

Advancing Methodology on Measuring Asset Ownership from a Gender Perspective



United Nations Statistics Division



UN Women

Seminar on the UN Methodological Guidelines on the Production of
Statistics on Asset Ownership from a Gender Perspective
Rome, 1-2 November 2017

Objectives of seminar

- Present key recommendations from *UN Methodological Guidelines on the Production of Statistics on Asset Ownership from a Gender Perspective*
- Share lessons learned from 7 pilot countries that tested the methodology
- Solicit reflection and feedback from all countries

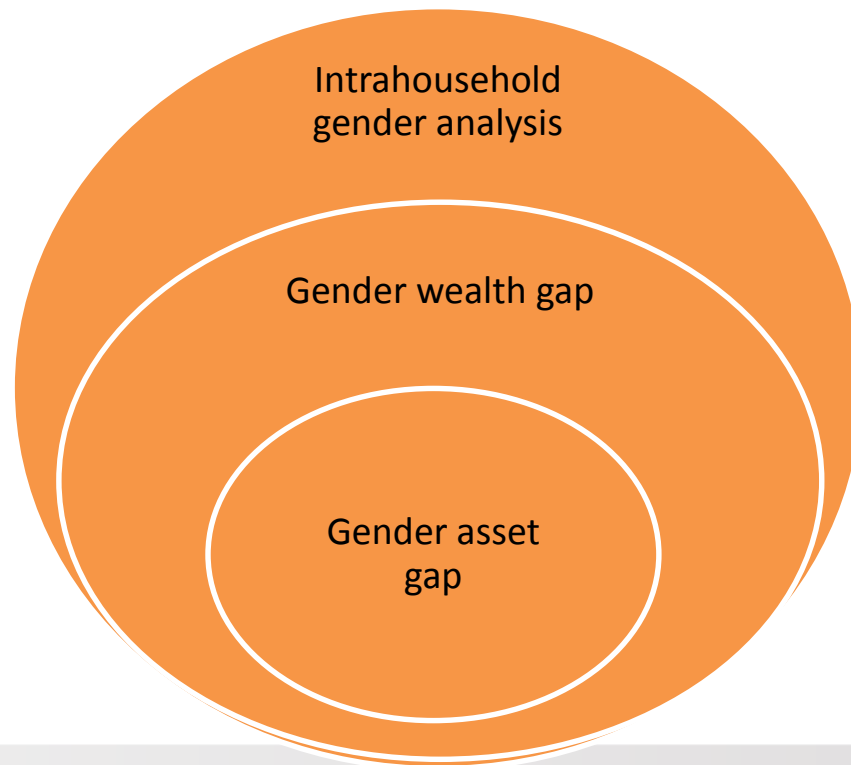
Outline of presentation

- Conceptual framework
 - Defining assets
 - Defining ownership
 - Respondent selection rules
 - Valuation of assets
- Guidance for implementation
 - Data collection strategies
 - Who to interview
 - Recommended indicators
 - Suggested analyses

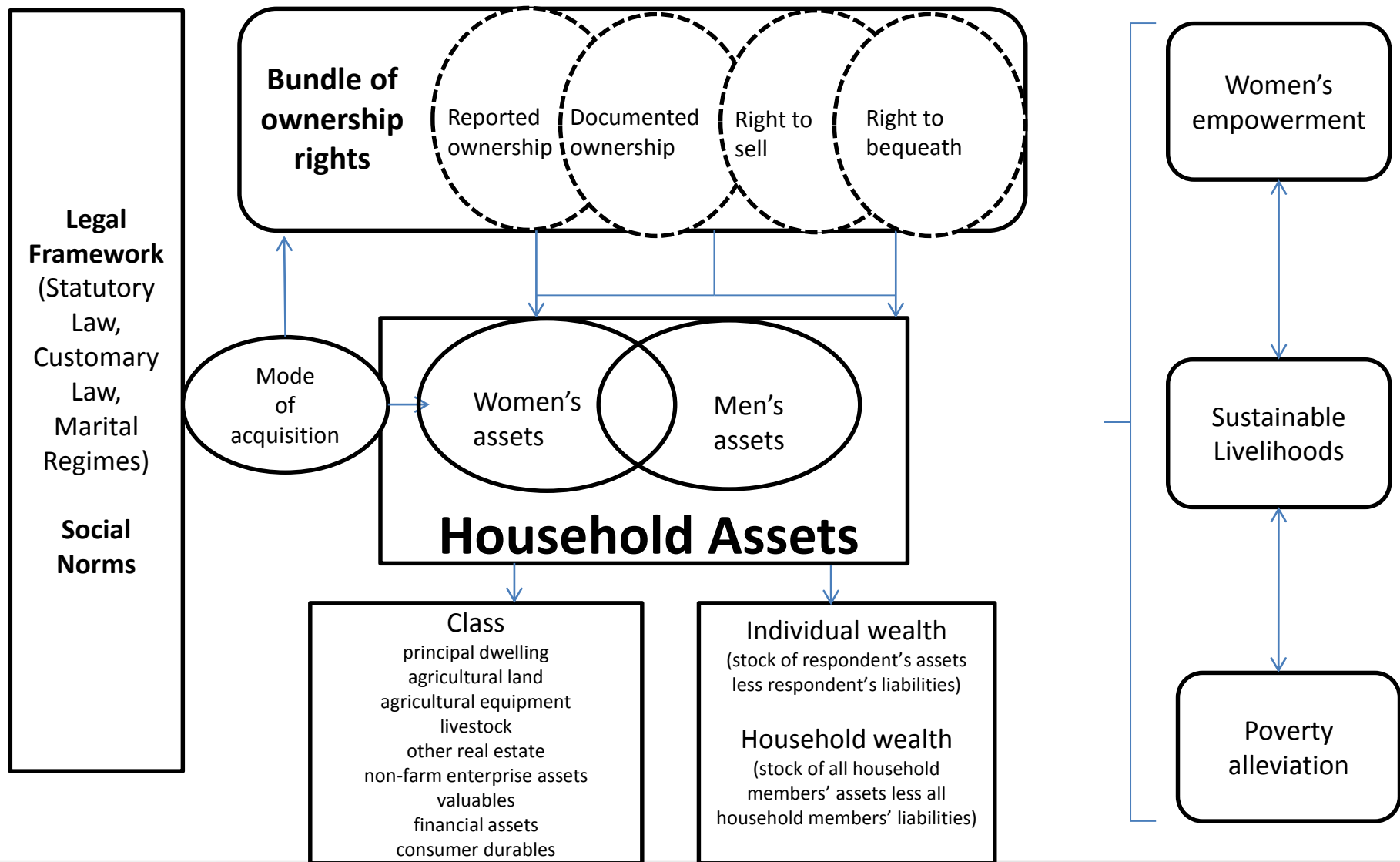
Overview of Guidelines

Purpose:

- Provide guidance on collecting, processing, analysing and disseminating individual-level data on asset ownership for the production of official gender statistics



Conceptual framework



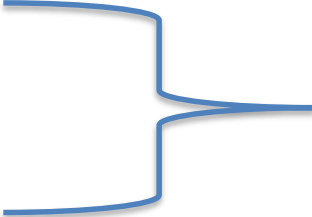
Country context

Data collection and analysis

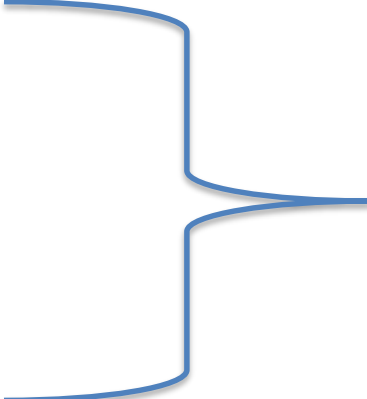
Evidence-based policy

Defining assets

Assets: priority and additional

- 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 “priority” and “additional” assets:
 - Principal dwelling
 - Agricultural land
 - Non-agricultural land
 - Financial assets

Priority assets

 - Livestock
 - Agricultural equipment
 - Other real estate
 - Valuables
 - Consumer durables
 - Non-agricultural enterprise assets
 - Liabilities for calculation of net wealth

Additional assets

Defining ownership

Key challenges:

- Deriving globally comparable definition of asset ownership that is:
 - Locally relevant
 - Applicable across a range of financial and physical assets
- Myriad tenure systems governing property rights complicates definitions of ownership
 - E.g. freehold tenure, customary tenure, state ownership

Bundle of ownership rights

Reported ownership	Documented ownership	Right to sell	Right to bequeath
<ul style="list-style-type: none">• Measures whether people consider themselves owners• Need not – & cannot – be objectively verified• Key measure for understanding people’s motivations and behaviors related to asset ownership as well as gaps between law and practice	<ul style="list-style-type: none">• Measures existence of document an individual can use to claim tenure rights in law over asset by virtue of individual’s name being listed as owner/rights holder on document• Type of document and rights conferred by document will vary by country but should be enforceable by law• Applicable only for some assets	<ul style="list-style-type: none">• Alienation right• Measures ability of individuals to permanently transfer asset for cash or in-kind benefits	<ul style="list-style-type: none">• Alienation right• Measures ability of individuals to give asset by oral or written will to another person after his/her death

Bundle of ownership rights (2)

Two key tenets:

- 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

Overlap of ownership rights

Percentage of reported owners of principal dwelling with documented ownership and alienation rights to dwelling, by sex of respondent owner

	Documented ownership (%)		Right to sell (%)		Right to bequeath (%)	
	Men	Women	Men	Women	Men	Women
Georgia	56	43	90	80	83	73
Mongolia	81	73	97	89	94	87
Philippines (Cavite Province)	64	55	93	88	94	90
South Africa (KZN)	46	27	82	72	88	77
Uganda	38	19	76	46	89	50

Key recommendation

- ✓ For comparability at the international level, ownership of priority assets is best defined as documented ownership and/or the rights to alienate the asset
- ✓ At the national level, countries will need to assess the legal frameworks and social norms governing access to assets
 - ✓ Countries may want to measure the full set of ownership rights depending on policy objective

Respondent rules for data collection

Proxy vs. self-report

No “gold standard” to assess accuracy of proxy vs self reporting but proxy reporting may be problematic due to:

- Incomplete pooling of information within household
- Disagreement among household members about who owns a given asset
- Prevailing gender norms that may bias proxy responses

Proxy vs self-report (2)

Unpacking household reporting dynamics

- Non-negligible share of individuals across pilots who do NOT consider themselves owners are identified as owners by proxy respondents
- Problematic from a gender perspective

Key recommendation

- ✓ NSOs are encouraged to collect **self-reported**, not proxy, data on individual-level asset ownership
- Rationale:
 - ✓ Sizeable discrepancies in prevalence estimates of both women's and men's ownership of key assets, including dwellings, agricultural land and financial assets
 - ✓ Assignment of ownership, by proxy, to people who do not consider themselves owners

Asset valuation

Why value assets?

- To calculate gender differentials in wealth measures
- Reflects both quality and quantity of women's and men's asset holdings that are not revealed by prevalence measures

How should assets be valued?

- Consistent with existing standards, assets should be valued at **current market prices**
 - Potential sales value approach: *If this [asset] were to be sold today, how much could be received for it?*
- Valuation data should be collected **asset by asset** to account for different characteristics and owners

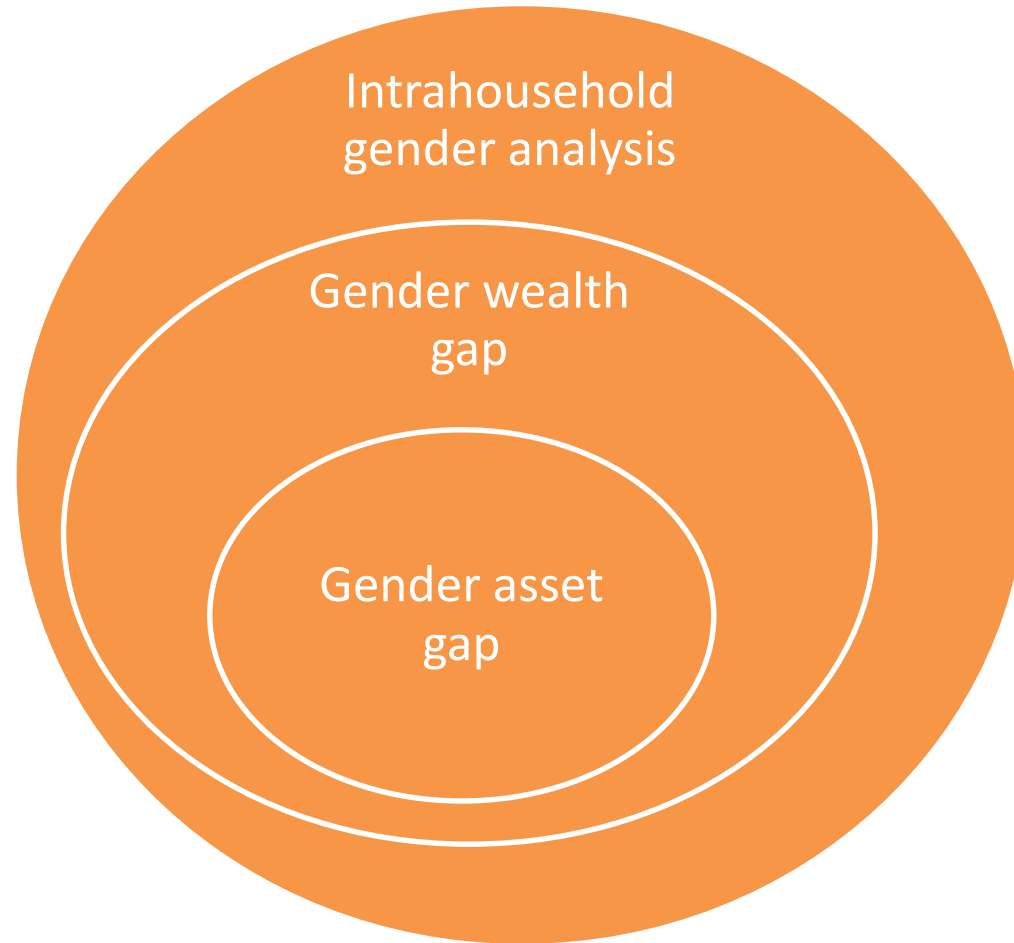
Which assets should be valued?

Two recommended approaches:

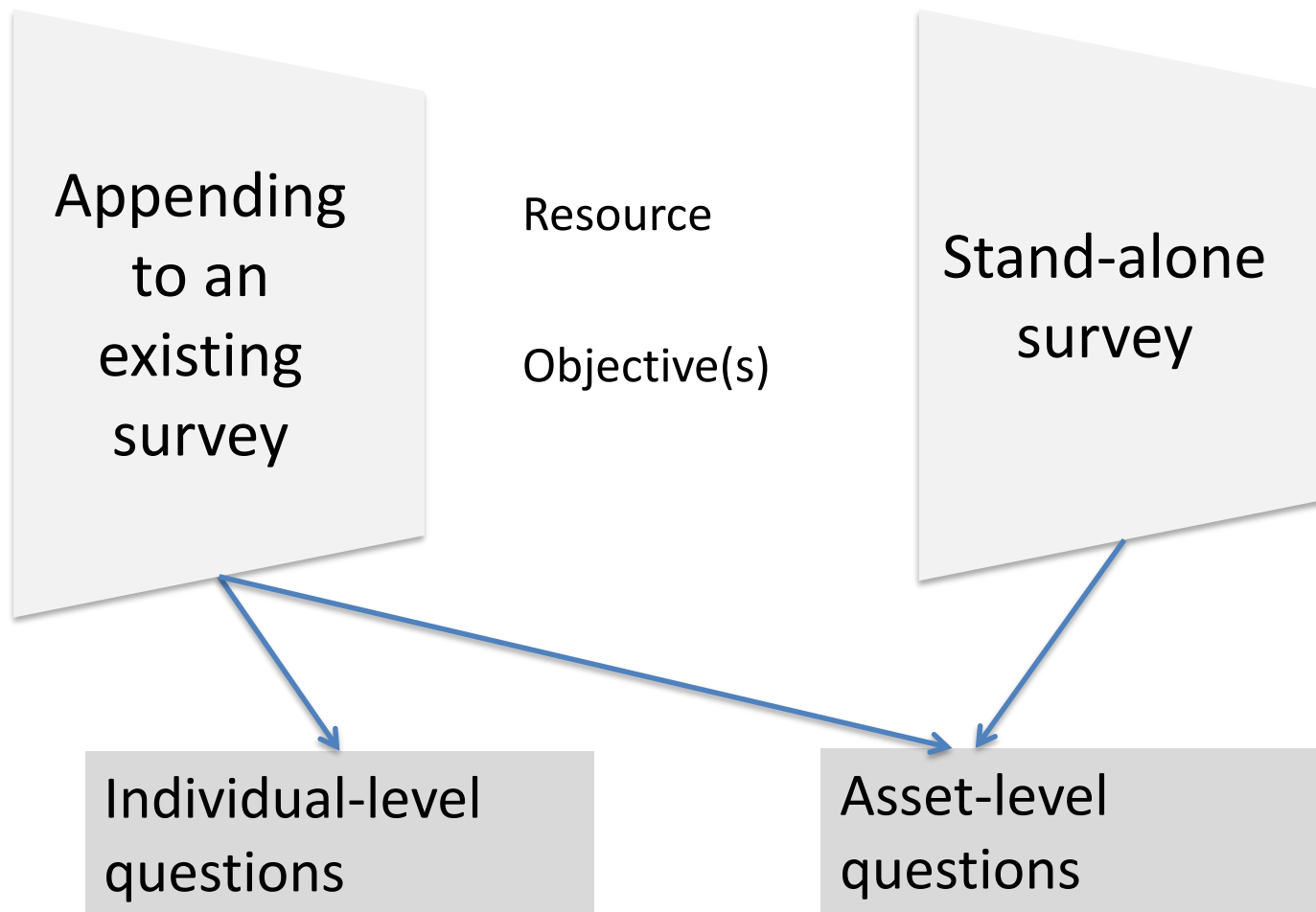
1. Value all assets
 2. Value priority assets in which bulk of wealth is stored
- In principle, valuation data should be collected for **all assets** to understand distribution of wealth by gender across full population
 - However, countries may consider valuing **priority assets only** given operational challenges of valuing smaller assets

Data collection strategies and respondent selection protocols

Data collection strategies



Data collection strategies



Within-household selection

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

Whom to interview – factors to consider

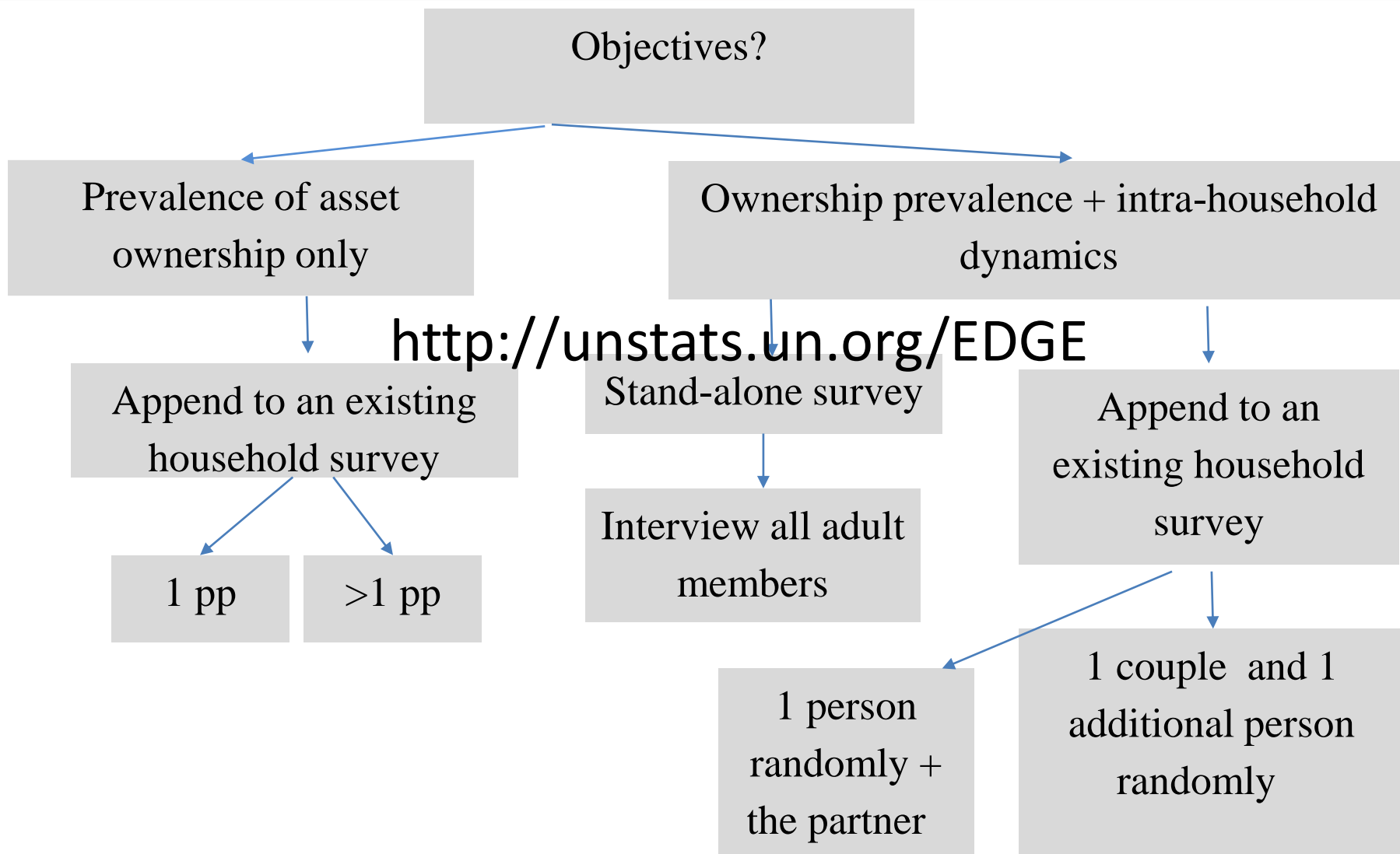
- Objectives
 - Ownership prevalence & gender wealth gap
 - Intra-couple analysis
- Operational challenges:
 - Random selection: Kish method
 - Contamination
 - Reporting discrepancies → reconciliation
- Cost considerations
 - Prior knowledge of prevalence of key indicators
 - Precision requirement
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



Whom to interview – factors to consider

- Other factors:
 - Sample size of host surveys
 - Host survey respondent selection and interview protocol

Recommendations: whom to interview



Recommended indicators

Recommended indicators

Global indicators:

- Standardised indicators countries are encouraged to produce, for priority assets

National indicators:

- Complementary indicators countries may wish to produce, based on policy needs and resources available for data collection
- Consider additional disaggregation

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

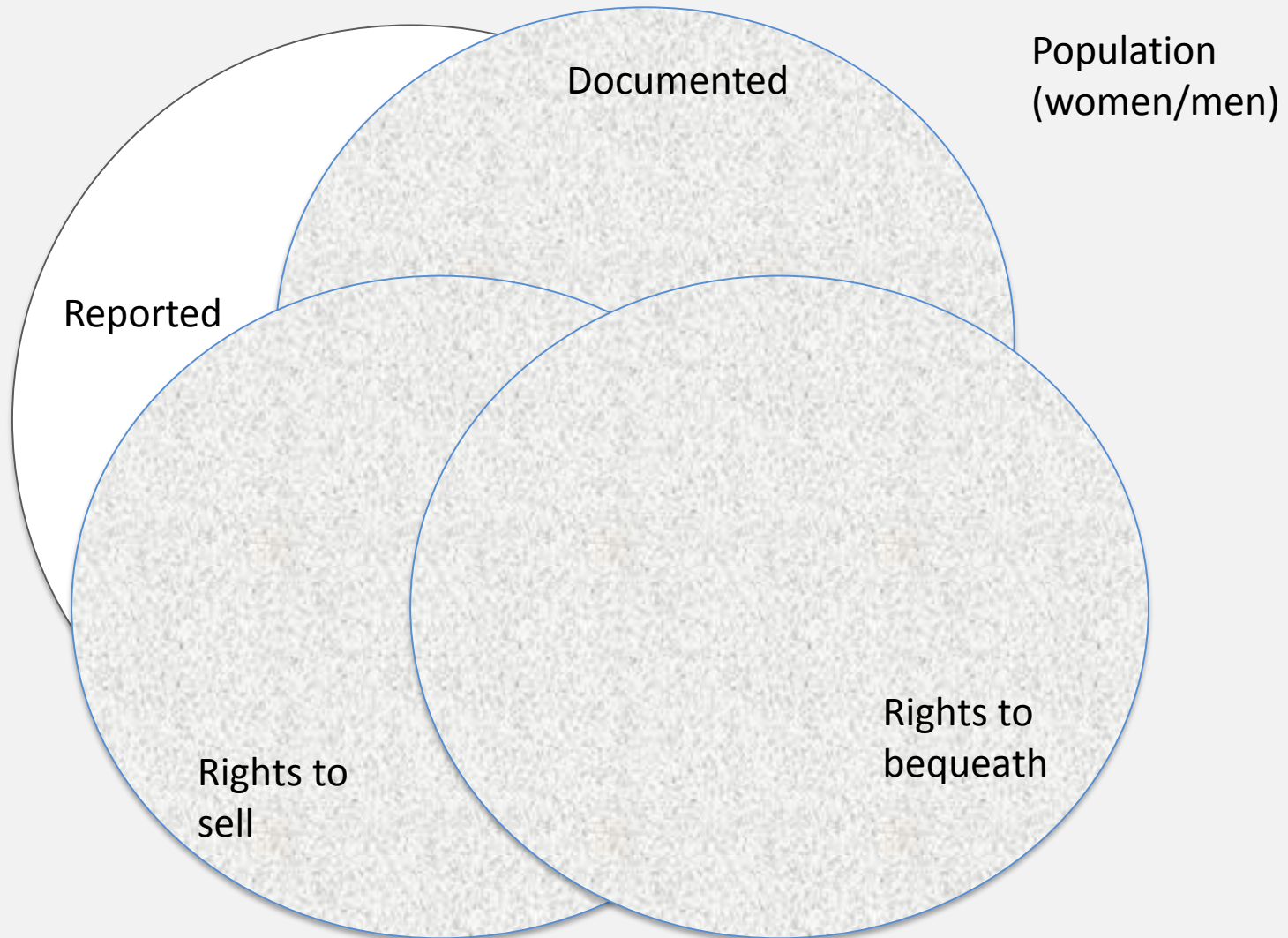
For global monitoring:

- Small in number
- Comparable across countries
- Consistent with existing global lists of indicators (SDGs)
- Measured in a cost-effective and practical manner

Recommended global indicators

Global Indicator	Rationale	Asset coverage
Proportion of total population with documented ownership of [asset] or the right to sell or bequeath the [asset], by sex	<ul style="list-style-type: none">• Measures ability to claim ownership rights in law over an asset as well as right to sell or bequeath asset in absence of documentation• Comparable across countries with disparate rates of documentation	Principal dwelling, agricultural land, non-agricultural land
Share of women among individuals with documented ownership of [asset] or with the right to sell or to bequeath [asset]		

Global indicator construct



Recommended national indicators



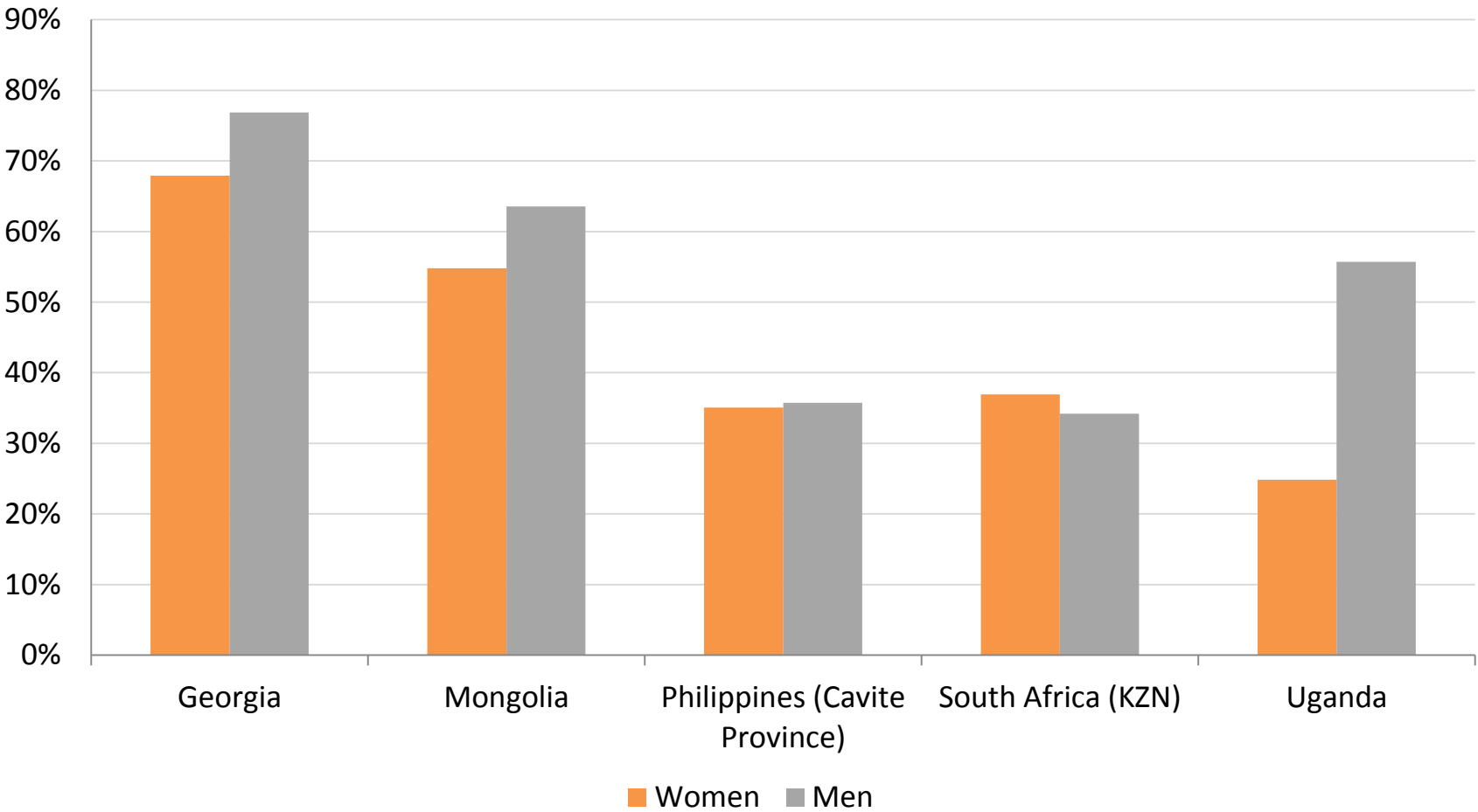
Indicators	Rationale	Asset coverage
1. Proportion of individuals with [type of ownership rights] of [asset], by sex	<ul style="list-style-type: none">• Different types of ownership rights	All assets
2. Distribution of individuals by forms of ownership (do not own, own exclusively, own jointly) and sex	<ul style="list-style-type: none">• Useful for monitoring national policies and programs to increase women's ownership of land and housing through joint titling	Principal dwellings, agricultural land, non-agricultural land
3. Proportion of individuals who acquired ownership of [asset] through [specific mode of acquisition], by sex of individuals.	<ul style="list-style-type: none">• Useful for developing policies and programs promoting women's and men's accumulation of assets	Principal dwelling, agricultural land, non-agricultural land
4. Gender wealth gap	<ul style="list-style-type: none">• Accounts for gender differentials in quantity and characteristics of assets owned by women and men	Principal dwelling, agricultural land, non-agricultural land and other real estate, non-agricultural enterprise

Intra-household analysis??

Illustration of analyses

Global indicator on dwelling ownership

Proportion of total population with documented ownership of principal dwellings or the right to sell or bequeath the dwelling, by sex

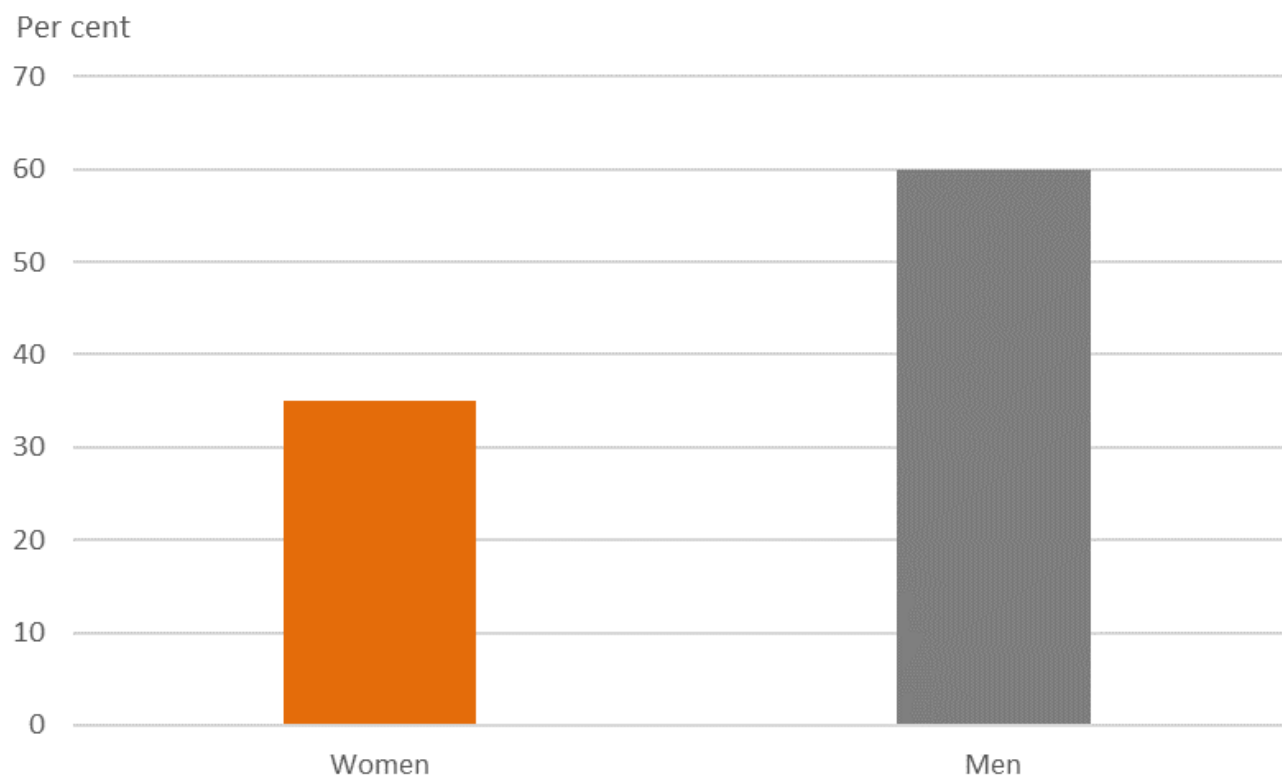


Source: EDGE pilot surveys

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

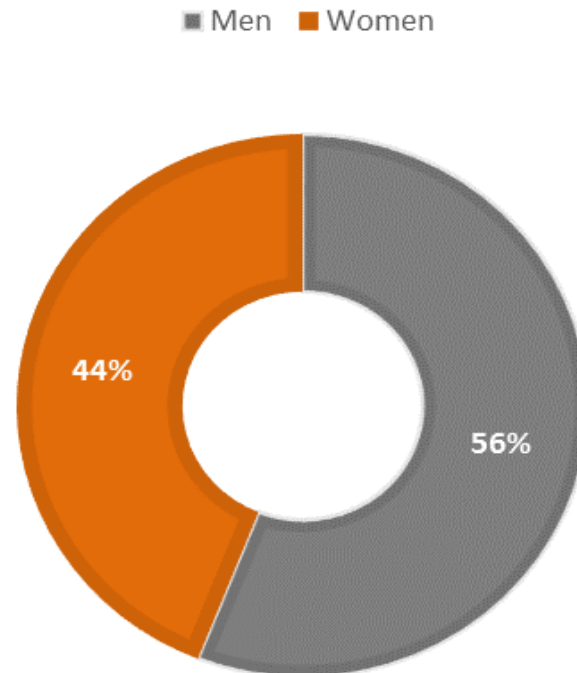


Source: EDGE pilot surveys

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

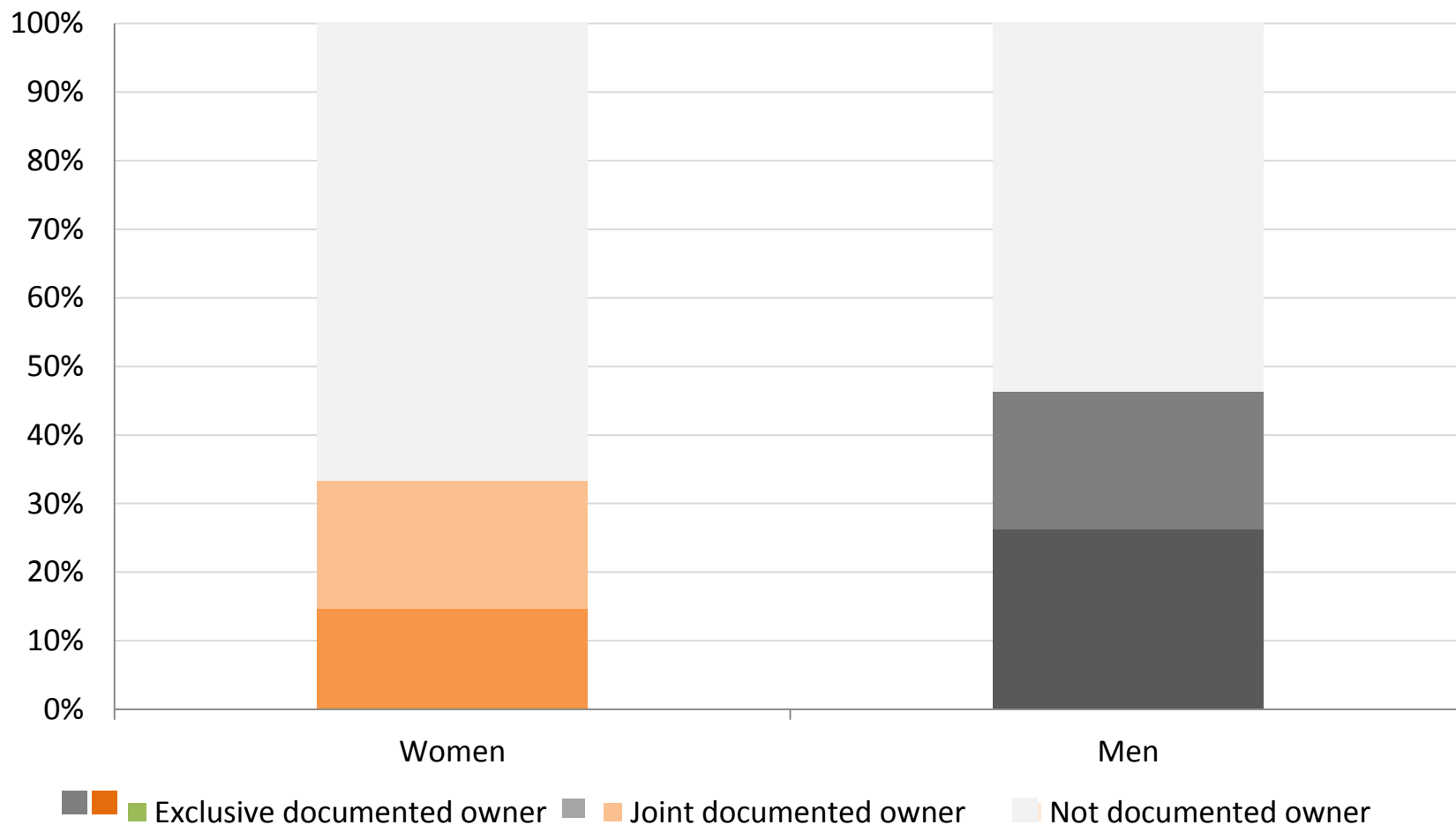


Source: EDGE pilot surveys

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

Forms of ownership

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

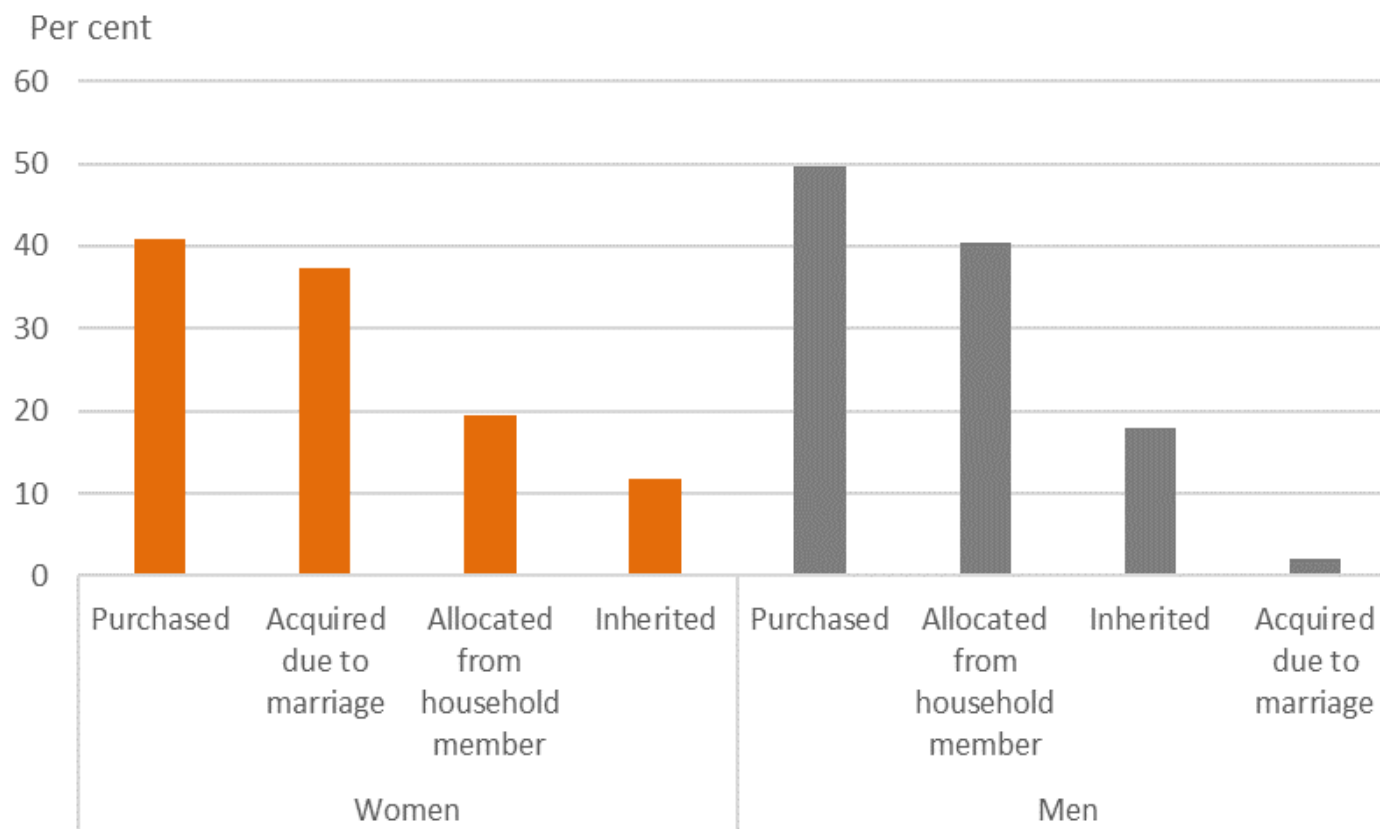


Source: EDGE pilot surveys

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

Acquisition of assets

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



Source: EDGE pilot surveys

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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)

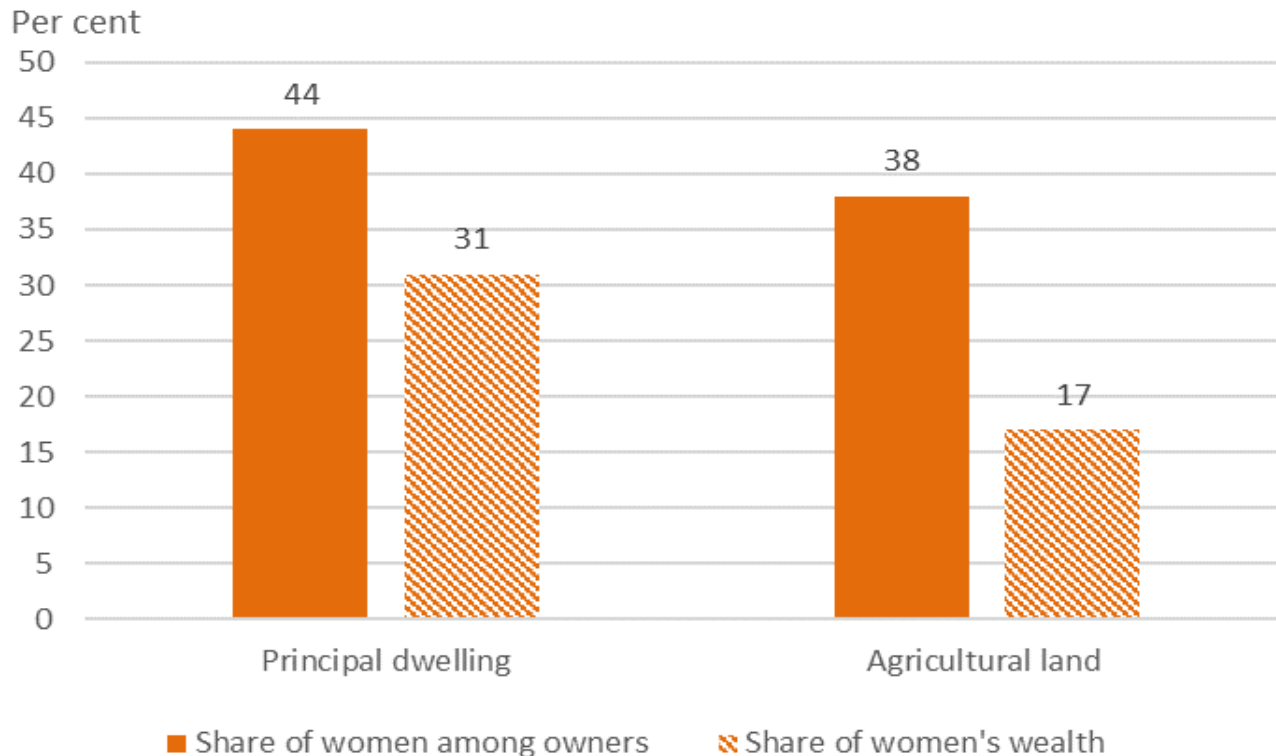
Principal dwelling	Prevalence of reported ownership (per cent)		Mean values of wealth among owners with 95% confidence interval	
	Women	Men	Women	Men
Uganda	35 (32, 38)	60 (56, 63)	7.7 (5.9, 9.5)	13.1 (10.6, 15.6)
Mongolia	30 (27,32)	53 (51, 56)	33.5 (29.6, 37.5)	32.9 (29.0, 36.8)

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

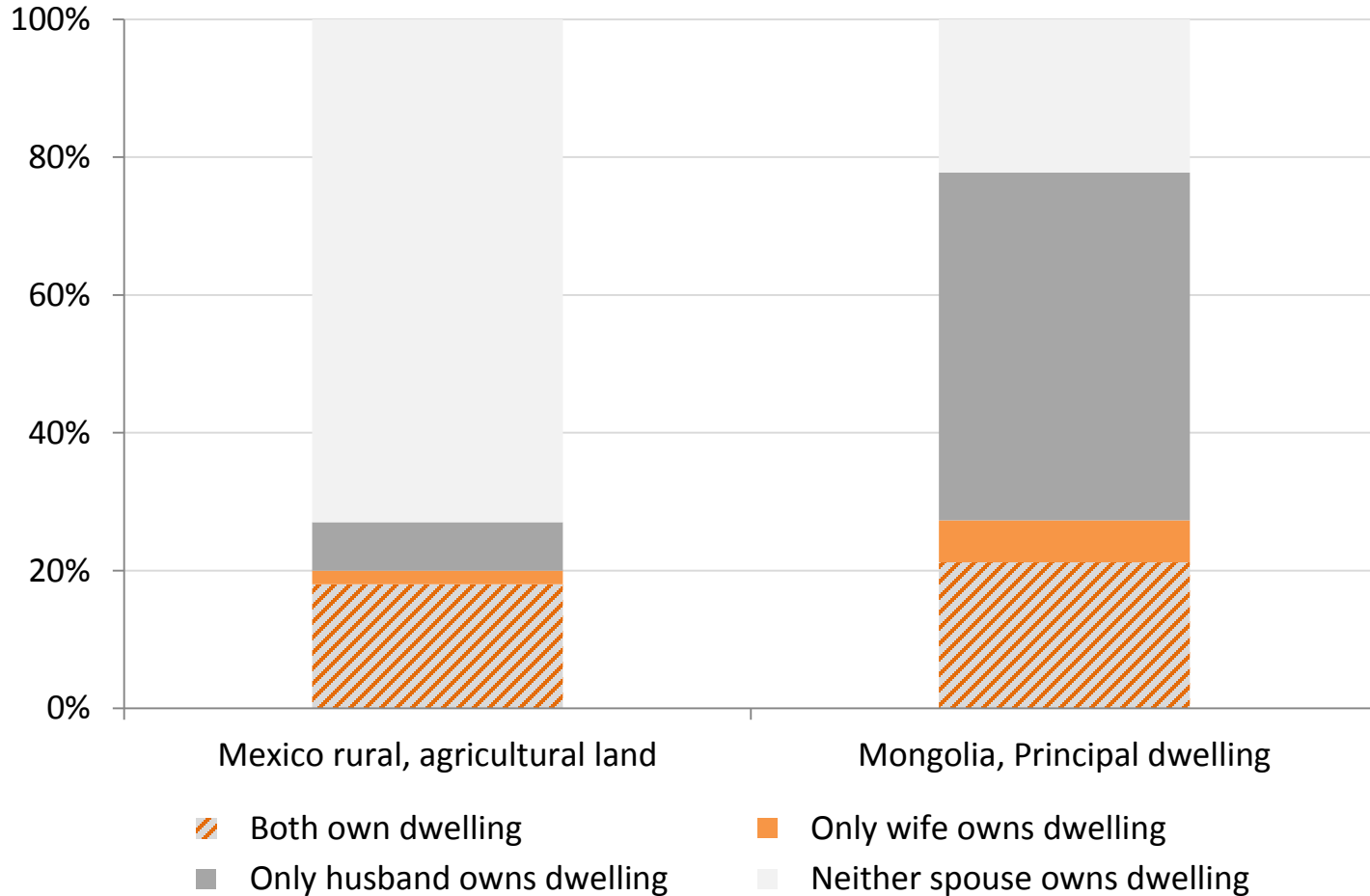


Source: EDGE pilot surveys

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Intra-household analysis

Within-couple ownership dynamics

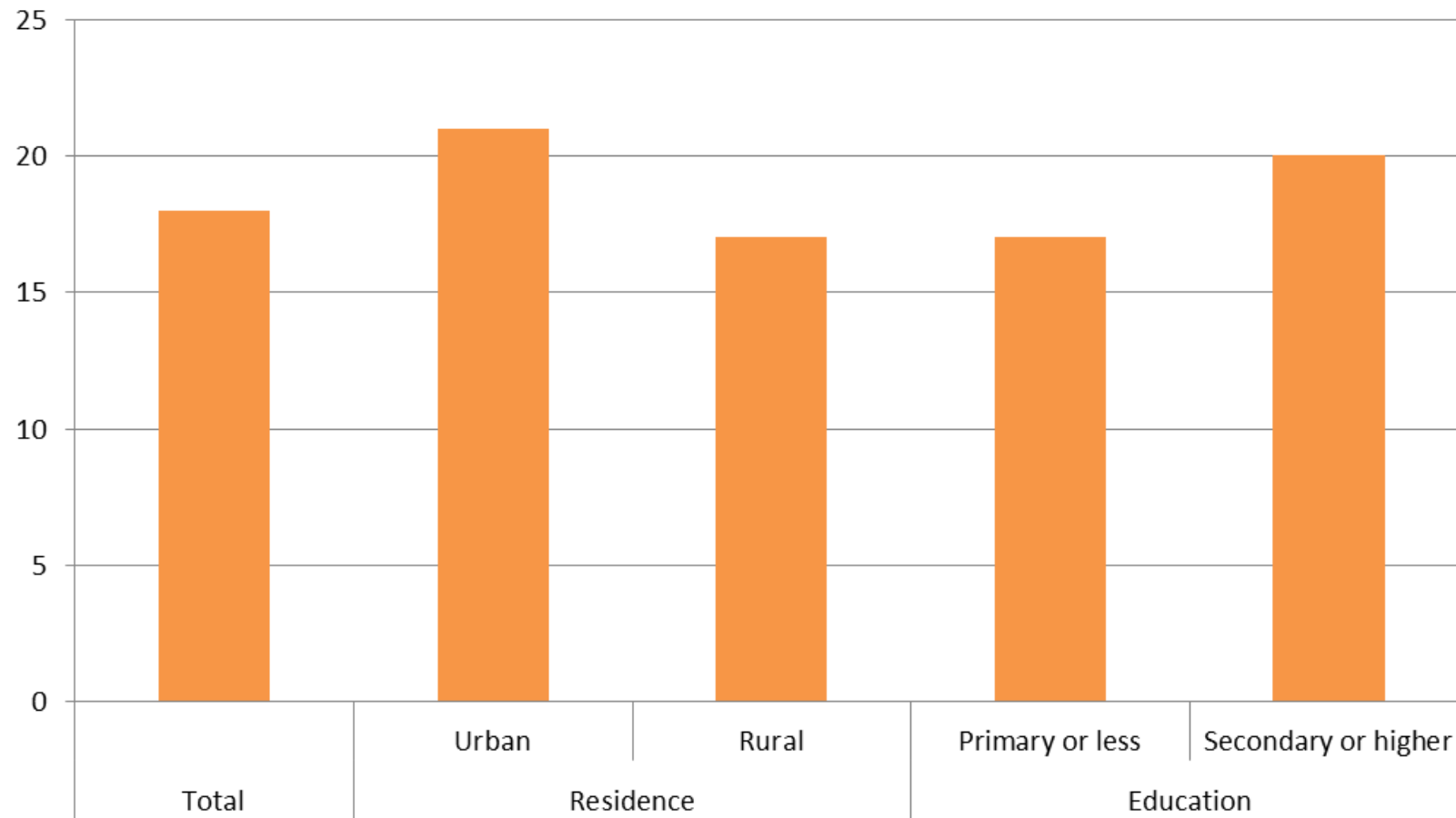


Source: EDGE pilot surveys

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Intra-household analysis (2)

Women's share of wealth among couple



Source: EDGE pilot surveys

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

Thank you

For additional information:
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<http://unstats.un.org/EDGE>