

1. GENDER & ASSETS FAQ

The following is an overview of key questions and concepts related to gender and assets data. For additional information, check out the annex.

1. How do we define “assets”, and how can “assets” be categorized?

The stock of all resources that a person accesses, controls, or owns make up his or her assets. As stores of value for each person, an asset may increase or decrease in value over time, and it may also create new value (for example, through generating income). It may be liquid or illiquid, tangible or intangible, internally-embodied or externally-embodied. The term “asset” and the term “capital” are often used interchangeably.

Assets can be broadly categorized according to the following:

- **Natural resource capital** such as land, water, trees, genetic resources;
- **Physical capital** such as livestock, agricultural and business equipment, houses, consumer durables, vehicles and transportation, water supply and sanitation facilities, technology, and communications infrastructure;
- **Human capital** such as education, skills, knowledge, health, nutrition, and labor power;
- **Financial capital** such as savings, credit, and inflows (state transfers and remittances);
- **Social capital** such as membership in organizations, networks that increase trust, ability to work together, access to opportunities, reciprocity, and informal safety nets, and;
- **Political capital** such as citizenship, enfranchisement, and effective participation in governance—often key to controlling rights over other assets.

2. Why focus on *assets* rather than *income*?

Control over and ownership of assets is a critical component of well-being. Increasing control and ownership of assets helps to create success in pathways out of poverty in comparison to interventions aimed at increasing income or consumption alone. For example, a woman who owns a plot of land can use the land to grow produce for home consumption or sale. Alternatively she can rent or sell the land if she needs money or use the land as collateral to get a loan. Assets are typically sold for income; however, many can also be used to create additional income. For example, with education—a type of intangible asset—the initial investment has potential pay-offs over every period of a person’s life, allowing him or her to access better paid and more stable work opportunities. Because assets are long-term stores of value, they can also be used to help protect individuals or households against negative shocks. Income and consumption are subject to fluctuations where loss of employment and sickness can suddenly and dramatically change household security. On the other hand, assets can accumulate over time and are more resilient to fluctuation. Furthermore, asset ownership may carry intangible benefits such as increasing self-esteem and social status which are associated with both individual and household well-being. The relationship between assets and income can be summarized as follows: assets are a stock, income is a flow derived from those assets.

3. What are the different dimensions to define “rights to an asset,” and which categorizations are available for gender and assets evaluation?

There are many dimensions related to a person’s rights to an asset. While all of the dimensions are valuable, the focus of the evaluation depends on the context of the situation. When considering what constitutes rights to an asset, nuance is necessary. Rather than just collecting data about household assets, it is essential to understand

how each individual within the household interacts with the asset. This analysis not only involves figuring out who owns the assets, but also who is permitted to use it. Thus, depending on the context for each asset, it may be important to ask the following questions:

1. Whose resources were used to purchase it;
2. Who makes decisions regarding how to use it;
3. Who makes decisions regarding who else is allowed to use it and who is not;
4. Who makes decisions regarding its sale and/or rental;
5. Who collects any income generated from its use, sale, or rental;
6. Who makes decisions on how to spend income generated from its use, sale, or rental;
7. Who tends to the asset in terms of time spent taking care of it, repairing it, maintaining it;
8. Who is permitted to use the asset;
9. Who actually uses the asset;
10. Who has the legal right or documentation to claim the asset if taken to court;
11. Who is allowed to keep the asset if a partnership dissolves or a household splits up, and ;
12. Who makes decisions about bequeathing the asset?

There are specific categorizations to help further define a person's degree of access, control, and ownership of a particular asset. These are not mutually exclusive, but should be approached as "bundles or rights." In terms of bundles of rights, access and withdrawal are often considered "use rights," while management, exclusion, and alienation are often considered "**control rights.**" Access or use rights alone are typically thought to be useful, but not as empowering as control rights. Having all of the bundles of rights is often considered ownership (although in some societies, an "owner" might not have all of these rights, or might not have them independently). See Table 1 for more detailed information and example of how the definition applies to the case of a piece of land.

Despite these general patterns, the associated definitions of "use," "control," and "ownership" tend to differ significantly by culture and country context. In addition, which dimensions and definitions of rights are the most important for gender and assets research are situational and vary by assets. For example, in the context of live-stock, the right to make decisions about how to use the asset (i.e. feeding a cow healthy grains) and the right to claim the output produced by the asset (either the dairy itself for food or the income generated from dairy sales) may be quite beneficial. In contrast, in the context of a radio, the right to merely access the radio (i.e. listening to broadcast and gaining information) may also benefit the individual. In these cases, it is very helpful to conduct qualitative work to understand how households in a particular context define these concepts when interpreting data.

BOX 1. EXAMPLE OF LOOKING AT DIFFERENT TYPES OF RIGHTS IN THE GENDER, LAND AND ASSETS SURVEY (GLAS) IN UGANDA & SOUTH AFRICA

- In the GLAS survey, researchers asked not only about ownership but also about a spectrum of asset rights, including use and decision-making over assets.
- In addition the survey allowed for disaggregation of data by sex by asking each woman and man separately about her or his rights over particular assets.
- The GLAS also collected information on joint ownership and asset rights from individual women and men from the same household to assess the prevalence of joint asset holding, especially of land and housing, among women and to compare women's experience and reports of joint asset ownership with men's experience and reports.

TABLE 1. OVERVIEW OF DIFFERENT USAGE RIGHTS

Category	Definition	Example (piece of land)
Access	Right to use the asset	Individual(s) has the right to physically be on a piece of land and use the land. In many cases, women are an important source of basic labor (weeding, harvesting) on men’s fields, but have no control over the output or even their own time.
Withdrawal	Right to claim the output and/or income produced by the asset	Individual(s) has the right to take and sell the produce grown on the piece of land, but most importantly, receives the income from the sale. In some cases, women are actually responsible for selling the agricultural products at the market, but have no rights over the financial reward.
Management	Right to make decisions about how to use the asset	Individual(s) has the right to make decisions about, for example, what crops will be grown on the piece of land, what laborers will be hired, and how agricultural inputs like fertilizer and pesticides will be applied.
Exclusion	Right to exclude others from using the asset	Individual(s) has the right to exclude others from physically being on and/or using the land.
Alienation	Right to transfer the asset to others, such as through sale, leasing, gift, or inheritance	Individual(s) has the right to transfer a piece of other people. In the majority of cases, women lack the right to decide what will be done with land or to even receive the land, especially in terms of inheritance.

Source: Johnson and Quisumbing (2009)

4. Why is it important to study the distribution of asset access, control, and ownership across different male and female household members, rather than simply looking at the total number of assets held by the household? Why should we collect asset ownership data at the individual level rather than the household level?

A common assumption made in economics and many development projects is that of the “unitary” household model – that is, the assumption that households are groups of individuals who have the same preferences and fully pool their resources. However, this assumption may in fact hide inequalities in access to assets that exist within the household. There is now a growing body of evidence that suggests, while some assets in a household are jointly held, many assets within households are also held individually by the men, women and children who comprise households.¹ The distribution of assets across individuals within a household may, in turn, affect individuals’ intra-household bargaining power when individual preferences over outcomes differ. Many studies have concluded that not only do women typically have fewer assets than men, but they also use the assets they have differently. Increasing women’s control over assets, mainly land, physical, and financial assets, has been found to positively affect a number of important development outcomes for the household—including food security, child nutrition, and education—as well as the women’s own well-being.

Aside from the gender dynamics, numerous studies have shown that information collected at the household level is not sufficient to measure specific ownership within the household. For example, a land title is not titled in the name of a household, it is titled in the name of a specific household member.

5. Why should development interventions focus on “gender and assets”?

¹ Haddad et al. (1997); Behrman (1997).

As described above, research shows that households do not pool resources nor share the same preferences. This implies that the individual(s) within the household who receives and controls resources determines the impact of policy and development programs.

As a consequence, even when the goals of a particular development intervention relate to the household-level or the country level rather than the individual level, attention to gender and assets is crucial if programs and policies are to effectively improve development outcomes. Evidence from many countries across a range of development interventions shows that men and women use their assets differently, and increasing women's control over household assets leads to improvements in child health and nutrition outcomes, agricultural productivity, and income growth. One study found that gender inequality in education reduces economic growth.² Further, increases in women's education (e.g. investment in human capital) in developing countries led to the greatest contribution to reducing the rate of child malnutrition, responsible for 43 percent of the total reduction.³ In Bangladesh, the greater a woman's asset holdings at marriage, the larger the share the household spends on children's education.⁴ Another study found that households in which Bangladeshi women had a higher share of assets also had better health outcomes for girls.⁵

6. Does the term “gender” refer to a focus on women? When one refers to a focus on “gender and assets” are they are interested only in women's assets?

No, although “a focus on gender” is often incorrectly interpreted as “a focus on women,” the study of gender differences refers to the study of *both* men and women *in relation to each other*. Therefore, in studying gender and assets, it is not enough to just look at women's assets. It is important to understand the relative position of men and women, with respect to assets. In particular, one should take into account differences in the value, quantity, and quality of assets owned by men and women within the same household. In mainstream economics, the conceptual reasoning for considering the relative versus absolute holding of men and women is that it has implications for the bargaining power when two individuals have different preferences over outcomes. If we observe trends only in men's asset ownership or only in women's asset ownership, we miss the full picture.

Figure 1 shows the percentage change of husbands' and wives' assets in rural Bangladesh (1996-2000). Women's assets are increasing, especially land; however, husbands' assets are increasing more. Thus, gender-asset inequality has increased over this time period. To the extent that this growing intra-household inequality of asset ownership may affect decision-making power, both the absolute asset ownership of men and women and their relative positions are important to take into account. Thus, to accurately understand the entire dynamic, it is important to pay attention to *both* men's and women's assets, and study the impact that agricultural development programming has on both groups.

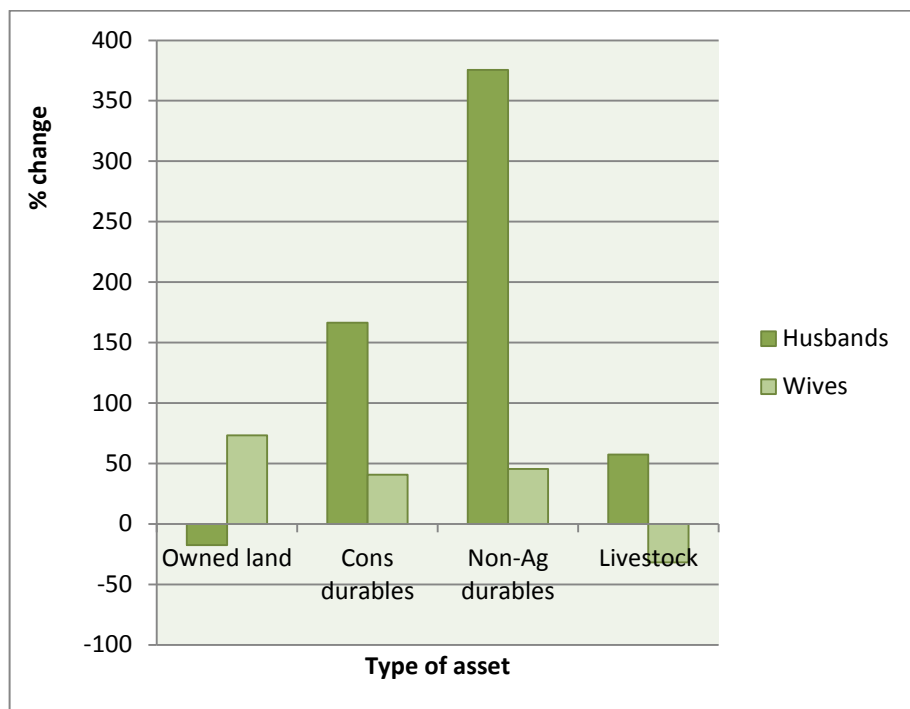
² Haussman, Tyson, and Zahidi (2009); Klasen and Lamana (2008).

³ Smith and Haddad (2000).

⁴ Quisumbing and Maluccio (2003).

⁵ Hallman (2000).

FIGURE 1. PERCENTAGE CHANGE OF HUSBANDS' AND WIVES' ASSETS IN RURAL BANGLADESH (1996-2000).



Source: Quisumbing (2010) from the CPRC-DATA-IFPRI chronic poverty long term impact study data set

BOX 2. EXAMPLE OF LOOKING BEYOND WOMEN AS A HOMOGENEOUS CATEGORY IN THE GENDER, LAND AND ASSETS SURVEY (GLAS) IN UGANDA & SOUTH AFRICA

- GLAS is a gendered assessment of men’s and women’s rights over assets – including ownership, documentation and control over use, transfer, and transactions.
- These studies point to significant nuances in the nature of the gender-asset gap and its drivers and to the fact that it is important to go beyond looking at women as a homogeneous category. Different kinds of women – for example, female heads of household, widows, or wives of male heads – have different asset rights and will be more or less vulnerable depending on their status.

7. Can assets be jointly-owned (that is, owned by two or more people)? What are the common categorizations of ownership?

Yes, assets can be jointly owned. However, households are often inclined to report that all assets in the household are jointly-held, for the sake of politeness or political correctness, even when this differs from the reality of associated rights. Further probing on specific rights often helps to uncover whether an asset can be considered jointly owned, individually owned or collectively owned.

TABLE 2. TYPOLOGIES OF OWNERSHIP

Type of Ownership	Definition	Example
Individual ownership	One particular individual holds the bundle of rights that, in the specific context, constitutes ownership. These rights vary dependent on context and on how they were acquired.	Typically women have exclusive ownership and control over the dowry gift provided by her family. In some cultures, however, while the dowry is given to her, the husband’s family controls the dowry. In other examples, certain assets are culturally associated either with men or women. In South Asia, small livestock is typically being considered owned and/or controlled by women and larger livestock is typically being considered owned and/or controlled by men.
Joint ownership	Two or more individuals hold the bundle of rights that, in the specific context, constitutes ownership. Joint ownership is common among spouses and within households.	Land may be considered “joint” as long as both spouses are alive and married. However, both names may not be on the title, and the asset would not be split evenly in case of divorce. It is important to probe for this type of ownership given the variation in definitions.
Collective ownership	Individuals formed into a group collectively hold the bundle of rights that, in the specific context, constitutes ownership.	Many development projects, such as microfinance, promote collectively owned assets among groups, which serve as a buffer against shocks. In some cases, assets are owned as shares by group members, which can be easily transferred (making them similar to individual ownership), while in other instances this is not the case.

Source: Johnson and Quisumbing (2009)

8. What is the “gender-asset gap”, and why does it persist?

Development research has shown that there is a gap in number and value of specific assets held by men and by women. The reasons for this gap include many factors, which are often context-specific. In many cultures, there are socio-cultural perceptions that women “should not” own particular types of assets (i.e. land, cattle, high levels of schooling) or be involved in certain types of activities associated with assets (i.e. operating a water pump or riding a bicycle). These more active, “masculine” activities instead tend to be associated with men. Given these social perceptions, women face more constraints relative to men in acquiring assets, using assets, or gaining ownership rights to assets. These constraints are attributed to barriers for access to resources, mobility, knowledge and/or information, and legal standing. In some cases, women may simply tend to have different preferences or physical capacity than men for particular assets.

In order to bridge this gap, accumulated evidence highlights some best practices and tools to increase women’s asset holdings. It aims to uncover: 1) how to target women with development interventions; 2) how to improve participation in development interventions, and; 3) what to do to increase the chances that women will benefit from agricultural development projects. For example, one intervention seeks to work with men to change attitudes and behaviors that limit women’s economic opportunities.

However, incorporating gender into program implementation is often challenging. First of all, many programs do not directly include gender-related outcomes, such as reducing the gender-asset gap, in their program targets and therefore it is difficult to mobilize resources to include gender-specific design components. Second, even when gender is included as a specific goal, the methods shown to be effective are often not widely utilized in program implementation. For example, many interventions focus on women and men separately (for example, focusing

only on reaching “numbers” of women) and ignore how they relate to one another, leading to negative impacts on gender dynamics.

9. Should reducing the gender-asset gap necessarily be the goal of development projects related to asset ownership?

As mentioned above, there is substantial evidence that men’s and women’s asset ownership and control have implications for individual and household welfare. However, it is not clear from the evidence whether there is an “optimal” distribution of assets across men and women, and in particular, it is not clear whether it is optimal for men and women to have exactly the same number and type of assets. All of the following scenarios could decrease asset disparities between men and women: 1) increasing women’s assets; 2) decreasing men’s assets or redistributing assets from men to women; 3) increasing both men’s and women’s assets, but women’s to a greater extent; and 4) increasing the *returns* to women’s asset more than to men’s assets, given equal asset endowments. There is a lack of research, however, to point to which of these scenarios, if any, has the most optimal outcomes for men and women. The current evidence shows that development may have counterbalancing factors for the gender-asset gap. For example, having greater equality in asset holdings across male and female partners may lead to more equal bargaining power; however, there is at least a perception that a woman receiving more assets may also result in more conflict or domestic violence in the household.

Therefore, more evidence is needed to show whether reducing the gender-asset gap should be the goal of development projects. However, what is clear is that researchers and practitioners need to have a nuanced understanding of the gender dimensions of asset ownership before implementing new development projects and programs.

10. Why is it important to collect data on men and women’s assets when evaluating a project?

As described above, how a project affects the distribution of assets within households can have substantial implications for its impact on long-term household and community-level development. Even if a project does not directly specify gender-related outcomes as its target objectives, asset ownership and control have implications for who in a household and who in a community reap benefits from the program. For example, if a program that transfers cash to households leads to increases in women’s asset ownership, this may suggest a dimension of positive outcomes related to women’s empowerment and children’s welfare. If a project does directly specify gender-asset targets, it is important to assess whether the study meets its goals, and if not, what constraints prevent them from being met. By evaluating whether a program succeeds in meeting certain objectives as well as the sources of success or failure, researchers and practitioners can identify broader lessons that can be applied to future projects, leading to more positive, effectively-targeted investments.

11. Is there a “one size fits all” way to collect gender and asset data in evaluations?

Gender-asset dynamics are heterogeneous, complex, and rooted in social, economic, and institutional factors. Moreover, the type of data that is useful to collect relates to how the data will be used. For full-scale impact evaluation, comprehensive gender-asset data in addition to other household information may be necessary. Meanwhile, for monitoring and evaluation, only gender-disaggregated information on the most program-relevant assets may be necessary. For example, if a program aims to increase women’s ownership of livestock, the monitoring and evaluation data (M&E) collection can focus on gender-disaggregated ownership and control of livestock, as opposed to including all forms of assets. Therefore, there is no “one size fits all” approach to collecting gender and assets data. However, as described in the next section, there are some basic principles that one can follow in designing instruments to collect this data.