

AFRICAN CENTRE OF EXCELLENCE FOR INEQUALITY RESEARCH

Poverty and Assets: A Gendered Perspective

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Outline of Presentation

- Gender and Poverty
- The need for individual-level data
- Individual-level poverty measures to consider
- Collecting Individual-level asset data
 - Who is an owner?
 - Type of ownership
 - Forms of ownership
 - What assets should data be collected on?
 - Valuation of Assets



Gender and Poverty

Women experience poverty differently from men.

When there are weather shocks the household response is such that women face nutritional set backs when men don't (Hoddinott, 2006)

Poverty can trigger violence against women in the home

Intra-household analysis of shocks

- Survey of couples in Ecuador, Ghana, Karnataka (India)
 - Partners do not report the same number of shocks. Majority of shocks reported by only one spouse.
 - **In Ecuador:** assets sold or pawned were jointly owned (38%), owned individually by women (36%), owned individually by men (26%).
 - Decisions to sell an asset tended to be jointly made.
 - **In Ghana:** assets are individually owned and decisions to sell are made by the owner. Most assets were owned by men.
 - **In Karnataka:** asset most frequently sold is jewellery which tends to be owned by women. In 45% of cases the decision was joint. Women alone made the decision in only 15% of cases.
- Couples do not always use the same coping strategies.
 - In Karnataka, wives are less likely to borrow and more likely to obtain assistance from family or friends than husbands
 - In Ghana, women are less likely to draw down savings or sell assets.



Gender and Poverty

- Poverty is experienced differently by different groups of women
 - Intersectionality: The intersection of different types of inequality based on race and ethnicity, for example, will generate different experiences of poverty for different categories of poor women.
- The process of becoming and remaining poor is not always the same for women and men.
 - Gender inequality in access to education, credit, land.
 - Gender inequality in the use of time: women's unpaid domestic work can be a constraint on women's ability to participate in income-generating activities.
 - Depending on the type of shock, women can lose their assets whilst men don't and vice versa.
 - In Uganda women are likely to lose their assets when there is drought and in Bangladesh men's assets get depleted when there are weather-related shocks(Quisumbing et al., 2012)



The need for individual-level data

- Most household surveys that collect data, collect income and expenditure data at the level of the household.
- The unit of analysis for poverty analysis is therefore the household.
- Given this data constraint the tendency is for gender analysis to be conducted by classifying households using the sex of the household head.
- This is not appropriate for several reasons:
 - It assumes away the possibility of inequality in the intra-household distribution of resources.
 - It assumes away the heterogeneity among households headed by men and women-headed households. Households headed by married women may have a lower incidence of poverty compared to households headed by widows.



Individual-level Poverty Measures

- Subjective Poverty; Subjective Measures of Wellbeing
 - For example:
 - Do you consider yourself as rich, middle-income or poor?
 - Would you say you and your household are at present wealthy, very comfortable, reasonably comfortable, just getting along, poor, or very poor.
- Multidimensional Poverty Index (UNDP)

Unit of Analysis	Headcount (%)		Average Intensity of Deprivation among the Poor (%)	
	Women	Men	Women	Men
Household	22.3	22.1	40.2	40.2
Individual	63.8	29.4	51.5	41.9

Source: Vijaya et al. (2014)



Individual-level Poverty Measures

- Individual-level asset data
 - Assets and income generation
 - Assets and access to credit
 - Women's asset ownership and women's mobility
 - Women's asset ownership and domestic violence
 - Women's asset ownership and decision-making



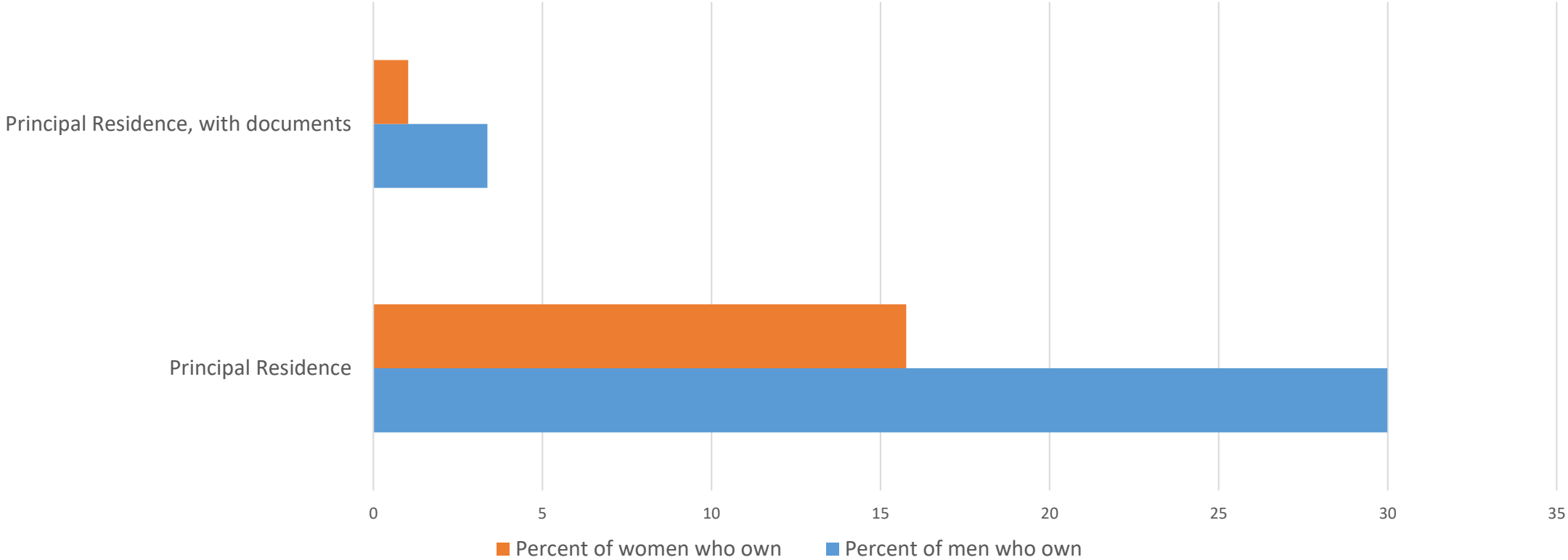
Collecting Individual-level asset data: Identifying Owners

- Reported ownership
 - When a person identifies herself as an owner of the asset or is identified by others as the owner of the assets.
 - Provides information on a person's or community's perception of ownership. This perception can inform the sense of empowerment.
 - Reveals implementation gaps in legislation that provides for ownership rights to women.
 - Is the means to identify owners when documentation of ownership is not widespread
- Documented Ownership
 - Document recognised by the Government that can be used to claim ownership. Some examples are:
 - Title deed
 - Purchase agreement
 - Certificate of customary tenure



Comparing Reported and Documented Ownership (Ghana)

Incidence of Ownership of the Place of Residence



Defining Ownership Rights

- Schlager and Ostrom (1992)

	Owner	Proprietor	Claimant	Authorised User
Access and withdrawal	X	X	X	X
Management	X	X	X	
Exclusion	X	X		
Alienation	X			



Identifying Owners

- Alienation Rights
 - Right to Sell
 - This is the ability to transfer ownership of the asset through a cash or in-kind exchange.
 - It is only relevant where there is a market for the asset and/or social norms permit sales.
 - Right to Bequeath
 - This right may be more universal.
 - It is not dependent on the right to sell

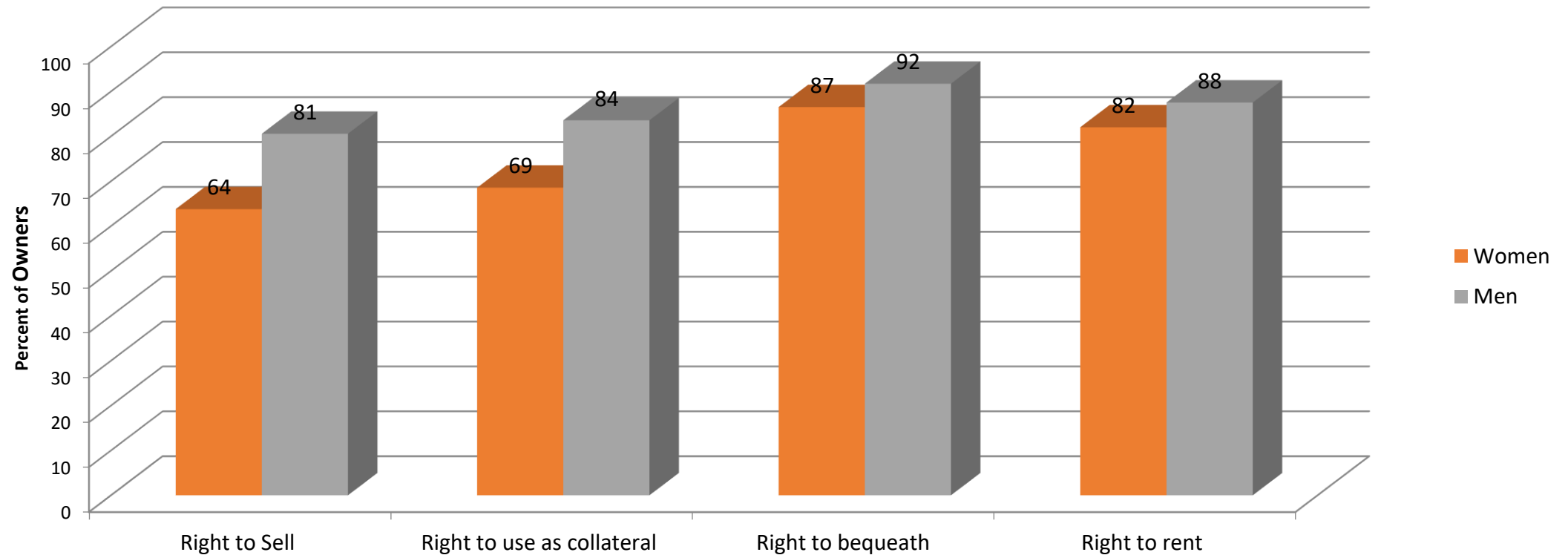


Identifying Owners

- Is documentation enough to identify an owner?
 - No.
 - Documentation may not be widespread
 - Customary law may be in conflict with statutory law. Where there is legal pluralism, customary law may take precedence over statutory law
 - Documentation may not confer the holder of the document with all the rights.
 - Legal restrictions may not make sale possible
- Country context may inform the appropriate way to identify owners
 - Where there is widespread documentation, documentary evidence is adequate
 - Where documentation is limited: reported ownership plus rights. The exact bundle of rights to be considered will depend on the circumstances of each country.



Share of Women and Men Reported Owners of the Place of Residence who have Rights



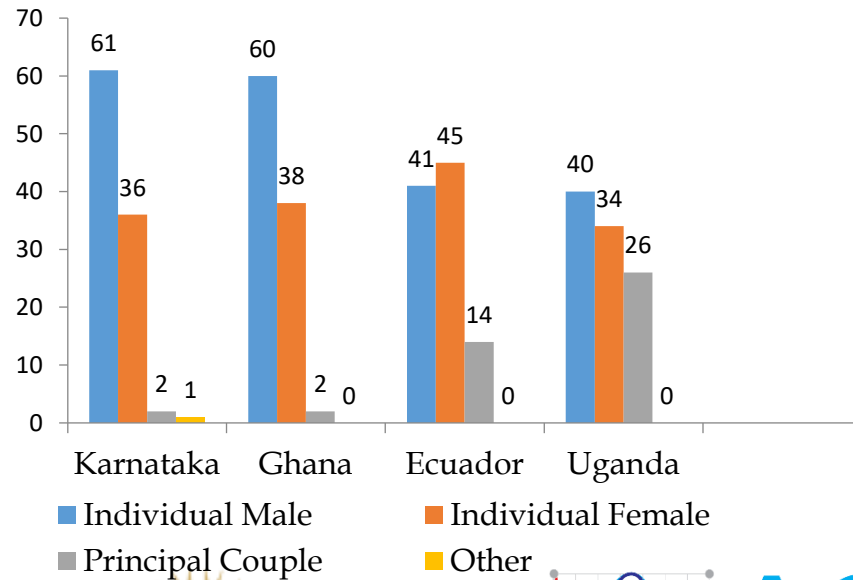
Forms of Ownership

Assets may be held individually or jointly.

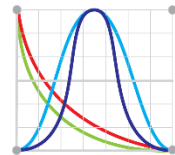
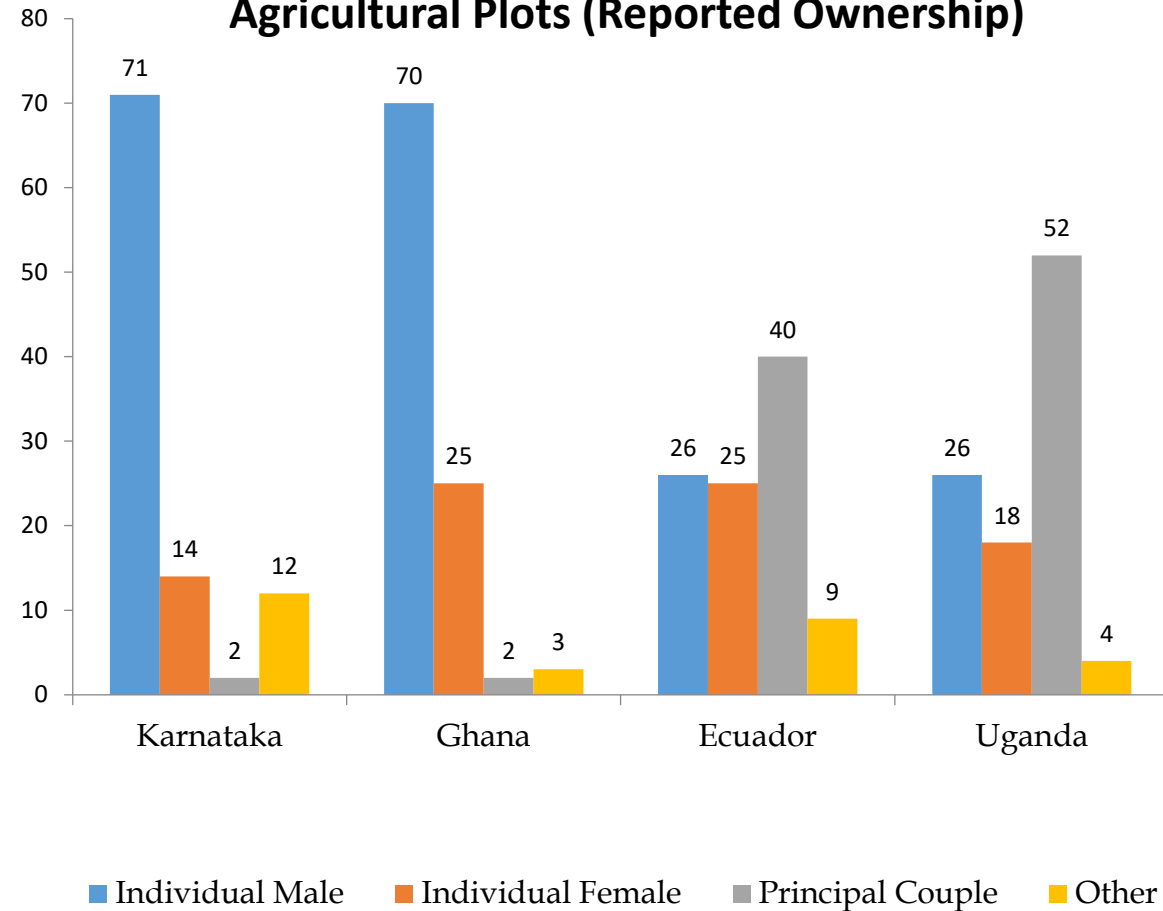
The asset may be jointly held by two or more household members and/or with a non-household member

Form of ownership varies by asset and by country context.

Formal Savings



Agricultural Plots (Reported Ownership)



What Assets should Data be Collected On?

- A starting point is the definition provided in the 2008 System of National Accounts:
 - An asset is a ‘store of value representing a benefit or series of benefits accruing to the economic owner by holding or using the entity over a period of time’.
 - Land, Principal Dwelling, other real estate, livestock, agricultural equipment, businesses, consumer durables and financial assets.
- The choice of assets to collect data on will depend on the purpose of the exercise and country context.
- There is a minimum set of assets that should be considered (relevant for the SDGs):
 - The place of residence
 - Agricultural land
 - Other real estate
 - Financial assets



Valuation of Assets

- Different valuation methods:
 - Sales value
 - Rental value
 - Construction cost
- Collect the data from the most knowledgeable household member or from the owner.
- What to do when there is joint ownership.
 - Distribute the value of the asset among the owners.



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