Case Study 4. *In Her Name* project: Measuring the gender asset gap in Ecuador, Ghana and India

**Countries:** Ecuador, Ghana and India

**Year(s) of project/ study:** 2008-2011

**Contacts:** Cheryl Doss ([cheryl.doss@yale.edu](mailto:cheryl.doss@yale.edu)) and (Caren Grown: [cgrown@usaid.gov](mailto:cgrown@usaid.gov)) for the comparative work; Carmen Diana Deere ([deere@LATAM.UFL.EDU](mailto:deere@LATAM.UFL.EDU)) for the Ecuador study; Hema Swaminathan ([he-ma.swaminathan@iimb.ernet](mailto:he-ma.swaminathan@iimb.ernet)) for the India study; Abena Oduro ([aoduro@ug.edu.gh](mailto:aoduro@ug.edu.gh)) for the Ghana study

**Background:** *In Her Name* is a collaborative research study of the Centre of Public Policy (CPP) at the Indian Institute of Management Bangalore (IIMB), University of Ghana, American University, Yale University, University of Florida and the Latin American Faculty of Social Sciences (FLACSO), Ecuador. The project is collecting and analyzing individual level asset data in Ghana, India, and Ecuador to create a measure of the gender asset and gender wealth gaps. Initial funding for this project has been provided by the Dutch Ministry of Foreign Affairs under the MDG3 Fund.

**Methodology:** The study included two phases: qualitative field work and quantitative household assets survey.

- In the qualitative phase, focus group discussions were complemented by interviews with key informants and a compilation of the secondary literature. The focus groups focused on four themes: the accumulation of assets over the life cycle; the importance of assets; the market for assets; and household decision-making over asset acquisition and use. The qualitative work provided the basis for developing survey questionnaires that were both adapted to each country situation but also facilitated comparisons across countries.

- The quantitative phase of the study involved collecting nationally representative data in Ghana and Ecuador and data representative of the state of Karnataka, India. A household inventory asked about the ownership of all tangible assets including housing, agricultural land, livestock, agricultural implements, non-farm economic activities and associated assets, consumer durables. Respondents were asked to identify individual and joint owners of all of these assets owned by anyone in the household. In addition, individual level questions were asked about financial assets, awareness of inheritance laws, recent shocks and coping strategies and decision-making. These questions were asked of two people, often the principal couple, within the household.

**Findings:** Initial calculations of the gender asset and gender wealth gaps are presented in the three country reports. One important contribution is to present the data on whether assets are owned individually by men or by women or owned jointly by a couple or jointly by others. These patterns of form of ownership and the gender asset and gender wealth gaps all differ across countries and by type of asset within countries. The gender gaps are much smaller in Ecuador which has a marital regime of partial community property whereby assets acquired within marriage belong to both the husband and wife; Ghana and India, by contrast, are characterized by separation of property as the legal, default regime.

**For more information:**
Project documents, including the survey instruments, papers based on the qualitative work and the country reports, are available at: http://inhername.mapservices.in/

Feedback on case study 4 methodology based on interviews with the project leaders:

1. **What are the unique gender-asset questions/indicators you collected in your survey instrument that were particularly valuable or reflective of methodologies you would like to see replicated in future work and why?**

We asked about individual level ownership of all physical assets owned by anyone within the household and the financial assets owned by the principal respondents. We strongly recommend that all surveys concerned with household asset ownership ask specifically which household members own the asset. For assets such as land and housing, for which there may be ownership documents, we recommend asking whose names are on the documents. We also asked about the mode of acquisition of each asset which allows for analysis of the gendered patterns of acquisition. Most novel, is that we have been able to estimate both individual-level and household wealth, something rarely attempted.

2. **What are the unique gender-asset questions/indicators you either collected in your survey instrument that you would have implemented differently or you were not able to collect, but which you would have liked to collect and why?**

We interviewed an adult man and woman within each household that had a principal couple. In certain circumstances (such as where multi-generational or polygamous households are common), it might be appropriate to interview more people within the household to get the most accurate measure of household wealth; we could not do so due to time and budget constraints. We collected ownership and valuation information on all farm animals and agricultural equipment and most consumer durables; this was very time consuming and not yet clear whether it was worth the effort.

3. **Asset-gender dynamics are heterogeneous, complex and rooted in social, economic and institutional factors—are there any background factors that relate strongly to gender-asset dynamics that you either collected or wish you had collected?**

We collected detailed information on marital and inheritance regimes in all three countries. This is critical for understanding and interpreting the quantitative data.

4. **Are there any particularities about the region or country of implementation which you think are important to recognize in relation to the gender-asset indicators you collected which are important for other researchers to be aware of? Did any of these context- or country-specific factors influence your survey implementation methodology, and how?**

The three countries were very different. The survey methodologies were adapted to each context. In Ecuador, for example, it was felt that the most accurate measures of valuation would come from interviewing the principal couple together whenever possible, since they could discuss their estimates (and share their respective knowledge of market conditions) before coming to a conclusion.

5. **What do you see as the largest methodological challenges in collecting gender-asset data in general and how can we as a research community work towards filling this gap?**

It is challenging to collect data that is both relevant and appropriate to the local context while also comparable across countries. We have proposed measures of the gender asset and gender wealth gaps that can be compared across countries, but more nuanced country-specific analyses are also important. Collecting data on the value of
assets to calculate gender wealth gaps is also challenging. Please note that we are currently compiling a document, *Lessons from the Field* (forthcoming) that discusses the strengths and challenges of our methodology.