Pilot Surveys on Measuring Asset Ownership and Entrepreneurship from a Gender Perspective
The Asian Development Bank (ADB), in close collaboration with the United Nations Statistics Division (UNSD), the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women), and the national statistics offices of Georgia, Mongolia, and the Philippines, and in support of the global Evidence and Data for Gender Equality (EDGE) initiative, implemented a technical assistance “Statistical Capacity Development for Social Inclusion and Gender Equality”. This project aims to improve the capacity of national statistics offices in producing reliable sex-disaggregated statistics on ownership of assets and entrepreneurship by using standard methods.

One of the main objectives of the EDGE initiative is to accelerate existing efforts to generate internationally comparable indicators on asset ownership and entrepreneurship from a gender perspective by developing standard methodological guidelines based on the experiences gained from the pilot surveys. The Pilot Surveys on Measuring Asset Ownership and Entrepreneurship from a Gender Perspective in Georgia, Mongolia, and Cavite province in the Philippines was conducted to support the development of standard methodological guidelines for collecting data on ownership of assets and entrepreneurship under the global EDGE initiative. Following the methodology and survey instruments developed through EDGE, the pilot survey collected individual-level data on ownership that are useful in determining who owns the assets; who has the right to sell or bequeath an asset; how individuals acquire assets; who makes decisions with regard to the assets’ use; and how much the assets are worth. The individual-level data give a more nuanced understanding of how differently men and women own, acquire, manage, or use any of the assets they may own.
Sex-disaggregated statistics on ownership of assets and entrepreneurship are important for policy making as they provide a more nuanced understanding of how differently men and women acquire and use assets. However, conventional household surveys do not facilitate collection of data at this level of detail. To address this data gap, ADB collaborated with UNSD, and the national statistics offices of Georgia, Mongolia, and the Philippines to conduct pilot surveys to collect and produce sex-disaggregated statistics on ownership of assets and entrepreneurship, under the regional capacity development Technical Assistance (R-CDTA): Statistical Capacity Development for Social Inclusion and Gender Equality. The pilot surveys conducted in Georgia and Mongolia have national coverage while the survey in the Philippines covers the province of Cavite only.

Conceptual Framework for Measuring Asset Ownership from a Gender Perspective

Figure 1 illustrates the conceptual framework for collecting data on asset ownership. Under this framework, ownership is associated with a bundle of rights, which, in turn, defines different types of ownership. A person may be classified as a reported owner if at least one respondent within the household reports that person as an owner of a specific asset, documented owner if the name of the person is listed on the ownership document of a specific asset based on oral inquiry from respondents, and considered to have the right to alienate an asset if the person has a right to sell and/or bequeath a specific asset.

In addition to these bundle of ownership rights, there are also different forms of ownership. Household assets can be owned either exclusively or jointly. A person may be classified as an exclusive owner if the person is the sole owner of a specific asset, or joint owner if the person co-owns a specific asset with someone else. Exclusive ownership is depicted by the nonoverlapping sections of the circles corresponding to men and women’s assets while joint ownership is depicted by the overlapping portion in Figure 1.
Furthermore, legal, social, and cultural contexts also influence the types and the forms of ownership, as well as the modes of acquisition of these assets.

The pilot surveys were designed to collect individual-level data on the following types of assets: (i) dwelling, (ii) agricultural land, (iii) livestock, (iv) small and large agricultural equipment, (v) nonagricultural enterprise and enterprise assets, (vi) other real estate, (vii) consumer durables, (viii) financial assets, (ix) liabilities, and (x) valuables.

The Georgia survey comprising 3,160 sampled households and the Mongolia survey of 3,008 households are nationally representative, while the Philippines survey comprising a sample of 1,536 households, is representative for the province of Cavite only. The samples were selected following a two-stage stratified sampling design in Georgia and the Philippines, and a three-stage design in the case of Mongolia. Households within each selected primary sampling unit formed the succeeding sampling units.

For each sampled household, a maximum of three adults were interviewed separately and simultaneously, to report assets that they or other members of the household own,
exclusively or jointly. In this study, two data analysis approaches were adopted: \textit{ownership assigned by any respondent} and \textit{self-assigned ownership approach}. Under the \textit{ownership assigned by any respondent approach}, which involves proxy reporting, an individual is considered as an owner when at least one of the interviewed household members identifies the individual as an owner of a particular asset. The \textit{self-assigned ownership approach}, which is more restrictive, considers someone as owner only when he or she identifies himself or herself as an owner of the asset.

The results presented below are based on the self-assigned ownership approach, unless otherwise stated. This also presents a comparison of the estimates from the two approaches for selected indicators.

\section*{Incidence of Asset Ownership}

Gender gap can be measured by comparing the incidence of asset ownership by men and women. The incidence of asset ownership tells us what percentage of a specific gender group are owners.

\textbf{Compared to women, men are more likely to be owners of household dwellings.}

- In general, the incidence of reported ownership is higher than that of documented ownership.

- More than 75\% of adults are reported owners of dwellings in Georgia, around 45\% in Mongolia, and roughly 35\% in Cavite. In terms of gender disparities, there is hardly any difference in the incidence of ownership of dwellings between men and women in Cavite and minimal difference is observed in Georgia. In Mongolia, on the other hand, men are twice as likely as women to be dwelling owners.

- The gender gap in terms of the incidence of documented ownership of household dwellings also varies across countries. In Cavite, the proportion of men estimated as documented owners (23\%) is almost the same as that of women (19\%). Men in Georgia are
1.4 times more likely than women to be documented owners of household dwellings. The gender gap is higher in Mongolia where men are 1.9 times more likely than women to be documented owners of household dwellings (Figure 2).

Compared to women, men are also more likely to be owners of agricultural land.

- Incidence of ownership of agricultural land, whether documented or reported, is significantly higher among adult men and women in Georgia compared with those in Mongolia and Cavite.

- Estimates for documented and reported ownership reveal that men are more likely to be owners of agricultural land than women. In Georgia, men are twice as likely as women to be documented owners, and 1.4 times as likely to be reported owners. Gender disparity is also pronounced in Mongolia, where men are roughly 4 times as likely as women to be either documented or reported owners of agricultural land. In both Mongolia and Cavite, although men are also more likely than women to be owners of agricultural land, the incidence of ownership is relatively low for both gender groups (Figure 3).
Less than 10% of adults own large agricultural equipment, and men are more likely than women to own them.

- Incidence of ownership for large agricultural equipment is low in all three pilot countries, with the highest incidence (6.4% of adult men) recorded in Georgia. In Mongolia and Cavite, incidence estimates for men and women are less than 3%.

- Disparities in ownership incidence vary across countries. The disparity is largest in Mongolia, where the incidence of ownership for large agricultural equipment is 12 times larger for men as it is for women. The disparity is 6 times as much in Georgia and around a third as much in Cavite, both in favor of men (Figure 4).
In Georgia and Mongolia, men are more likely than women to own nonagricultural enterprises.

- In Georgia, men are 1.8 times as likely as women to own nonagricultural enterprises. In Mongolia, it is slightly lower, at 1.3 times. In contrast, women in Cavite are 1.3 times more likely as men to own nonagricultural enterprises (Figure 5).

Forms of Asset Ownership

Majority of owners of assets covered in the survey are either men with exclusive ownership or couples with joint ownership.

- In Mongolia and Cavite, more than half of adults owning agricultural land, dwellings, nonagricultural enterprises, and other real estate are either men with exclusive ownership or couples with joint ownership. The same pattern holds for Georgia for nonagricultural enterprises.

- For agricultural land, dwelling, and other real estate in Georgia, other forms of joint ownership such as ownership by all household members are more common than joint ownership among couples and exclusive ownership.

- For dwelling and other real estate in Cavite, joint ownership among couples is more common than
other forms of ownership. For agricultural land, the most common forms of ownership are exclusive ownership among men and other forms of joint ownership. Furthermore, men in Cavite are more likely to enjoy exclusive ownership. Interestingly, women in Cavite are more likely than men to enjoy exclusive ownership of dwellings and nonagricultural enterprises (Figure 6).

### Alienation Rights of Asset Owners

Alienation rights of owners include the right to sell or bequeath an asset. The right to sell an asset means that a person can permanently give an asset away to others in exchange for cash or other forms of payment in kind. The right to bequeath an asset means that a person can give an asset away to another person, usually through a will. The implementation of these rights can either be exclusive (independent) or joint (consultative). In the pilot surveys, information on alienation rights were collected by directly asking respondents specific question regarding owner’s involvement in the decision to sell or bequeath an asset.
Compared to female owners, more male asset owners report having the exclusive right to sell or bequeath an asset.

- Male owners are more likely than women to have alienation rights to sell or bequeath core assets, such as dwellings and agricultural land. For instance, the estimates for right of sale of dwelling units for men are 90% versus 80% for women in Georgia, 97% for men and 90% for women in Mongolia, and 93% for men and 88% for women in Cavite.

- About 20% of female owners in Georgia report not having the right to sell their owned dwelling units or agricultural land. Around 10% of female owners in Mongolia and 12% in Cavite say they do not have the right to sell their owned dwelling units. These numbers are much lower for male owners. This implies that while women may be considered owners, they may have limited bargaining power when it comes to selling these two types of assets.

- Only around 3%–5% of adults in Cavite say they do not have the right to sell or bequeath their owned agricultural land. In addition, the likelihood of having exclusive and joint rights to sell or bequeath owned agricultural land is almost the same for men and women.

- In Georgia, owners reported more commonly having joint or consultative rights to sell or bequeath owned assets. At least 51% of adult owners indicated enjoying the joint rights for owned dwelling and 68% for joint rights for owned agricultural land.

- Having exclusive rights to sell or bequeath dwelling or agricultural land is more commonly observed in Mongolia, with more men reporting to have exclusive rights (72%) than women (approximately 51%) (Figure 7).
The table presents comparative results on incidence of ownership for selected assets using the self-assigned ownership approach and ownership assigned by any respondent approach.

The estimated proportion of people owning assets is generally higher using the ownership assigned by any respondent approach than using the self-assigned approach. The incidence of reported ownership of a specific type of asset is also generally higher than the incidence of documented ownership for both approaches.

For assets with ownership documents, the difference between the incidence of reported and documented ownership is most pronounced for dwellings in Georgia and Cavite and for agricultural land in Mongolia. The

Other Analytical Findings

- The table presents comparative results on incidence of ownership for selected assets using the self-assigned ownership approach and ownership assigned by any respondent approach.

- The estimated proportion of people owning assets is generally higher using the ownership assigned by any respondent approach than using the self-assigned approach. The incidence of reported ownership of a specific type of asset is also generally higher than the incidence of documented ownership for both approaches.

- For assets with ownership documents, the difference between the incidence of reported and documented ownership is most pronounced for dwellings in Georgia and Cavite and for agricultural land in Mongolia. The
difference is calculated based on the ratio of incidence of reported ownership to incidence of documented ownership.

- The extent of difference between the incidence of ownership of assets under the ownership assigned by any respondent and self-reported approaches varies across different types of assets. On average, the largest differences are found in Georgia. However, self-assigned, documented ownership is slightly higher for dwelling units in Mongolia compared to estimates from the ownership assigned by any respondent approach (Table).

### Comparison of Reported and Documented Ownership Estimates for Selected Types of Assets by Sex and Type of Approach (%)

<table>
<thead>
<tr>
<th>Country</th>
<th>Asset</th>
<th>Reported Men</th>
<th>Reported Women</th>
<th>Documented Men</th>
<th>Documented Women</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Georgia</td>
<td>Dwelling unit</td>
<td>84.7</td>
<td>82.6</td>
<td>52.3</td>
</tr>
<tr>
<td></td>
<td>Agricultural land</td>
<td>51.0</td>
<td>40.5</td>
<td>32.2</td>
<td>16.5</td>
</tr>
<tr>
<td></td>
<td>Other real estate</td>
<td>17.2</td>
<td>12.8</td>
<td>10.4</td>
<td>6.8</td>
</tr>
<tr>
<td></td>
<td>Mongolia</td>
<td>Dwelling unit</td>
<td>54.9</td>
<td>34.0</td>
<td>48.1</td>
</tr>
<tr>
<td></td>
<td>Agricultural land</td>
<td>8.4</td>
<td>2.4</td>
<td>7.3</td>
<td>1.5</td>
</tr>
<tr>
<td></td>
<td>Other real estate</td>
<td>18.0</td>
<td>10.8</td>
<td>15.3</td>
<td>9.5</td>
</tr>
<tr>
<td></td>
<td>Cavite, Philippines</td>
<td>Dwelling unit</td>
<td>35.6</td>
<td>35.9</td>
<td>24.5</td>
</tr>
<tr>
<td></td>
<td>Agricultural land</td>
<td>4.6</td>
<td>3.7</td>
<td>3.9</td>
<td>3.3</td>
</tr>
<tr>
<td></td>
<td>Other real estate</td>
<td>6.3</td>
<td>6.1</td>
<td>4.9</td>
<td>4.1</td>
</tr>
</tbody>
</table>
|                  | Self-assigned Ownership  
                  | Country       | Asset         | Reported Men | Reported Women | Documented Men | Documented Women |
|                  | Georgia       | Dwelling unit | 80.4           | 75.9           | 46.3            | 33.4            |
|                  | Agricultural land | 47.7         | 34.1           | 30.6           | 12.6            |
|                  | Other real estate | 15.7         | 10.1           | 10.6           | 5.9             |
|                  | Mongolia       | Dwelling unit | 59.6           | 32.8           | 50.7            | 26.9            |
|                  | Agricultural land | 8.0          | 2.0            | 6.3            | 1.4             |
|                  | Other real estate | 16.3         | 10.4           | 13.8           | 8.5             |
|                  | Cavite, Philippines | Dwelling unit | 34.4           | 34.2           | 22.7            | 19.2            |
|                  | Agricultural land | 4.8          | 3.2            | 4.1            | 2.6             |
|                  | Other real estate | 5.7          | 5.4            | 4.4            | 3.3             |

Source: Results of ADB Pilot Survey under Evidence and Data for Gender Equality Initiative.

On the cover: Herders cultivating fodder or animal feed that is more resilient to extreme weather changes, using plants that adapt to droughts (top left); Lela Shervashidze, a market owner and Mestia water supply and road rehabilitation project (funded by the ADB) beneficiary (top right); a view of the homes in Mongolia (bottom).

All photos are from ADB.