



Measuring Women's Control Over Assets

MOTIVATION AND POLICY RELEVANCE

Gender inequalities in the ownership, control, and use of assets are a widespread and pervasive development challenge. Persistent gender gaps remain in women's access to land, housing, and financial assets ([Doss et al. 2015](#); [Kieran et al. 2017](#); [Gaddis, Lahoti, and Li 2018](#)). In many contexts, women are also less tenure secure, and often have less influence on decisions such as the sale or the economic use of the assets they own than men ([Doss and Meinzen-Dick 2020](#); [Kang, Schwab, and Yu 2020](#)).

Expanding women's control over assets is key not only for improving gender equality, but also for promoting economic development and well-being ([O'Sullivan 2017](#); [Doss, Kieran, and Kilic 2019](#)). There is strong and rising evidence showing that strengthening women's property rights can have positive impacts including greater female bargaining and decision-making power ([Fafchamps and Quisumbing 2002](#); [Melesse, Dabissa, and Bulte 2018](#); [Meinzen-Dick et al. 2019](#); [Mookerjee 2019](#)), reducing domestic violence ([Amaral 2017](#); [Peterman et al. 2017](#)), increasing consumption and human capital investments ([Muchomba 2017](#); [Harari 2019](#); [Calvi 2020](#); [Milazzo and Van de Walle 2021](#)), improving children's nutrition and human capital ([Allendorf 2007](#); [van der Meulen Rodgers and Kassens 2018](#); [Deininger et al. 2019](#)), and reducing child marriage ([Muchomba 2021](#)). Improvements in women's tenure security are also associated with more land investment and reduced inefficiencies ([Ali, Deininger, and Goldstein 2014](#); [Dillon and Voena 2018](#); [Goldstein et al. 2018](#)).

Measures for Advancing Gender Equality (MAGNET)

The Measures for Advancing Gender Equality (MAGNET) initiative aims to broaden and deepen the measurement of women's agency, based on the development of new tools and rigorous testing and comparison of both new and existing methods for measuring agency, and promoting the adoption of these measures at scale. By increasing the availability of innovative meaningful measures of agency for a broad range of contexts, we hope our work will lead to an improved understanding of what women's agency is, how it manifests and how it can best be measured across contexts given the research question at hand.

MAGNET is a collaboration between the World Bank's Africa Gender Innovation Lab and Living Standards Measurement Study (LSMS) teams, the International Food Policy Research Institute (IFPRI), the International Rescue Committee (IRC), and researchers at Oxford University. We plan to develop a range of new survey tools, each tested across multiple contexts. MAGNET focuses on three dimensions of women's agency that have high potential for catalyzing progress on women's economic empowerment, but for which the body of existing measurement methods is weak or under-tested: (i) ownership and control of assets, (ii) goal-setting and decision-making, and (iii) sense of control and efficacy.

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The design of effective policies to expand and strengthen women's property rights requires using the right set of measurement tools that can accurately account for the multiple types of ownership, control, and use rights over land and other assets. Researchers and policymakers have made important progress addressing many of the challenges posed by the heterogeneous conceptualization of asset ownership across contexts. But knowledge gaps persist regarding the extent of women's ownership and rights over assets, the nature and implications of gender differences in reporting data on property rights, and the best practices for questionnaire design and data collection protocols. This brief summarizes existing knowledge gaps in these three key measurement areas and lays out how the Measures for Advancing Gender Equality (MAGNET) initiative plans to tackle them. The ultimate goal is to generate rigorous empirical evidence to advise on the best tools to measure and analyze women's control over assets.

EXISTING KNOWLEDGE GAPS

Understanding women's ownership and rights over assets

Ownership is a multidimensional concept that includes a varying bundle of rights such as the right to transfer (through sales or bequests), the right to access and use, the right to manage, the right to exclude or control the access of others, the right to modify or invest in the asset, or the right to obtain economic benefits from the asset (Doss, Kieran, and Kilic 2019). A widespread challenge in data collection is that ownership can mean a full range of rights in one context but a smaller range of rights in another context. Moreover, when surveys ask about asset ownership, often the assumption is that the different rights are held by the same person. In some contexts, this may be a fair assumption. In many Latin American countries, property ownership rights typically include the right to sell, bequeath, and transfer. While there is variation, reported owners often can provide legal ownership documents or may have legal claim to the land through marriage (Deere et al. 2013; Doss et al. 2015). In contrast, land holders in many African countries are less likely to hold documents confirming their ownership of the land, and the set of rights that are claimed through customary norms give owners claim to a different set of rights. Recent studies analyzing data

from African countries find that land ownership, rights to transfer, management, and control over agricultural output do not always overlap (Slavchevska et al. 2020; Kilic, Moylan, and Koolwal 2021; Genicot and Hernandez-de-Benito 2021).

Yet, more systematic studies are needed to analyze the correlations across different types of property rights and contexts, and how these rights differentially affect household outcomes. For instance, it is important to understand the degree to which multiple rights are typically held by the same person and how the patterns of rights holding are affected by socioeconomic and demographic characteristics, particularly how they differ by gender. The focus on understanding the type and extent of women's rights relies on the assumption that they are positively correlated with multiple beneficial outcomes. Important knowledge gaps remain, however, on understanding how the different kinds of control and usage rights affect welfare outcomes and agricultural productivity across different settings, and what the complementarities are among them.

Finally, the literature has focused on understanding the patterns of women's land ownership since it is usually the most valuable asset in agricultural societies. However, in some areas, livestock may be the most important asset. The relative importance of different assets varies by context - for instance, financial assets may play a bigger role in urban settings. Increasingly, the control over financial assets has significant implications for women's empowerment (Demirguc-Kunt et al. 2018; Galiè et al. 2019). Rights to water may or may not be associated with rights to land and may be embedded not only in the household, but also in the community. In summary, further analysis is needed in understanding patterns of rights within the household across different assets, and how these different assets affect women's well-being.

Understanding joint ownership: gender differences in reporting and interpretation

Survey respondents often report owning assets jointly with others, including their spouses, children, and extended family. Therefore, measuring the extent of women's property rights also requires understanding the role played by joint ownership. Recent empirical evidence from the Gender Asset Gap Project suggests that the patterns of individual and joint ownership vary

widely across countries and assets. However, much of the literature linking asset ownership and women's empowerment has not paid enough attention to the type of ownership held. For instance, little is known on whether holding sole property rights is actually better for women's bargaining power and well-being ([Doss et al. 2014](#); [Doss and Quisumbing 2020](#)).

Evidence also suggests that men and women have different understandings of what it means to be an individual or joint owner. At least in some parts of Sub-Saharan Africa, women are more likely to report that they are joint owners, while men report owning the same asset individually ([Jacobs and Kes 2015](#); [Kilic and Moylan 2016](#)). But reporting "joint ownership" does not necessarily mean that all owners have equal rights or control over the asset ([Doss, Meinzen-Dick, and Bomuhangi 2014](#); [Gaddis, Lahoti, and Li 2018](#)). Several questions remain: When does joint ownership imply equal rights to transfer or use the asset? How does joint ownership affect the use of the asset by the different owners? How does joint ownership affect the security of tenure? In addition, little is known about what individuals actually prefer. Do women prefer owning assets individually or jointly? Under which contexts would they prefer one over the other?

Understanding gendered differences in asset valuation

Documenting the patterns of gender inequalities in asset ownership also requires an accurate measurement of the quantity and the monetary value of the assets individuals own. Most household surveys collect this information at the household level, rather than the individual level. However, men and women may report different quantities and monetary values for the same assets due to differences in preferences, social-desirability and other types of response bias, or information about market prices. For example, [Doss et al. \(2018\)](#) find that women and men provide different responses to questions about the monetary value of their homes. These findings suggest that similar patterns may emerge in other types of assets and wealth data. [Silverio-Murillo \(2018\)](#) documents gender differences in the number of assets reported at the household level in Mexico. [Ambler et al. 2021](#) suggest that asymmetric information within the household may explain some of these differences. Women and men may also value assets differently for non-monetary reasons.

For instance, women may prefer holding assets for which usage and management is more compatible with the rest of their daily activities such as childcare. Discriminatory customary laws, as well as gendered limitations in access to credit and labor markets, may also lead men and women to invest in different types of assets. It is important to advance on the understanding of whether and why men and women may report and value certain assets differently. Otherwise, we risk estimating biased gender wealth gaps depending on who responds to survey questions.

Understanding the impact of interview methodology and context

Evidence also suggests that questionnaire design and choice of respondent are nontrivial issues when collecting data on asset ownership. Interviewing the most knowledgeable household member may increase the probability of collecting accurate and complete information, while it may introduce other kinds of biases. For example, [Kilic, Moylan, and Koolwal 2021](#) find that interviewing the most knowledgeable household member—instead of privately interviewing adults about their personal asset ownership and rights—leads to lower reporting of jointly owned land and economic ownership among women. The complexities and trade-offs implied by the different data collection methodologies suggest there may not be a one-fits-all solution. But there is still room for deepening our understanding of the implications of intra-household disagreements on reported ownership. For instance, when does spousal disagreement over joint ownership entail implications for women's well-being? When do individuals' perceptions about their own ownership provide the best information to understand bargaining power? Or, when should we accept each person's responses instead of reconciling them with the answers of other household members?

Finally, men's and women's responses to asset ownership questions may be affected by the interview context ([Diop and Traugott 2015](#); [Himelein 2016](#); [De Weerd, Gibson and Beegle 2020](#); [Di Maio and Fiala 2020](#)). Do enumerator characteristics influence the reporting of ownership, control, and use of assets? Which enumerator characteristics matter the most? Could these enumerator effects be partially mitigated during training if they are identified before data collection?

MAGNET WORKPLAN

Where do we go from here? The MAGNET initiative aims to generate and test new survey questions and protocols to better capture the extent of women's control over assets, gendered differences in reported joint ownership and asset valuation, and the importance of the interview methodology and context.

Protocols and research output based on analyzing existing data:

- MAGNET will analyze existing household survey data to explore the extent to which the different rights over assets are correlated with each other and with favorable outcomes. We often think about a set of property rights that include the right to transfer the property, the right to manage the property, and the right to obtain economic benefits from the property. To what extent are these rights held by the same person? Which of the rights are correlated with positive outcomes, including welfare outcomes and agricultural productivity? What are the patterns of rights within the household across different assets? For women's well-being, does it matter which assets they own?
- MAGNET will also analyze existing data to understand gender differences in assigning value to assets. First, we will use data from all the respondents who provide a value for the assets that they own and then use a decomposition to identify the extent to which the differences in reported values are explained by the characteristics of the assets, and how much of it depends on the gender of the

respondent. Then, we will also explore differences between husbands and wives within the same household in responses regarding asset values.

Vignettes:

MAGNET will design and test different vignettes—short descriptions of hypothetical individuals or situations meant to convey complicated concepts and ensure that different respondents understand questions similarly across cultures and contexts—in order to deepen our understanding of what joint ownership of assets entails (e.g., legal rights, use rights, tenure security, preferences over type of ownership) and of women's control over water resources.

Enumerator background questionnaire:

MAGNET will identify which enumerators' characteristics (e.g., gender, age, beliefs on women's asset rights) affect the reporting on ownership and control over assets, and whether there are heterogeneities across genders and contexts.

Field-experiments:

MAGNET will test a set of tools to measure household decision-making around water, considering the various levels of decisions involved, the extent to which the generates income and who controls it, and the extent to which asset ownership influences this decision-making.

Once the enumerator background questionnaire is validated, MAGNET will design tailored interventions aiming to reduce enumerator effects before data collection takes place.

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