



Collecting Sex-Disaggregated Asset Data

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While many household surveys now routinely collect asset data, it is still relatively rare for this data to be collected at the individual level. Without individual level data, it is not possible to see the gendered patterns of asset ownership. In particular, policy makers often need data on land ownership by sex to monitor the impacts of asset distribution, redistribution and titling policies as well as reforms in property rights legislation on men, women, households, and communities.

The Gender Asset Gap Project, initiated in 2009, demonstrated that it is both feasible and important to collect individual level data. Surveys were implemented that are representative at the national level for Ecuador and Ghana and representative at the level of the state of Karnataka, India. This brief highlights the key lessons on how to collect this type of data.

Minimum Questions

The gender asset and wealth gaps for the dwelling, agricultural land, and other real estate can be estimated by including a minimum of five questions in a household survey for each asset. For other assets, such as livestock and consumer durables, only three questions are needed. It is likely that only one or two additional questions are needed.

Many surveys already ask about asset ownership at the household level with questions such as “Does anyone in the household own any agricultural land?” The additional question that is needed is, “Who are the owners?” with space for multiple people to be listed.

In addition, for real estate, it is useful to know whether there is any form of ownership document, such as a deed,

certificate, sales receipt, or will. Again, many surveys already ask this question. The additional question that is needed is, “Whose names are listed as owners on the document,” again, with space for multiple people to be listed.

To calculate the gender wealth gaps, with the information on ownership, all that is needed is a measure of the value of each asset. Most surveys already ask, “If you sold the asset today, how much would you receive for it?” With this information, the value can be allocated to the owners.

Additional data collected as indicated above yields information sufficient to calculate a gender wealth gap in gross physical assets. It can be further refined by asking whether there is any debt outstanding on these major assets (ie., a mortgage on the dwelling or land parcel) to calculate a gender wealth gap in net worth (the value of gross physical assets minus debt).

Who to Interview?

The Gender Asset Gap Project surveys interviewed two people per household, the person who knew the most about household assets (a primary respondent) and his or her spouse. In Karnataka and Ghana, if there was no spouse available, a second person, preferably of the opposite sex, was interviewed.

Interviewing a second person resulted in relatively few additional assets being included. This suggests that the primary respondent knew about most assets owned by anyone in the household, or that any assets that might have been deliberately hidden from the respondent were not revealed to the enumerator through a second interview.

Interviewing a second person did, however, provide richer information on

ownership patterns. The two respondents within a household did not always agree on who owned the asset. Thus, interviewing only heads of households or only one respondent per household may not provide full information on who owns the various assets.

While financial assets become more important as a country develops, our qualitative work indicated that it was unlikely that one household member would know about another's financial assets. Thus, it is important to interview individuals about their own financial assets. In our surveys, we only collected data on the financial assets of the two individuals interviewed.

Which Assets to Include?

Based on the analysis of the data from Ecuador, Ghana and Karnataka, four assets comprise the majority of household wealth: the principal residence, agricultural parcels, other real estate, and nonfarm businesses. Thus, it is important to always ask about these four physical assets.

In addition, it may be important to know about other assets depending on the specific policy questions to be addressed. For agricultural households, understanding the ownership patterns of agricultural equipment and livestock in addition to land may provide insights into patterns of use, management, and productivity of these assets. And as information and communication technology becomes more important, it will be important to track the ownership of mobile phones and

computers, in addition to the usual consumer durables. It may also be useful to collect female-specific asset information such as on jewelry. Thus, each survey will need to consider which additional assets are most relevant.

Defining Ownership

While in some contexts, such as Ecuador, owning an asset is associated with the full bundle of property rights including those of alienation and exclusion, in other places, property rights may be more widely distributed among various people. For example, in much of Africa, the concept of ownership of land is more diffused, especially where customary tenure prevails. While one person may claim to be the owner, this may not include the right to sell the land.

Generally, the people whose names are on a title deed do have the full bundle of rights; when property is owned jointly, all owners may be required to give their consent to sell or rent the property.

Thus, for major assets, especially real estate, it may be useful to ask additional questions about the rights over the asset. This may include questions on whether the respondent has the right to sell, bequeath, or mortgage the property and whether the respondent makes the key decisions about how to use the land and the proceeds arising from its produce. For livestock, a question could be included about who is responsible for maintenance of the animals and/or who controls the proceeds from the sale of animals or their produce.

Conclusion

Adding only one or two questions to existing household surveys can thus greatly enrich the analysis of sources and consequences of gender inequality.

For more information, see the following resources:

*The Gender Asset and Wealth Gaps: Evidence from Ecuador, Ghana, and Karnataka, India
Lessons from the Field: Implementing Individual Asset Surveys in Ecuador, Ghana, India, and Uganda
Available at: <http://genderassetgap.iimb.ernet.in/resources>*

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