentation</li> <li>• Comparable across countries with disparate rates of documentation</li> </ul>	Principal dwelling, agricultural land, non-agricultural land	G

# Indicator construct (2)

Indicator	Rationale	Asset coverage
Proportion of individuals who share documented ownership of [asset] with spouse or partner, by sex	<ul style="list-style-type: none"> <li>Useful for monitoring national policies and programs to increase women's ownership of land and housing through joint titling</li> </ul>	Principal dwellings, agricultural land, non-agricultural land
Proportion of individuals who acquired ownership of [asset] through [specific mode of acquisition], by sex of individuals.	<ul style="list-style-type: none"> <li>Useful for developing policies and programs promoting women's and men's accumulation of assets</li> </ul>	Principal dwelling, agricultural land, non-agricultural land
Share (%) of documented (reported) agricultural land area owned by women out of total documented (reported) agricultural land area owned by women and men	<ul style="list-style-type: none"> <li>Accounts for gender differentials in size of agricultural land owned by women and men.</li> </ul>	Agricultural land
Gender wealth gap	<ul style="list-style-type: none"> <li>Accounts for gender differentials in quantity and characteristics of assets owned by women and men</li> </ul>	Principal dwelling, agricultural land, non-agricultural land and other real estate, non-agricultural enterprise assets, financial assets

# SDG Indicator 5.a.1 (a) + (b)

Current Iteration	Proposed Indicator
5.a.1 (a) Proportion of total agricultural population with ownership or secure rights over agricultural land, by sex	5.a.1 (a) Proportion of total agricultural population with documented ownership of agricultural land or the right to sell or bequeath agricultural land, by sex
5.a.1 (b) Share of women among owners or rights-bearers of agricultural land, by type of tenure	5.a.1 (b) Share of women among individuals with documented ownership of agricultural land or with the right to sell or bequeath agricultural land

Documentation providing formal tenure may include:

- Title/deed
- Certificate of customary ownership recognized by the state
- Will/certificate of hereditary acquisition
- Certified perpetual lease or long-term lease, with nominal or no rent
- Purchase agreement

# Data collection strategies

Stand-alone survey	Module	Minimum set of questions
<ul style="list-style-type: none"> <li>Comprises household questionnaire + individual questionnaire administered to 1 or more randomly selected adult hh members or all adult hh members</li> <li>Enables data collection on full range of assets and complete set of measures on asset ownership</li> <li>Additional modules can be added to analyze relationship between asset ownership and key outcomes</li> <li>Allows for flexible sample design and field work organization</li> <li>Most costly and resource-intensive option</li> </ul>	<ul style="list-style-type: none"> <li>Comprises individual-level module administered to 1 or more randomly selected adult hh members or all adult hh members</li> <li>Enables data collection on smaller range of assets or smaller set of measures</li> <li>Multi-topic host surveys are rich source of data for analyzing relationships between asset ownership and key outcomes</li> <li>Data collection subject to sample design and field work organization of host survey</li> <li>Less resource-intensive and costly than stand-alone survey</li> </ul>	<ul style="list-style-type: none"> <li>Comprises 4 questions per asset integrated into questionnaire administered to 1 or more randomly selected adult hh members or all hh members</li> <li>Enables prevalence estimates of asset ownership</li> <li>Additional data from survey may be available for cross-analysis</li> <li>Data collection subject to sample design and field work organization of main survey</li> <li>Least resource-intensive and costly option</li> </ul>

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

# Sampling design – general issues (1)



- Sampling size calculation:
  - Level of precision required
  - Estimates for important population subgroups:
    - Women/men
    - Agricultural population (SDG indicator 5.a.1)
    - Regions that have different marital and inheritance regimes and land tenure systems
  - Prevalence of the key variables to be measured:
    - Do we have prior knowledge?
    - Do women and men have different ownership prevalence? Do we need to oversample women?
      - ag. land ownership in Uganda: 60% (men) vs 30% (women)
      - ag. Land ownership in rural Mongolia: 19% (men) vs 5% (women)
  - Anticipated non-response
    - Household level: ensure that households in the entire wealth spectrum are covered
    - Individual level

## Sampling design – general issues (2)



- Stratification issues specific to measuring asset ownership:
  - Regions with different marital and inheritance regimes and land tenure systems should be in different strata
  - By wealth

# Sampling design – within household selection

Selection method	Precision of estimates	Cost	Operational challenges
1 randomly selected person	Loss of precision due to use of weights to compensate for unequal probability of selection	Requires interviewing more households	Kish selection without CAPI can be challenging
All persons in the household	Loss of precision due to intra-household clustering effect - non-issue if households are small (typical nuclear family, 1M + 1F)	Less costly as it requires fewer households - Need to increase the pp sample size to compensate for the intra-hh cluster effect	Arranging/scheduling multiple enumerators: need to anticipate how many to interview for each hh
	If women's ownership prevalence is low, there is no way to oversample women	Simultaneity drives up costs - more call backs - lower response rate (need to interview more households)	Limited days in the EA: difficult to reach all eligible persons, simultaneously
			Data analysis: reconciliation issue (indicator calculation, weight calculation)

# Sampling design – within household selection

	Georgia	Mongolia	Philippines	Uganda	
				Arm 4	Arm 5
Number of 2-adult households interviewed	926	1282	622	237	248
Proportion of all eligible adults interviewed	84%	74%	89%	58%	54%
Proportion of all eligible adults interviewed simultaneously	71%	43%	57%	47%	38%
Number of 3-adult households interviewed	1399	2620	789	54	58
Proportion of all eligible adults interviewed	75%	39%	76%	37%	40%
Proportion of all eligible adults interviewed simultaneously	57%	27%	32%	22%	26%
Number of 4+-adult households interviewed	N/A (a maximum of 3 adult members were interviewed in those countries)			60	60
Proportion of all eligible adults interviewed				23%	25%
Proportion of all eligible adults interviewed simultaneously				8%	8%

# Weighting

- Adjust for unequal probability of selection
- Adjust for unit non-response
- Post-stratification weighting
- Developing weights for assets

# Next Steps

- Further analysis of pilot data
  - Valuation data
  - Discrepancy analysis
- Stakeholder consultation
- Final revisions to methodological guidelines on asset ownership by end of 2017
- Technical assistance to NSOs to build statistical capacities for collecting the data

# Thank you

For additional information:

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