

ANNEX 3. CASE STUDIES

In the following annex we provide a number of case studies of projects collecting mixed methods data on gender and assets. The case studies are intended to provide practical examples and also illuminate differences across contexts, and how the researchers/investigators adapted their studies to these different contexts. For each case study we provide background information on the project, an overview of methodology, access to survey instruments when possible and a brief overview of key findings related to gender and assets. It is important to note that the feedback on the survey methodology is from interviews with the project leaders themselves and gives first-hand experience about what aspects of data collection were successful and what needed to be improved.

Case Study 1. International Food Policy Research Institute: (IFPRI): Strengthening Development Impact through Gender and Intra-Household Analysis Project

Countries: Bangladesh, Ethiopia, Ghana, Guatemala, Indonesia (Sumatra), Mexico, Philippines, South Africa

Year(s) of project/ study: Late 1980's – 2002

Contact(s): Agnes Quisumbing (a.quisumbing@cgiar.org)

Background: Since the early 1990s a growing literature has paid increasing attention to the role that intra-household resource allocation plays in affecting the outcome of development policy. Studies by IFPRI on how the commercialization of agriculture affected the nutritional status of individuals within households in a number of African and Asian countries were among the first to debunk the traditional view that individuals within the household share the same preferences or pool their resources, and that the rights, resources, and responsibilities of men and women may be different, which may influence resource allocation decisions. If household members in fact have different preferences, resources, and responsibilities, then designing policies while relying on a model of the household that assumes that individuals share the same preferences and pool their resources—the unitary model—may lead to policy failures.

Building on these early findings, new research has pushed for the development of new models of household behavior. One of the challenges in testing models of household behavior was to find measures of bargaining power that were exogenous to decisions currently being made within households. IFPRI researchers focused on collecting measures of assets at marriage of husband and wife (as well as inherited assets) across several countries in order to test these models of household behavior. These tests are summarized in Quisumbing and Maluccio (2003) for Bangladesh, Ethiopia, Indonesia (Sumatra) and South Africa; related work in other countries found in Quisumbing, ed. (2003)). Comparative studies of such nature bring additional insights to similarities and differences among developing country regions.

Methodology: IFPRI researchers used a common framework and similar survey methodologies to analyze a wide range of policy issues, permitting comparisons across countries. In some countries, modules on intra-household allocation and gender were added to ongoing or planned studies by IFPRI researchers and their collaborators. Researchers made an explicit effort to test the unitary model of household behavior against an alternative that allowed for different preferences of household members and non-pooling of household resources. Because relevant assets and marriage customs differed in each of the countries, assets modules had to be tailored to the specific context.

Findings: IFPRI's intra-household research has produced the following key findings:

- Households do not act as one when making decisions, rejecting the null hypothesis that men and women's resources have the same effects on household decision-making.
- The collective model predicts that the distribution of resources depends on an individual's bargaining power within the household. The distribution of power and resources within the household, however, almost always favors men. This has both economic and social consequences that differ across countries and cultures.
- Improvements in women's status and increases in the resources that women control raise allocations toward education and improve child health and nutrition. Social networks may be an important resource that women can use to help mitigate the impact of adverse shocks. Investment in women, particularly in education, is key to poverty reduction and improved incomes for families as a whole.
- Protecting women's entitlements implies that their rights should be enforced, yet enforcement is not automatic when customary rights and statutory rights are not consistent.
- A new generation of policies and programs has explored innovative ways to increase resources in the hands of women. These initiatives include credit programs targeted to women, have had positive effects on women's earnings and decision-making ability, as well as on child nutrition and educational outcomes.

For more information:

Quisumbing, Agnes (Ed). 2003. **Household decisions, gender, and development: a synthesis of recent research**. Washington, DC: IFPRI. Available at:
<http://www.ifpri.org/sites/default/files/publications/genderbook.pdf>

Sample survey questionnaires can be downloaded, together with their corresponding data sets from the IFPRI website. The core studies are:

- **Bangladesh:** Commercial vegetable and polyculture fish production –their impacts on income, household resource allocation, and nutrition, 1996-1997. Available at:
<http://www.ifpri.org/dataset/bangladesh-1>
- **Ethiopia:** Ethiopian Rural Household Survey (ERHS), 1997 round. Available at:
<http://www.ifpri.org/dataset/ethiopian-rural-household-surveys-erhs>
- **Guatemala:** Strengthening and evaluation of the Hogares Comunitarios Program in Guatemala City, 1999. Available at: <http://www.ifpri.org/dataset/guatemala>
- **South Africa:** Kwazulu-Natal Income Dynamics Study (KIDS), 1993-1998. Available at: <http://www.ifpri.org/dataset/south-africa-kwazulu-natal-income-dynamics-study-kids-1993-1998>

Feedback on case study 1 methodology based on an interview with Agnes Quisumbing:

- 1. What are the unique gender-asset questions and 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 collected data on assets at marriage, current assets, and family background, separately for husband and wife. In most cases, the assets module was developed after qualitative work in the survey sites and extensive pre-testing by the principal investigators. In some countries, we also collected information on inherited assets. We found that collecting information on family background of husband and wife was quite important, as they determined assets brought to marriage. In all of the case studies, we also had measures of human capital for husband, wife, and children (education, weight, height). The case studies had different emphases in terms of assets. In Bangladesh, because the emphasis was on nutritional impact (human capital), we obtained blood hemoglobin readings using the Hemocue. The South Africa study focused on human capital. The Ethiopia study built on a panel where

gender-disaggregated asset data had not been collected, so we collected some indicators retrospectively. The Guatemala study was implemented in a urban setting (slums) where some assets were owned by individuals, others by the household, and others were shared with other households. In Ghana and Sumatra, where we were investigating the impact of men's and women's land rights on tree resource management, the assets modules on inheritance ended up being quite different because extended family structures are very different in both countries. Specialized assets modules had to be developed for each of these cases, although the general structure of the questionnaire was similar.

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 felt that the data we collected were quite comprehensive for the purpose for which they were collected—testing models of household behavior. However, in hindsight we could have collected more information on control of assets—not just ownership.

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 did a lot of background work on marriage and inheritance customs before designing the questionnaire. We undertook this by reading the anthropological literature, conducting qualitative work in communities (focus groups and key informant interviews), and doing extensive pre-testing.

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?

Collecting gender-disaggregated assets data requires skilled enumerators who understand the purpose of the study, and in-country collaborators who are willing to change ways of doing things (collecting data only at the household level). 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. We therefore 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 some countries (South Africa, Mexico), our 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. Much to our surprise, these simpler methods of collecting gender-disaggregated assets data worked very well in the regressions.

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?

Having collected gender-disaggregated assets data since 1996, I feel that the basics are well understood within a small community of researchers—obtain a listing of relevant assets based on previous anthropological and/or qualitative work, ask husband and wife about individual and joint assets using the household roster to “ID” the asset, be open to looking at different types of assets (non- traditional assets). However, there is some resistance outside this community, people say that it is “too difficult.” It is not that difficult—one just has to be willing to try it!

Case Study 2. International Food Policy Research Institute (IFPRI): Evaluating the long-term impact of anti-poverty interventions in Bangladesh

Countries: Bangladesh

Year(s) of project/ study: 1994-present

Contact: Agnes Quisumbing (a.quisumbing@cgiar.org); Neha Kumar (n.kumar@cgiar.org)

Background: While many evaluations have attempted to assess the short-term impacts of poverty reduction programs, relatively little is known about their long-term impact. To address this gap in knowledge, IFPRI, together with Data Analysis and Technical Assistance (DATA), Ltd. and the Chronic Poverty Research Centre (CPRC), collected gender-disaggregated assets data spanning over 15 years (1994- 2010) and assessed the long-term impact of three anti-poverty interventions in Bangladesh: i) the introduction of new agricultural technologies, ii) educational transfers, and iii) microfinance – on a range of monetary and non-monetary measures of well-being (Quisumbing, Baulch and Kumar, 2011). The impact evaluation of the introduction and dissemination of vegetable and fish technologies in Bangladesh builds on an existing IFPRI data set, collected in 1996-97, with detailed gender-disaggregated assets data, which made it possible to estimate the impacts of technology dissemination on men’s and women’s assets (Quisumbing and Kumar 2011; Kumar and Quisumbing 2011).

Methodology: These impact evaluation studies drew from the IFPRI *Chronic Poverty and Long Term Impact Study in Bangladesh* dataset, which used integrated and iterative qualitative and quantitative methods. The study builds on three surveys conducted by IFPRI in Bangladesh to evaluate the short-term impacts of microfinance (1994), the new agricultural technologies (1996-97) and the introduction of educational transfers (2000 and 2003) and a follow up conducted in 2006-07. While information on many gender-disaggregated variables was collected in all the evaluation studies, gender-disaggregated assets data was collected only in the agricultural technology sites. In 2006, IFPRI, DATA and the CPRC began a major study to resurvey the households surveyed in all three of the evaluations. While the focus of this study was on understanding of the drivers and maintainers of chronic poverty in rural Bangladesh, the intervention-comparison groups were maintained from the previous study, and greater attention was placed on obtaining gender-disaggregated data in all the sites. The resurvey involved both qualitative studies and a follow-up longitudinal survey of households included in the IFPRI studies, and involves three sequenced and integrated phases.

Another round of data collection in the educational transfers and agricultural technology sites was undertaken in 2010, focusing on the impacts of the food price increases in 2007-2008. A gender-disaggregated assets module was administered to all surveyed households, focusing on gendered responses to the food price crisis.

Findings: These studies in Bangladesh indicate that household-level and individual impacts of anti-poverty interventions differ in the short term and the long term because of differences in the time path of net benefits from the interventions and spillover effects. Divergence between short-term and long-term impacts may be especially important in interventions that seek to bring about behavioral change, where spillover effects and learning from others may be significant.

In the case of improved vegetable and fish technologies, Kumar and Quisumbing (2011) found that long-term impacts on household-level consumption expenditures and asset accumulation were insignificant in a site where improved vegetables were targeted to women’s groups for cultivation in their own homesteads, but positive and significant in the site where polyculture fishpond technologies were targeted to households, with minimal consideration of gender dynamics. However, the impacts on individual nutrient intake, nutrient adequacy, and nutri-

tional status do not follow the pattern of household-level impacts. For example, despite the minimal monetary gains, early adopters of improved vegetables, particularly women and children, achieved sustained improvements in nutritional status.

Quisumbing and Kumar (2011) found additionally that women's assets increase more relative to men's when technologies are disseminated through women's groups, suggesting that implementation modalities are important in determining the gendered impact of new technologies. Results also suggest that social capital, when embodied through women's groups, not only serves as a substitute for physical assets in the short run, but helps to build up women's asset portfolios in the long run.

For more information:

Kumar, Neha, and Agnes R. Quisumbing. 2011. **Access, adoption, and diffusion: understanding the long-term impacts of improved vegetable and fish technologies in Bangladesh.** *Journal of Development Effectiveness* 3(2): 193-219. Available at: <http://www.ifpri.org/sites/default/files/publications/ifpridp00995.pdf>

Quisumbing, Agnes R., Bob Baulch, and Neha Kumar. 2011. **Evaluating the long-term impact of anti-poverty interventions in Bangladesh: an overview.** *Journal of Development Effectiveness* 3(2): 153-174. (also IFPRI DP 995). Available at: <http://www.ifpri.org/sites/default/files/publications/ifpridp01077.pdf>

Quisumbing, Agnes R., and Neha Kumar. 2011. **Does social capital build women's assets? The long-term impacts of group-based and individual dissemination of agricultural technology in Bangladesh.** *Journal of Development Effectiveness* 3(2): 220-242. (also CAPRI WP97). Available at: <http://www.ifpri.org/sites/default/files/publications/capriwp97.pdf>

Quisumbing, Agnes R. 2011. **Do men and women accumulate assets in different ways? Evidence from Bangladesh.** IFPRI Discussion Paper 01096. Available at: <http://www.ifpri.org/sites/default/files/publications/ifpridp01096.pdf>

Quisumbing, Agnes R., Neha Kumar, and Julia A. Behrman. 2011. **Do shocks affect men's and women's assets differently? A review of literature and new evidence from Bangladesh and Uganda.** IFPRI Discussion Paper 01113. Available at: <http://www.ifpri.org/sites/default/files/publications/ifpridp01113.pdf>

The **IFPRI Chronic Poverty and Long Term Impact Study in Bangladesh** dataset and other related research papers are available at: <http://www.ifpri.org/dataset/chronic-poverty-and-long-term-impact-study-bangladesh>

Feedback on case study 2 methodology based on an interview with Agnes Quisumbing and Neha Kumar:

- 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?**

The gender-disaggregated assets module builds on an existing data set (see case study 1) for the agricultural technology sites, but is now administered to all surveyed households. The major innovation is the collection of gender-disaggregated assets data over time, which allows analysis of gendered patterns of asset accumulation. In the agricultural technology panel, we have observations in 1996/97, 2006/7, and 2010. In the educational trans-

fers sites, we have observations in 2006/7 and 2010. 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. We also updated the community questionnaire to capture changes in local facilities, institutions, and even cultural norms (for example, the extent to which women can travel—whether limited to the village, the town center, etc—has expanded greatly over time, partly because of the need to go outside of the village for NGO training).

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 would have wanted to do more on:

- Perceptions of what men’s and women’s “ownership” of assets really means, what “jointness” really means (respondents did identify most of their assets as joint assets, although they also identified individually-owned assets);
- Collect gender-disaggregated shocks data. Subsequent analysis shows that shocks affect men and women differently, but it would have been good to investigate whether illness (for example) of a man or a woman had different effects on households;
- Collect better indicators of social capital and group dynamics. We have individual information on group membership and types of groups (from the 2006/7 survey), but not information on the groups themselves, and;
- Do qualitative work, and then build quantitative modules, to examine portfolio substitutions (for example, when having one asset helps to acquire another one) and discern whether new types of assets (or uses of assets) have emerged.

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?

Since we and our local collaborators, DATA have been working in these communities for a long time (more than 10 years), we have a good grasp of local conditions.

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?

We continued to follow DATA’s field protocols in Bangladesh, which is to field a team of both a male and a female enumerator. The male interviews the husband, while the female enumerator interviews the wife. They typically field two male and two female enumerators in an area for ease of travel, particularly safety, and accommodation.

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?

A big challenge continues to be making sure that gender disaggregated data is collected at baseline. Going forward, we need to be able to keep up with new categories of assets that emerge (for example, term insurance, new savings instruments, etc.) as well as new uses for incomes earned from assets. We also need to be

able to capture 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).

Case Study 3. International Center for Research on Women (ICRW): Gender, Land and Asset Survey (GLAS) Project

Countries: Uganda and South Africa

Year(s) of project/ study: 2007 – 2012

Contact: Krista Jacobs (kljacobs@icrw.org)

Background: The Gender, Land and Asset Survey (GLAS) is a gendered assessment of men's and women's rights over assets – including ownership, documentation and control over use, transfer and transactions – in Uganda and South Africa. The GLAS, developed and piloted by the International Center for Research on Women (ICRW), Associates Research Uganda, Limited and University of KwaZulu-Natal, is a survey methodology for collecting and analyzing individual- and household-level quantitative data on women's rights over assets and their potential determinants. These studies point to significant gender gaps with respect to women's asset ownership in both countries and sheds light on more detailed aspects of asset ownership, documentation, control and decision-making authority over assets. The results also point to significant nuances in the nature of the gender asset gap and its drivers.

Methodology: Informed by qualitative research conducted in the study areas, the GLAS offers two main methodological advances: First, it asks not only about ownership but also about use and decision-making over assets. Second, it collects sex-disaggregated data by asking a woman and a man of the same household separately about her/his own ownership, use, decision-making, and documented claims over particular assets. To assess different aspects of ownership, the GLAS captures:

- **Perceived ownership:** GLAS data assesses which assets both male and female respondents consider as belonging to themselves and/or other persons
- **Joint ownership:** GLAS data describes the extent of joint ownership of assets such as land, housing, material assets, livestock, and financial assets
- **Documentation beyond land title:** The survey asks about multiple forms of documentation beyond a land title or certificate of registration, including purchase agreement, rental agreement, receipts, wills, and written permission from traditional authorities

Findings:

- **Uganda:** Headship emerges as a significant determinant of women's asset rights. Female headship is associated with higher likelihood of land ownership but weaker decision-making authority concerning house transactions. The findings lend support to the evidence in the literature that women, especially wives and partners of male household-heads, are particularly disadvantaged with respect to rights to sell, bequeath, or gift assets. Although a substantial proportion of women who report owning land and housing say they do so jointly, there is substantial disagreement within couples as to whether ownership is joint.
- **South Africa:** Women heads of households emerge as having comparable asset rights to male heads and much stronger rights than women who live in male-headed households. Among women, being divorced, widowed, separated, or cohabiting (but not married) is also linked to stronger asset rights, though the improvements are not as dramatic as for female headship.

For more information:

Jacobs, Krista, Sophie Namy, Aslihan Kes, Urmilla Bob, and Vadivelu Moodley. 2011. **Gender, Land and Asset Survey South Africa: Gender Differences in Asset Rights in KwaZulu-Natal, South Africa.** International Center for Research on Women. Available at: <http://www.icrw.org/publications/gender-land-and-asset-survey-south-africa>

Kes, Aslihan, Krista Jacobs, and Sophie Namy. 2011. **Gender, Land and Asset Survey Uganda: Gender Differences in Asset Rights in Central Uganda.** International Center for Research on Women. Available at: <http://www.icrw.org/publications/gender-land-and-asset-survey-uganda>

For questionnaire(s) or survey instrument(s), visit the project website at: <http://www.icrw.org/where-we-work/measuring-property-rights-gender-land-and-asset-survey>

Feedback on case study 3 methodology based on an interview with Krista Jacobs:

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?

The GLAS offers two main methodological innovations. First, it asks not only about ownership but also about a spectrum of asset rights, including use and decision-making over assets. Second, it allows for disaggregation of data by sex by asking each woman and man separately about her/his rights over particular assets. The GLAS also collects 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.

2. What are the unique gender-asset questions/indicators you either collected in your survey instrument that you would have implemented differently?

Some of the unique gender-asset questions and indicators we used included:

- *Use rights:* Use needs to be more completely captured, both in terms of uses beyond agriculture and residence (for example in businesses) and in terms of any conditions on the use (asking permission, duration, payments, restrictions on planting, etc.).
- *Hypothetical questions about assets were sometimes problematic:* Examples include, "If you wanted to purchase more land, could you?" or, "If you were to sell this asset, would you need permission?" Survey enumerators reported that it was common for respondents to have difficulty answering hypothetical questions.
- *Valuation of assets:* Respondents had problems assigning values to their assets, especially land.
- *How a person's social and familial relationships influence their asset rights:* In the GLAS, these relationships would only arise if a land or housing conflict had occurred, if one of these parties' permission was required for permission to make a transaction on an asset, or if women identified one of the parties as a source for acquiring land they used or owned.
- *Communal resources:* For several communal and natural resources (e.g., wetlands, boreholes, forests, pasture, community gardens) the GLAS asked women and men whether s/he used the resource, how often, for what purpose, whether income was generated, and what barriers existed to accessing or using the resource (e.g. overcrowding, far away, poor quality). After field implementation, it was felt that it would have yielded more complete information to lead the questioning with resources people get from communal and resources (firewood, water, sand, grazing, medicinal plants, etc.) and then move to asking what lands these come from and the respondent's relationship to that land.

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?

The GLAS collected information on several contextual and structural factors relevant to gender and asset rights.

- Composition of each respondent's natal family, how often the respondent interacts with them, and whether anyone from the natal family lives in the same community.
- Inheritance patterns through which persons acquire land and other assets.
- People's perceptions about the socioeconomic value of land collected through questions about how owning or losing land relates to familial and social relationships and economic security.
- Barriers to acquiring new land or new cattle, including economic, familial barriers, traditional/customary barriers, logistical barriers, and lack of supply.
- People's knowledge of what Ugandan statutory law says about women's asset rights as well as respondents' opinions about women's asset rights.

However, there were several relevant factors about which the GLAS did not collect full information.

- Information about the roles and involvement of family, traditional leaders, or local government in managing or allocating land or handling property disputes
- Roles of current and past partnerships in women's acquisition or loss of assets or rights to them.
- People's understandings of the system(s) of rules around land in which they see themselves as operating.

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?

- *Ambiguous definitions of partnership:* Ambiguous definitions of partnership and multiple forms of marriage are common in sub-Saharan Africa.
- *Widows as a sizeable and different sub-population:* Female household heads and widows are overlapping populations that are both sizeable and believed to be in unique and weaker positions in regards to assets.
- *What women can say about land:* In some cases, women do not see themselves or are not seen as having anything to say or having sufficient knowledge about land that they should engage in participating in the survey
- *Policy and current events:* During the data collection of the GLAS, many communities in central Uganda were experiencing violence and unrest between tenants and landlords. The tension and suspicion regarding land may have influenced willingness to participate and especially to discuss land values, transactions, and conflicts.
- *Sensitivity around inheritance:* In the region of Uganda where the GLAS took place it is considered bad manners to mention or discuss death as it may be considered as wishing or hastening the person's death.

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?

- *Different ideas of land systems:* How people describe the rules and systems by which land is managed, allocated, and transferred do not easily align with the rules and systems that are defined by statutory law (or possibly even customary law).
- *Tradeoffs between comparability and relevance of measures of asset rights:* There is a need for gendered measures of asset rights to be comparable and somewhat standardized in order to advance the field and to

compare women's asset rights in different settings and tenures but some questions and measures may lose their relevance in different settings.

- *Focusing on particular sub-groups of women:* “Different kinds of women” – for example, female heads of household, widows, or wives of male heads – have different asset rights.

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) and (Caren Grown: cgrown@usaid.gov) for the comparative work; Carmen Diana Deere (deere@LATAM.UFL.EDU) for the Ecuador study; Hema Swaminathan (hema.swaminathan@iimb.ernet) for the India study; Abena Oduro (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.

Case Study 5. UNU-WIDER: The Gendered Nature of Asset Accumulation in Urban Contexts: Longitudinal Results from Guayaquil, Ecuador

Country: Ecuador

Year(s) of project/ study: 1978-2004

Contact(s): Caroline Moser (caroline.moser@manchester.ac.uk); Andrew Felton (Andrew.J.Felton@frb.gov)

Background: The study examines the gendered nature of asset accumulation between 1978 and 2004 in Indio Guayas, a low-income community on the periphery of the city of Guayaquil, Ecuador. In so doing, it emphasizes both the importance of combining quantitative and qualitative intra-household data, as well as taking a longitudinal perspective rather than at a single point in time. This study seeks to examine the relationship not only between gender and urban income poverty but also, more importantly, between gender and urban asset accumulation, illustrating how the combination of quantitative econometric measurement of assets and qualitative in-depth anthropological findings on the complex underlying gender relations both contribute to a far more comprehensive analysis of asset accumulation processes in urban contexts than can be gained from any single methodological approach.

Methodology: The research methodology combined fieldwork (based on anthropological participant observation), with a longitudinal sociological survey. At the data analysis stage, the study further elaborated on the cross-disciplinary combined 'qual-quant' methodology and developed what is termed 'narrative econometrics'. This combines the econometric measurement of changes in asset accumulation derived from the sociological panel data surveys, with in-depth anthropological narratives. The project also constructed an 'Asset Index' to measure asset accumulation, see study by Moser and Felton (2007):

Findings: The central finding of the study is that female-headed households actually do better than male-headed households in terms of income poverty, but worse in terms of asset accumulation. These results point to the limitations of simple generalizations relating to female headship and poverty. They show the importance of longitudinal data that better reflect different stages in the lifecycle. The fact that the qualitative anthropological narrative provides the causal explanation as to why income poverty and asset accumulation are not necessarily entirely interrelated demonstrates the advantages of research that adopts a mixed methods approach.

For more information:

Moser, Caroline. 2009. Ordinary families, extraordinary lives: Assets and poverty reduction in Guayaquil 1978-2004. Washington DC, Brookings Press. Available at:

<http://www.brookings.edu/press/Books/2009/ordinaryfamiliesextraordinarylives.aspx>

Moser, Caroline, and Andrew Felton. 2010. The gendered nature of asset accumulation in urban contexts: Longitudinal results from Guayaquil, Ecuador. Working Paper No. 2010/17, UNU World Institute for Development Economics Research (UNU-WIDER). Available at: <http://www.wider.unu.edu/stc/repec/pdfs/wp2010/wp2010-17.pdf>

Moser, Caroline, and Andrew Felton. 2007. The construction of an asset index: Measuring asset accumulation in Ecuador. CPRC Working Paper 87. Washington DC: Brookings Institution. Available at: http://www.dfid.gov.uk/r4d/PDF/Outputs/ChronicPoverty_RC/87Moser_Felton.pdf

Feedback on case study 5 methodology based on an interviews with Caroline Moser and Andrew Felton:

- 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?**

The asset index we developed was based on human, social, physical and financial/productive capital but with important asset index categories. Probably the most important was the differentiation between household and community social capital.

- 2. 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?**

The importance of community social capital in the early days of the community consolidation was linked to the lack of infrastructure, etc. As this was acquired so community social capital declined, while the shift to a neo-liberal privatized economy meant household social capital became stronger.

- 3. 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?**

This was an urban study – hence the importance of housing as the first most important asset.

- 4. 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?**

The critical methodological issue in my work has been the combination of the quantitative asset index with in-depth qualitative data obtained by living as an anthropologist in the community over 30 years, hence the construction of ‘narrative econometrics’. I did not set out to look at gender-assets but at household assets – this is a critical difference. Therefore the data when cut from a gender perspective was obviously more limited that had it been a specific gender-asset study. On the other hand the qualitative data was largely constructed around the lives of five women – and their first and second generation families. Finally an important difference from most studies is it has a 30 year longitudinal perspective and so is able to provide interpretations more difficult in ‘snap-shots’ done at specific points in time.

Case Study 6. Food and Agriculture Organization (FAO): Agri-Statistics Toolkit

Countries: Sub-Saharan Africa

Year(s) of project/ study: 1993 – 2006

Contact: Diana Tempelman (Diana.Tempelman@fao.org)

Background: This toolkit was developed by the Food and Agriculture Organization of the United Nations (FAO) in support of enhanced production and use of sex-disaggregated agricultural data. It presents examples of gender relevant questions and tables jointly developed by national statisticians and FAO for agricultural censuses undertaken in Africa between 1993 and 2006. Statistics producers and users alike called for the development of such a tool to improve the production of reliable sex-disaggregated agricultural data needed for gender specific targeted policy formulation and planning of agricultural and rural development. The toolkit has been developed in line with the framework of the 2010 round of the World Programme for the Census of Agriculture. It is designed for a wide range of users involved in development planning, ranging from agricultural statisticians and researchers to policy planners and gender advocates.

Methodology: The methodology described in the toolkit was developed over two decades of research and direct work on census surveys in numerous countries in Africa. The first edition of the toolkit includes examples of gender-relevant questions and table formats used in agricultural censuses in fifteen African countries between 1993 and 2006. It covers topics such as agricultural population and households, access to resources, production and productivity, labor and time use, the destination of agricultural produce, income and expenditures, membership in farmer organizations and some indicators for food security and poverty. The toolkit consists of two sections. *Section 1* highlights examples of gender-sensitive questions and questionnaire components obtained from agricultural censuses. Most questions relate to subsistence and commercial farming activities carried out on small-scale agricultural production units rather than purely commercial activities performed on large-scale agricultural production units, as small-scale agricultural production units are predominant in most African countries. *Section 2* contains examples of tables that can be prepared with the data collected through the questions and questionnaire components presented in section 1 of the toolkit. Each table provides sex-specific information expanding the more classical presentation of agricultural census data with valuable information on the socio-economic position of men and women farmers. The format of the tables allows for data presentation at national and sub-national level as any gender disparities usually show better in data presented at lower levels of aggregation.

Findings: The toolkit is currently being used by statistics teams in Senegal and Togo, preparing their next agricultural census and is used by the statisticians in Lesotho assisting them in analyzing data their census collected recently.

For more information:

FAO Agri-Gender Statistics Toolkit: <http://www.fao.org/gender/agrigender/en>

The examples of gender relevant questionnaires included in the database have been obtained from agricultural censuses conducted in the following countries: Benin (forthcoming), Botswana (1993), Burkina Faso (1993), Côte d'Ivoire (2000/2001), Ethiopia (2001/2002), The Gambia (2001), Guinea (2000/2001), Mali (1999/2000),

Mauritania (2003/2004), Niger (2004 – 2006), Senegal (1998/1999), Tanzania (2002/2003), Togo (1996), Tunisia (1995) and Uganda (2003), are available at <http://www.fao.org/gender/agrigender/agri-gender-toolkit/the-database/en/> .

Feedback on methodology based on an interview with Diana Tempelman:

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?

Most important is the use of the *sub-holder* concept, distinguishing the holder (usually the head of the household) from other active family members (sub-holders) that operate a part of the farm in their own right. To allow for intra-household gender analysis it is critical that a direct link is kept between the questionnaire section on household demographics and the separate plots cultivated or animals owned.

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?

The following aspects would benefit from more and more specific questions:

- The use of family labor by sex AND age (to find out about child labor)
- The destination of the produce: home consumption/ seeds/ animal feed/ sale
- Few countries collect data on credit availability and use by active household member
- Few countries collect data on membership of farmer organizations and the benefits derived from that
- Few countries collect data on availability of extension services and the content of the services provided by active household member
- Few countries collect data on the general food security situation of the household

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?

Most countries that provided examples for the toolkit collected data on landownership/sex and origin. Only few countries indicated the sex of the owners of the different farm animals. Little information is available on the access to other farm tools, family labor and services like market information, financial services and other assets

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?

Men and women in African farm households often keep separate budgets and have gender specific family responsibilities. The head of the farm household may provide seeds, fertilizer and pesticides to the other active household members (who are sub-holders when farming in their own right) or may not. The sub-holders may not always have control over the use of the produce they generate. It is important to relate access to assets with control over the outputs and compare these two with the gender – specific household budget responsibilities to get a meaningful picture of the data collected on gender-assets

5. Did any of these context- or country-specific factors influence your survey implementation methodology, and how?

I am not aware of any incidents related to male enumerators interviewing female respondents, though a few incidents of this nature may have occurred in selected situations. What is more important is that agricultural census manuals recommend that the Head of the Household is the sole respondent to the census questionnaire. This may have an impact on the viability of the responses concerning assets of and work undertaken by the other sub-holders of the holding.

6. 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?

Other than the areas mentioned under question 2 and 4, the challenge at this stage is not so much in the collection of gender specific data but more in promoting the USE of such data in policy analysis, planning, implementation, monitoring and evaluation. The work of the research community is critical in this regard, as well-researched case studies, using census or survey data in substantiating “gender-findings” will help planners to understand and see the relevance of the use of this kind of data. Improved statistics user – producers collaborations and in particular feedback from the data users (researchers, activists or planners) on the usefulness (or not) of the gender specific data collected, will go a long way in keeping statisticians enthusiastic and open to continue collecting gender specific data in regular census and surveys.