

SECTION 2. MEASURING THE GENDER ASSET GAP USING QUALITATIVE AND QUANTITATIVE METHODS

2.1. HISTORICAL CONTEXT OF HOW TO MEASURE THE GENDER-ASSET GAP

Because assets have cultural meaning as well as economic value, individual ownership of assets, and the meanings thereof have long been studied by anthropologists and other social scientists, often in the context of studies of marriage and inheritance (e.g. Goody 1973). In economics, much of the early work on measuring the gender asset gap was conducted in the 1990s in order to test theories of household behavior—whether households behaved as though they made decisions “as one unit” (also known as the unitary model”) or whether they were composed of individuals who may have different preferences and did not necessarily pool their resources. Because assets that husbands and wives controlled were thought to influence spouses’ decision-making within marriage, early studies collected information on assets at marriage, inherited assets, and current assets, separately for husbands and wives in a wide range of countries (Bangladesh, Ethiopia, Ghana, Guatemala, Indonesia, Mexico, Philippines, and South Africa).¹

However, these early attempts at collecting gender-disaggregated asset data did not pay much attention to asset ownership by other household members (even if the bulk of household assets are typically owned by husband and wife), and were typically confined to smaller samples (300-1000 households) that were not necessarily nationally representative.² Early work by Deere, Doss, and Grown in the 2000s attempted to systematize the collection of individual-level asset data in the context of large scale household surveys similar to the Living Standards Measurement Studies. This led to current efforts to measure assets at the individual level in the *In Her Name* project. Many of the recent initiatives to collect gender-disaggregated asset data are included in this toolkit in Annex 3: Case studies.

2.2. FACTORS TO CONSIDER WHEN DESIGNING AN EVALUATION

There are a wide range of quantitative and qualitative tools and methodologies that can be employed to look at gender and assets issues in M&E or impact evaluation. Key questions you may want to ask before starting to design an evaluation include:

- What type of information do you want to collect? Will qualitative or quantitative methods be better for this purpose? Which tools or methods are most appropriate?
- Will you be working at the household level? The community level? The national level?
- What types of assets are particularly valuable or important in your area of study?
- Who can you interview or talk with to better understand gender and asset dynamics in the area of study? The household head? Other household members? Community leaders? How might the social position of the person you interview or talk with influence his or her responses?
- How can you ask questions that will help you understand the multiple control and use rights associated with a particular asset (e.g. right to use the asset, rent it, alter it, sell it, etc.)?.
- How can you assess intangible assets—such as social capital, human capital or political capital—in addition to tangible assets—such as property?

¹ These studies can be found in Quisumbing, ed. (2003).

² There were, of course, exceptions. The Indonesia Family Life Survey (Frankenberg and Thomas 2001) was nationally representative, and the PROGRESA evaluation (Skoufias 2005) was a large survey designed to evaluate the impact of a conditional cash transfer program in Mexico.

2.3. QUANTITATIVE METHODS

Quantitative methods make use of mathematical or statistical techniques in order to discern patterns about populations of interest. There are a variety of methods for undertaking quantitative monitoring and evaluation or impact evaluations. Household and individual-level data are typically collected using quantitative household surveys with a standardized questionnaire, typically with fixed coded responses, although some may allow open-ended responses to be coded later. Data for quantitative analyses may include panel data, that is data collected about the same households over a number of years, which allow for analysis of changes over time. Some of the surveys collect data at the level of the individual household member, which allows for comparison between men and women, and also helps to capture the full range of livelihood strategies within the household. Sampling to cover the range of wealth and/or poverty categories is critical for these types of surveys. Although some qualitative data is included in the quantitative surveys, researchers analyze most survey data—including qualitative responses—using statistical or econometric techniques in statistics packages such as SPSS, Stata, or SAS.

Benefits

- **Representativeness:** Large sample sizes ensure that data will be more representative of the populations in question.
- **Causation:** Econometric methods allow you to test scenarios and calculate attribute causality, and estimate impacts to better understand which aspects of programs are more effective
- **Availability of existing data.** Some data is already publicly available in censuses and other databases thus it may be possible to conduct analysis without new data collection efforts.

Challenges

- **Establishing context:** With quantitative data it is more difficult to understand nuances of a given culture and context. This may lead to a tendency towards generalizations.
- **Difficulties in establishing causality:** Even with good data it is often difficult to establish causality.

2.3.1. QUANTITATIVE METHODS FOR MONITORING & EVALUATION

Monitoring and evaluation (M&E) typically refers to activities on the part of an implementing organization intended to keep track of progress on program targets. For example, if a particular program aims to have 80 percent of program recipients owning cattle, then the M&E data may collect information on how many cows a sample of program recipients own. In general, implementing organizations select a small number of beneficiaries at random at intermittent periods during a program's progress and record key indicators for those beneficiaries.

M&E data is typically collected only on recipients of the program, *not* on non-recipients of the program. Thus, M&E data *cannot* be used to infer program impacts. In other words, while it is possible to track changes in indicators for average recipients over time, it is not possible to attribute these changes as causal impacts of the program—the impact of having the program, versus not having it. Again, the example above applies to cattle disease. Data on non-recipients would be necessary to pick up any time trends in key indicators that are not related to program receipt.

In addition to tracking changes in key indicators among program recipients, M&E data can also be used to look at relationships between characteristics of program recipients, characteristics of service providers, characteristics of communities, and outcomes of interest. For example, it is possible to establish using fairly straightforward multivariate regression analysis that a program beneficiary is more likely to have more cows if the beneficiary is more educated, if a program service provider has more training, if the community is less remote, etc. In other words, we can learn patterns of relationships with outcomes of interest *among* program beneficiaries. However, these still cannot be interpreted as causal impacts of the program. For example, it cannot be stated that because

of the program women that are more educated own more cows. Since definitions of ownership may be context-specific, for any asset that is listed, it may be helpful to specifically address various dimensions of ownership and ask who in the household has access to the asset, who in the household would be able to sell the asset, who in the household receives income received from any production from the asset, etc.

It is also interesting to collect M&E data on gender-disaggregated assets if these are indicators that are key to a program's goals. For example, as noted above, if a program aims that 80 percent of its female recipients should own cows, then it can track how many cows are owned by various members of the household in a small subset of its recipient households. However, the gender-disaggregated asset list can be quite parsimonious and focused on the indicators that interest the implementing organization. Unlike impact evaluations, it is not necessary to include a comprehensive list of all possible assets in the household unless patterns of ownership across assets are also of interest to the program implementer. For example, if women recipients' ownership of cattle was the key goal of a program, but the implementers were also interested to see whether women recipients who owned land were more likely to own cows, they might include both gender-disaggregated cattle ownership and gender-disaggregated land ownership in the assets module.

2.3.2. QUANTITATIVE METHODS FOR IMPACT EVALUATION

Impact evaluation refers to a formal quantitative study that uses statistical and econometric tools to infer the causal impact of a program on its beneficiaries. This "impact" refers to the differences in outcomes that beneficiaries experience, relative to what they would have experienced in the *absence* of the program. Since it is obviously not possible to directly observe the counterfactual case of beneficiaries' outcomes in the absence of the program, the key challenge in impact evaluation is to develop a proxy measure for what beneficiaries' outcomes *would* have been in the absence of the program.

Note it is not possible to simply compare the outcomes of a program recipient before receiving the program and after receiving the program. This is because other changes may have occurred over time. For example, suppose that a woman owned four cows in July 2010, before a particular program started. After the program started, there was an outbreak of cattle disease, so that in July 2011, one year after the program started, she only owned three cows. However, if there had been no program, she would have still experienced the cattle disease and would have only owned one cow in July 2011. Then the impact of the program on her cattle ownership should be considered an increase in two cows, relative to what she would have had in the absence of the program ($=3-1$). It would be incorrect to attribute the loss of one cow ($=3-4$) to the program; that is, simply comparing the pre-program/post-program outcome for a program recipient is likely to give a misleading estimate of program impact.

There are several ways of constructing the proxy measure in a valid way. The choice depends on how program beneficiaries were chosen:

Randomized program assignment

If the program was randomly assigned to beneficiaries (that is, if out of a pool of eligible households, it is randomly selected which households will receive the program and which households will not receive the program), then it is reasonable to assume that non-recipients are on average very similar to what program recipients would be like in the absence of the program. Therefore, the impact of the program can be inferred by simply comparing the outcomes of program recipients and program non-recipients after the program is in place. An econometric method called "differences-in-differences" can also be used, if both pre-program and post-program data are available for both groups, to account for any pre-program and time-invariant differences between the two groups.

Benefits

- With a randomly-assigned group of non-recipients to be used for the proxy measure, analysis is straightforward.
- Due to the very clean design, randomization is often considered the “gold standard” of study design for impact evaluation.

Challenges

- Randomization is often difficult to implement, due to political, social, and ethical considerations.
- Often randomization is only feasible in small-scale pilots and/or over a short term, in cases where the randomized non-recipient group is promised that they too will receive the program after a certain time. For large-scale programs targeted at particular types of households, it is often infeasible to randomly hold out some households with the targeted characteristics to not receive the program.

Non-random program assignment

If the program is assigned to beneficiaries in any way other than randomly, then we can no longer assume that non-recipients look the same as recipients counterfactually would in the absence of the program. For example, if a program is targeted to poor households, then we expect that (by construction) the average non-recipient household is richer than the average recipient household would be in the absence of the program. Suppose, for example in a poor household, Household A, a woman would own one cow in the absence of the program and two cows with the program, whereas in a richer household, Household B, a woman would own five cows even in the absence of the program. Then the program’s impact should not be calculated as the difference between the number of cows owned by a woman in Household B in the absence of the program and the number of cows owned by a woman in Household A with the program (which would wrongly indicate that the program causes women to lose three cows, rather than gain one cow). We would instead need to construct a suitable comparison group to the recipient households among the non-recipient households, using a very rich amount of data collected both pre-program and post-program and using complex econometric techniques (e.g. matching methods and regression discontinuity design).

Benefits

- Most programs are targeted to particular types of households, making this the only feasible impact evaluation strategy.

Challenges

- The credibility of the impact estimates depends completely whether similar non-recipient households could be found to compare with recipient households. For very well-targeted programs, it is very difficult to find households that are similar to recipient households but not receiving the program, simply due to the comprehensive targeting.
- Even if a suitable comparison group can be found, the data needs are very intensive and can be very costly and time-consuming to collect.
- Even if a suitable comparison group can be found and sufficient data is available, the econometric methods used to estimate impacts are quite complex. Using these methods requires a strong background in statistics, econometrics, and data analysis software.

Moreover, because impact evaluation often focuses not only on estimating average impact, but also on uncovering pathways of impact, the data needs for impact evaluation can be quite intensive. In particular, gender-disaggregated assets data may not only be outcomes of interest, but these data may also be determinants of women’s bargaining power that are likely to affect the magnitude of program impact. Thus, in the context of impact evaluation related to gender and assets, the list of assets for which ownership needs to be collected in a

gender-disaggregated manner includes not only the assets that are considered outcomes of interest for the program, but also all other assets that are considered valuable in that cultural context. Thus, the list of assets is often quite long. For example, it may include items such as pots, pans, blankets, etc., which are not primary outcomes of interest for a particular program, but still may reflect ownership for various household members and which may convey status in that particular context. Thus data collection for the gender-disaggregated assets module can be fairly time-consuming. Sometimes detailed information beyond simply the number of an asset owned is also necessary for analysis. For example, a positive impact of a program might be owning the same number of cattle but higher-valued cattle, detecting which would require information on the value of each asset owned. For this reason, there are often additional columns than simply number owned in the assets module for impact evaluation, including value of the number owned.

Since definitions of ownership may be context-specific, for any asset that is listed, it is often helpful to specifically address various dimensions of ownership. That is, ask who in the household has access to the asset, who in the household would be able to sell the asset, who in the household receives income received from any production from the asset, etc.

In short, impact evaluation answers very important questions, but it is a large and often costly undertaking. It is usually conducted by trained researchers who are evaluation partners to implementing organizations, in collaboration with the implementing organization. It is rare for implementing organizations to conduct impact evaluation on their own programs (due also to concerns over impartiality).

There are a variety of methods for undertaking quantitative impact evaluations that consider gender and assets dimensions. Some of the surveys collect data at the level of the individual household member, which allows for comparison between men and women, and also helps to capture the full range of livelihood strategies within the household. Sampling to cover the range of wealth/poverty categories is critical for these types of surveys. Although some qualitative data is included in the surveys, researchers analyze most survey data—including qualitative responses—using statistical or econometric techniques in statistics packages such as SPSS, Stata, or SAS.

Ideally, household surveys should collect gender disaggregated data on a number of topics including household roster, education, asset ownership, agricultural production, income and other topics of relevance to the project in question. For a more detailed explanation of how to insert/modify gender into existing survey modules, see Annex 2. Table 3 below is an example of a simplified way to engender the asset module of a household survey.

In the case one wishes to collect a panel of gendered-assets data and disaggregation was not done during the baseline, it is possible to collect information on outcomes that are easy to recall and “lumpy,” such as land and assets, and do this retrospectively. This was the method used to collect information on assets at marriage in the IFPRI surveys described in Case Study 2 as well as Quisumbing and Maluccio (2003). Another strategy is to rely on a combination of qualitative and quantitative methods that will allow you to collect information that is lacking (section 2.5).

TABLE 3. SIMPLIFIED WAY TO ENGENDER AN ASSET MODULE

Asset (<i>g</i>)	Number owned	ID of owner (obtained from household roster)	ID of decisionmaker who decides whether to sell the asset
<i>Animal</i>			

Cattle			
Horses			
Sheep/goats			
Poultry			
Pigs			
Domestic assets			
Stove			
Electric fan			
Refrigerator			
Radio			
Television			
DVD player			
Cell phone			
Chairs			
Mosquito nets			
Productive assets			
Spades/shovels			
Ploughs			
Grain storage silos			

Source: Johnson and Quisumbing (2009)

As a final summary, in addition to primary quantitative data from surveys, it is useful to consider secondary data sources from government and other researchers' studies. Secondary data can be used to provide the basis for sampling frames, cross-check the information from more localized primary data collection with other regions or nationally representative samples, and provide direct information for a study. Nationally representative secondary data, especially official statistics, also provide the basis for cross-national comparative studies. OECD provides a website (<http://wikigender.org/>) with a range of gender-disaggregated data, including a series of gender inequality indices. Numerous cross-national studies, for example, have shown that women's education has a powerful effect on a range of development outcomes.

2.4. QUALITATIVE METHODS

Qualitative data is also an important of gender-assets research, bringing to light dimensions of the issue that are difficult to capture with statistics or surveys. To thoroughly understand gender relations, researchers must also examine additional aspects of well-being, such as status, self-esteem, empowerment (or disempowerment), vulnerability, issues of social differentiation, social norms and, most importantly, self-perceptions by individuals and communities of what it means to be “male” or “female” in a given society. Nonetheless, qualitative data usually draws from a smaller sample of people and thus can be more subjective and difficult to draw out general patterns. The next paragraph highlights the benefits and challenges of this method.

Benefits

- **Captures dimensions of gender-assets data that cannot be described through numbers and statistics.** For example, risks that are faced by men and women may be culture specific and difficult to get at using standard survey questionnaires without prior qualitative work, such as collecting life histories or focus group interviews to better understand dynamics surrounding major risks.
- **Allows for greater flexibility to ask and probe about interesting findings.** When collecting asset data, there are often important gender differences in the spectrum of asset ownership that may not be accurately captured in household surveys with predetermined answers. For example what it means to “use” or “control” a given asset may be entirely different from what it means to “own” that asset and differences in categories of asset ownership may fall along gender lines with important distinctions not easily captured in surveys. There may be additional qualitative differences in the kinds or types of assets that male and females own which only emerge from in-depth discussions with the respondents themselves.
- **Qualitative research also allows respondents to express their own opinions freely, thus allowing researchers to better understand why men and women may accumulate different types of assets in the first place.** Ethnographic methods such as participant observation can provide key insights into gender roles in agriculture (and non-agricultural) activities, and prolonged residence in villages may reveal aspects of intra-household negotiations, hiding of assets, or sensitive topics that respondents may not reveal in surveys.

Challenges

- **Accurate data collection requires greater training and expertise.** Because qualitative methods are less pre-specified than household or other quantitative surveys, they require more on-the-spot analysis by the person collecting the data to know what issues and ideas to follow up. In comparison, in quantitative surveys enumerators are usually trained to ask questions in a standardized manner, and most of the analysis is done using statistical analysis back in the office. As a result, finding skilled qualitative researchers who understand the topic area may be more difficult than finding survey enumerator teams.
- **While the data collected is more thorough, it is longer and less wieldy (more difficult to summarize).** Collecting, analyzing, and writing about qualitative data requires a greater amount of time and effort.

Given the variability of gender assets data, there are a variety of different qualitative methodologies that can be used to gather the information. In the following overview we highlight some of the main methods and provide examples and resources of how they can applied to fieldwork.

TABLE 4. OVERVIEW OF QUALITATIVE METHODS

Diagramming/ Mapping tools	Participatory Rural Appraisal (PRA) tools	Interviews	Ethnographic tools
Community resource maps	Transect walks	Semi-structured interviews	Participant observation
Participatory impact diagrams	Trend lines	Unstructured interviews	Direct observation
Diffusion maps	Venn diagrams	Key informant interviews	Case studies
Before and After resource/asset maps	Seasonal calendars	Organizational assessment	Innovation histories
Social network analysis	Focus group discussions		Life histories
	Community meetings		Personal diaries
	Ranking/Rating/ Scoring		

Source: Njuki (2009)

- **Ranking and Rating Scoring activities** can be useful for identifying important traits and criteria for organising issues, items by preference. While these methods tend to be used for technology evaluation, ranking of priority options (e.g. prioritizing household income options, asset preferences), they can also be used to compare preferences across groups (e.g. men and women). There are a number of advantages to these activities; for example, they can be used with symbols and counters, especially with groups with low literacy levels; they can be done individually or in groups; they allow for group contribution of list to be ranked/rated and the criteria to use; and they can be easily quantified. However, a disadvantage is that these activities take considerable time especially when community groups identify their own lists and criteria for evaluation.
- **Diagramming/Mapping exercises** can take a variety of forms including participatory impact diagrams, before and after maps and diffusion maps. Mapping exercises have a number of advantages as well; for example, they can be used with groups that have low literacy levels; they are very engaging; they provide easy visual presentation; they can provide massive amounts of information that combine qualitative as well as simple numbers; and they can be done on paper or on the ground. However there are a number of disadvantages, including the fact that they require close facilitation, can be time consuming, and can be dominated by those that can write (who holds the pen, chalk, or stick etc.).
- **Focus group discussions** (FGDs) consist of a group discussion of approximately 6 - 12 persons guided by a facilitator, during which group members talk freely and spontaneously about certain guided topics. The purpose of FGDs is to obtain in-depth information on concepts, perceptions, and ideas of a group. FGDs can be useful to: (1) focus research and develop relevant research hypotheses by exploring in greater depth the problem to be investigated and its possible causes; (2) elicit perspectives of particular groups (e.g. women or men, young or old, wealthy or poor, different ethnic groups); (3) formulate appropriate questions for more structured, larger scale surveys; (4) help understand and solve unexpected problems in interventions, and; (5) explore controversial topics. Focus group discussions offer a number of advantages. FGDs are cost- and time-efficient, because it is possible to cover more people in a shorter amount of time in comparison to individual interviews. FGDs can also be a safe space for discussion of sensitive issues and allow for early identification of important issues. In addition, discussions in FGDs trigger ideas, recollections and opinions. However, there are disadvantages as well. For example, in an FGD, there may be less time to explore and probe and difficult to triangulate data on individuals or households. In addition, louder voices may dominate quieter ones and

there may be problems associated with peer pressure. Furthermore, FGDs are not very appropriate for sensitive topics.

- **Semi-structured interviews** are conducted with a fairly open framework which allow for focused, conversational, two-way communication. They generally start with more general questions or topics and are followed by more specific probing questions. Not all questions are designed and phrased ahead of time, the person leading the interview often uses an interview guide rather than a set of questions. Semi structured interviews can be used to: (1) obtain specific quantitative and qualitative information from a sample of the population; (2) generate general information relevant to specific issues, and; (3) gain a range of insights on specific issues. There are many advantages to doing semi structured interviews. By providing depth and detail, they have analytic power that allows researchers to relate data to other data at individual, household, and community levels. Furthermore, they are not biased by problems of peer pressure. However, they tend to be more time consuming and costly to collect and analyze, and often lead to smaller sample sizes. In addition, semi-structured interviews do not allow for trigger and interaction effects like those in group interviews.
- **Most significant change** is a story-based, qualitative and participatory approach to monitoring and evaluation that involves the collection of significant change (SC) stories emanating from the field level, and the systematic selection of the most significant of these. These stories can be used for different domains of change, program evaluation, organizational review and evaluation and building community ownership through participatory evaluation. The advantage of this approach is that it is participatory, involves multiple stakeholders and does not use pre-set indicators and therefore can capture unexpected and unanticipated changes; however, it can be very time consuming.
- **Network analysis** is a set of integrated techniques to depict relations among actors and to analyze the social structures that emerge from the recurrence of these relations. Analysis is conducted by collecting relational data organized in matrix form. Actors are depicted as nodes, and their relations as lines among pairs of nodes. Advantages are that these can be done individually or in groups, data and/or information can be quantified (UCINET) and presented through visual tools (e.g. Venn diagrams) or short questionnaire surveys. However, analysis is limited to evaluation of interactions and requires multiple types of software, such as UCINET for analysis and Netdraw for network maps.

2.5. Q-SQUARED: COMBINED QUANTITATIVE AND QUALITATIVE APPROACHES

By using data from a variety of sources and qualitative and quantitative methods, it is possible to cover a wide range of issues and topics relatively efficiently. Rather than seeing this as a second-best solution, such a combined approach can actually provide more convincing analysis than any single method. This is because studies have found that people respond differently to quantitative and qualitative information. Numbers are required to convince some audiences, while others will be unimpressed by numbers, but relate more to in-depth and contextual information gathered using qualitative techniques. Triangulation, where several types of data are used in a single study, and used to cross-check and compare results, allows any weaknesses in one method to be offset by the strengths of another.

An assessment of 57 mixed method studies identified five purposes for mixing methods: (1) triangulation—seeking convergence of results; (2) complementarities—examining overlapping and different facets of a phenomenon; (3) initiation—discovering paradoxes, contradictions, fresh perspectives; (4) development—using the methods sequentially, such that results from the first method inform the use of the second method, and; (5) expansion—adding breadth and scope to a project.³

BOX 3. EXAMPLE OF HOW Q-SQUARED APPROACH WAS USED IN THE *IN HER NAME* PROJECT IN GHANA, ECUADOR & INDIA

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.

2.6. FIELD IMPLEMENTATION ISSUES

Translating gender-assets data methodology to the field can be challenging. It is imperative that researchers prepare themselves for several potential questions and issues that can arise in order to ensure that data collection goes smoothly. There may also be resistance, often from funders, against the complexity and costs of these types of surveys. Researchers must be ready to justify the increased complexity in terms of the wealth of insights gained. Again, it is important that researchers and fieldworkers adapt their collection strategy to the culture-context. In this section, we draw from interviews with experienced researchers (see Annex 3) and highlight some of the main questions and issues that can arise as well as provide solutions before getting out in the field.

- *Identifying who in the household should be interviewed:* Should it be the “head of household” as is the case in many surveys? Should the head of household answer for all household members or should multiple household members be interviewed? Different people in the household will have access to different types of information and/or have different perspectives and thus will report different things. It is important to think strategically about which types of household members will be able to best provide necessary information.

³ Greene, Caracelli, and Graham (1989) cited in Adato (2007).

- *Maintaining privacy of responses:* This is particularly important for asset issues which may be sensitive. It is possible that household members—particularly women—will have hidden assets that other in the household will not know about.
- *Selecting who will be doing the data collection:* In some contexts respondents may be more comfortable with same sex interviewers while in other contexts they may actually be more comfortable with an interviewer of the opposite sex or the gender of the interviewer may not be an issue at all. For example, Pakistan and Bangladesh surveys have teams of men and women; surveys in the Philippines almost always employ women due to trust and safety issues; surveys in Guatemala City employ women interviewers for safety issues; in many African contexts interviewers in surveys are men.
- *Adapting question style and format during the data collection process to, for example, participants' level of education or method of valuation:* In some studies, questions had to be adjusted (particularly in low-literacy populations) so that they could be understood by respondents. Other fieldworkers found that respondents had difficulties valuing assets at present or recalling what they paid at acquisition. To work around this issue, fieldworkers instead collected data on when the asset was acquired, what was paid upon acquisition, and current market value or replacement cost, using alternative methods of estimating the value of the asset. In other contexts, the number (count) of the assets was collected instead of the value. In fact, these simpler methods of collecting gender-disaggregated assets data worked very well in the regressions.
- *Thinking longitudinally and tracking changes over time:* New data collection efforts may want to be forward-looking in terms of creating the possibility of revisiting households to build up panel data sets on individual and joint asset accumulation. So this means obtaining information with which to track households and individuals over time. This is essential, because new categories of assets emerge over time (for example, term insurance, new savings instruments, cellphones etc.) as well as new uses for incomes earned from assets. Furthermore, capturing changes in ownership and control of assets over time, especially as the relative value of assets change (land may become less important as incomes become more diversified, for example). Another study also pointed out the importance of updating the community questionnaire to capture changes in local facilities, institutions, and even cultural norms For example, the extent to which women can travel has expanded greatly over time, partly because of the need to go outside of the village for NGO training.

BOX 4. EXAMPLE FROM IFPRI'S EXPERIENCE COLLECTING GENDER AND ASSETS DATA IN SOUTH AFRICA AND MEXICO

- Sometimes questions had to be adjusted (particularly in low-literacy populations) so that they could be understood by respondents.
- In some areas, respondents had difficulties valuing assets at present or recalling what they paid at acquisition. Therefore data was collected on when the asset was acquired, what was paid upon acquisition, and current market value or replacement cost, using alternative methods of estimating the value of the asset. In some countries (e.g. South Africa, Mexico), the collaborators felt that it would be undue burden on the survey team and the respondent to get the value of assets, and so counts of assets were collected. Surprisingly, these simpler methods of collecting gender-disaggregated assets data worked very well in the regressions.”