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
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

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

Class

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

<table>
<thead>
<tr>
<th>Reported ownership</th>
<th>Documented ownership</th>
<th>Right to sell</th>
<th>Right to bequeath</th>
</tr>
</thead>
<tbody>
<tr>
<td>Measures whether people consider themselves owners</td>
<td>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</td>
<td>Alienation right</td>
<td>Alienation right</td>
</tr>
<tr>
<td>Need not – &amp; cannot – be objectively verified</td>
<td>Type of document and rights conferred by document will vary by country but should be enforceable by law</td>
<td>Measures ability of individuals to permanently transfer asset for cash or in-kind benefits</td>
<td>Measures ability of individuals to give asset by oral or written will to another person after his/her death</td>
</tr>
<tr>
<td>Key measure for understanding people’s motivations and behaviors related to asset ownership as well as gaps between law and practice</td>
<td>Applicable only for some assets</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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

<table>
<thead>
<tr>
<th></th>
<th>Documented ownership (%)</th>
<th>Right to sell (%)</th>
<th>Right to bequeath (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Men</td>
<td>Women</td>
<td>Men</td>
</tr>
<tr>
<td>Georgia</td>
<td>56</td>
<td>43</td>
<td>90</td>
</tr>
<tr>
<td>Mongolia</td>
<td>81</td>
<td>73</td>
<td>97</td>
</tr>
<tr>
<td>Philippines (Cavite Province)</td>
<td>64</td>
<td>55</td>
<td>93</td>
</tr>
<tr>
<td>South Africa (KZN)</td>
<td>46</td>
<td>27</td>
<td>82</td>
</tr>
<tr>
<td>Uganda</td>
<td>38</td>
<td>19</td>
<td>76</td>
</tr>
</tbody>
</table>
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
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
Valuing assets

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

Intrahousehold gender analysis

Gender wealth gap

Gender asset gap
Data collection strategies

Appending to an existing survey

Resource
Objective(s)

Stand-alone survey

Individual-level questions

Asset-level questions
Whom to interview: different options

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

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
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

<table>
<thead>
<tr>
<th>Global Indicator</th>
<th>Rationale</th>
<th>Asset coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proportion of total population with documented ownership of [asset] or the right</td>
<td>• Measures ability to claim ownership rights in law over an asset as well</td>
<td>Principal dwelling, agricultural land, non-agricultural land</td>
</tr>
<tr>
<td>to sell or bequeath the [asset], by sex</td>
<td>as right to sell or bequeath asset in absence of documentation</td>
<td></td>
</tr>
<tr>
<td>Share of women among individuals with documented ownership of [asset] or with</td>
<td>• Comparable across countries with disparate rates of documentation</td>
<td></td>
</tr>
<tr>
<td>the right to sell or to bequeath [asset]</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Global indicator construct

- Reported
- Rights to sell
- Rights to bequeath
- Documented
- Population (women/men)
## Recommended national indicators

<table>
<thead>
<tr>
<th>Indicators</th>
<th>Rationale</th>
<th>Asset coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Proportion of individuals with [type of ownership rights] of [asset], by sex</td>
<td>• Different types of ownership rights</td>
<td>All assets</td>
</tr>
<tr>
<td>2. Distribution of individuals by forms of ownership (do not own, own exclusively, own jointly) and sex</td>
<td>• Useful for monitoring national policies and programs to increase women's ownership of land and housing through joint titling</td>
<td>Principal dwellings, agricultural land, non-agricultural land</td>
</tr>
<tr>
<td>3. Proportion of individuals who acquired ownership of [asset] through [specific mode of acquisition], by sex of individuals.</td>
<td>• Useful for developing policies and programs promoting women's and men's accumulation of assets</td>
<td>Principal dwelling, agricultural land, non-agricultural land</td>
</tr>
<tr>
<td>4. Gender wealth gap</td>
<td>• Accounts for gender differentials in quantity and characteristics of assets owned by women and men</td>
<td>Principal dwelling, agricultural land, non-agricultural land and other real estate, non-agricultural enterprise</td>
</tr>
</tbody>
</table>
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
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
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 (32, 38)</td>
<td>60 (56, 63)</td>
</tr>
<tr>
<td>Mongolia</td>
<td>30 (27,32)</td>
<td>53 (51, 56)</td>
</tr>
</tbody>
</table>

Source: EDGE pilot surveys
Note: for illustration purpose only, data are not comparable across countries
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

Within-couple ownership dynamics

Source: EDGE pilot surveys

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