

## BRAC

### How Do Intrahousehold Dynamics Change When Assets Are Transferred to Women? Evidence from BRAC's "Targeting the Ultra Poor" Program in Bangladesh

**COUNTRY:** Bangladesh

**YEAR(S) OF PROJECT/STUDY:** 2007 - 2012

**PROJECT CONTACTS(S):** **Narayan Das** (narayan.cd@brac.net), **Rabeya Yasmin** (rabeya.y@brac.net), **Jinnat Ara** (jinnat.a@brac.net), **Md. Kamruzzaman** (kamruzzaman.m@brac.net), **Peter Davis** (p.r.davis@sdri.org.uk), **Agnes Quisumbing** (a.quisumbing@cgiar.org), **Shalini Roy** (s.roy@cgiar.org)

#### BACKGROUND

BRAC's Challenging the Frontiers of Poverty Reduction Targeting the Ultra Poor (CFPR-TUP) program aims to assist the ultra poor in rural Bangladesh to rise out of extreme poverty and access mainstream development programming. CFPR-TUP Phase 2—the focus of the Gender, Agriculture, and Assets Project's study—operated from 2007 to 2011 in the poorest regions of Bangladesh. The program provided female members of ultra poor households with assets that could be maintained at home (primarily livestock such as cattle, goats, and poultry birds), as well as intensive training on how to use the assets for income-generating activities. Training subject matter included management practices and how to use improved technology. The GAAP study's aim was to explore how CFPR-TUP affected intrahousehold dynamics in beneficiary households, including men's and women's ownership of and control over various assets (the transferred asset, as well as other assets) and roles in intrahousehold decisionmaking. It also aimed to understand men's and women's perceptions of these changes.

#### METHODOLOGY

The GAAP study drew on Phase 2 of CFPR-TUP, which ran from 2007 to 2011. Phase 2 was rolled out using an experimental design, allowing for rigorous evaluation of program impacts. Analysis focused on the "Specially Targeted Ultra Poor" (STUP) package in Phase 2. STUP was allocated using a cluster-randomized control design. In each subdistrict with at least two branch offices, one branch office was randomly assigned to "treatment" and the other to "control." Eligible poor households were chosen in both treatment and control areas, using community targeting and verification visits. In treatment areas, eligible households were selected as CFPR-TUP beneficiaries. Women in beneficiary households received one or more productive assets, training on using the productive assets for income-generating activities, a small subsistence allowance, and close supervision from program staff. While the program designated women as responsible for maintaining the assets, its focus was on the household as an aggregate unit. No requirements were specified for women's role in making decisions related to the assets (for example, selling or renting them or using generated income).

The study included quantitative and qualitative elements. The quantitative assessment of CFPR-TUP's impacts on beneficiary households drew on the program's experimental design. As part of previous research, BRAC's Research and Evaluation Division (RED) had collected—in 2007 (baseline), 2009, and 2011—socioeconomic and health data on a large sample of eligible households across treatment and control areas. In 2012, RED partnered with GAAP to collect an additional round of data on the same households, this time regarding intrahousehold dynamics. Modules covered gender-disaggregated asset ownership and control, as well as decisionmaking. Of the 7,953 households interviewed in 2007, 6,066 households were successfully re-interviewed in the 2012 follow-up round. For impact evaluation, it was assumed that because the CFPR-TUP's treatment was randomly assigned, intrahousehold dynamics were very similar across treatment and control groups prior to the program. Therefore, with adjustments made for attrition, the 2012 round of data could be used to estimate CFPR-TUP's causal impacts on intrahousehold dynamics.

The qualitative assessment was based on focus group discussions (FGDs) and in-depth interviews conducted in 2011. Fifteen FGDs were conducted across treatment and control areas. The FGDs consisted of groups of women project participants, groups of project participants' male spouses, and groups of non-beneficiary women. In-depth interviews were conducted with participants from treatment branch offices. The qualitative work served two purposes. First, it informed the development of instruments for the 2012

quantitative survey. Second, it revealed norms on gendered patterns of asset ownership, as well as beneficiary perceptions of project impacts, which allowed researchers to interpret the quantitative impacts in light of local context.

## FINDINGS

Analysis confirmed previous findings that CFPR-TUP significantly improved household-level well-being but showed new evidence of mixed effects on targeted women:

- CFPR-TUP significantly increased household ownership of livestock. The largest rise was in livestock owned by women (including cattle, typically thought to be “men’s assets”), with corresponding increases in women’s livestock control.
- CFPR-TUP also increased household ownership of other assets. However, this rise generally translated into increased sole ownership by men. Women did experience increases in rights to use some assets, which they reported as increasing social capital.
- CFPR-TUP shifted women’s work inside the home and increased women’s workloads, reducing their mobility. However, women reported preferring this outcome to the stigma of working outside the home.
- CFPR-TUP decreased women’s voice in a range of decisions.

The program did significantly increase women’s ownership and control of livestock, indicating transferred assets largely remained with women. In most other tangible dimensions of asset ownership and decisionmaking, however, women tended not to benefit. Nevertheless, taking into account “intangible” benefits explored in qualitative work reveals more favorable results for women. Women report increased social capital, confidence, and skills, in part from increased access to consumer durables. They acknowledge increased workload and reduced mobility, but nevertheless report that they prefer to work inside the home due to the stigma associated with working outside the home.

As a whole, the analysis shows that asset transfers targeted to women can increase women’s ownership and control over the transferred asset, but may not necessarily improve women’s relative bargaining position in the household. It also reveals that outcomes valued by women may depend on sociocultural context and are not always tangible. This last point highlights the complexity of assessing whether interventions improve “women’s empowerment.”

## FEEDBACK ON CASE STUDY BASED ON AN INTERVIEW WITH PETER DAVIS:

- 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?
  - Thankfully a lot of good work has been done on gender and assets in Bangladesh, so there’s no need to reinvent the wheel or start completely from scratch.
  - Additionally, Bangladesh is a good place to do fieldwork. If you can get a project running and manage it well, it has high potential to succeed and be scaled up. However, it is key to do pilots and try things out on a smaller scale first. For instance, in another project I worked on in Bangladesh we found that male enumerators could interview women without any problem, though this is often perceived to be an issue. Conversely, female enumerators could not interview men as they did not respect or take the younger women seriously, though this is not often perceived to be an issue.
  - You need to understand what’s been happening over time with gender norms in the country/region(s). There are several notable changes in Bangladesh and some of these changes have nothing to do with development programs. For example, garment factory work has allowed many women to delay marriage and avoid paying dowry as they have their own, independent means of income. A less positive effect on some women, is that there is a large population of men that have migrated to the Middle East in search of work—which in effect, leaves their wives at home with their mother-in-law, a less than desirable situation for young women.
- 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?
  - Ownership of high value assets plays an important role in women’s empowerment. However, ownership is a nebulous concept and involves many rights (i.e. do you get a say in whether to sell the cow? do you do the work associated with the cow? do you get the income from selling the cow’s milk?). One large challenge we face is making sure these distinctive rights are captured.
- Did everything go smoothly? Were there any unexpected challenges that came up?

- Oftentimes qualitative work is designed by quantitative people. In quantitative work it is generally okay for the researchers who do the fieldwork to be separate from the researchers who do the analysis. In qualitative work, this is not the case; it is important for the qualitative researcher(s) to observe in the field and have this understanding when later looking through the interviews and conducting the analysis.
  - The primary challenge I faced is that I was not involved with the field work and was brought on later to conduct the analysis. The first thing I did was talk to the people that did the fieldwork but this wasn't a good substitute experience for me, not having been to the villages and observed the interviews.
- What qualitative tools worked well for getting at gender and asset dynamics? What qualitative tools did not work well?
    - We had 15 focus group discussions (FGDs) and 60 key informant interviews. The focus groups were good, though they provided generalized answers. However, one shortcoming of the FGDs is that the people facilitating them were associated with BRAC and may have positively biased what people said about the program.
    - The key informant interviews were important to help get a more detailed picture than what the FGDs provided. In general, it would have been better to have conducted more key informant interviews. Another issue is that the key informant interviews were not done with women because the selection criteria was program or committee leaders; however, women could provide valuable insight.
    - The questions and themes for both of these tools were good, however, they could be asked differently to elicit more accurate responses. For instance, questions asked for determining control of assets were asked directly ("Who has the right to sell [ITEM]?", "Who has the right to the income from selling [ITEM]?", etc.). With this approach people tend to give you more idealized answers (i.e. husband really has right but wife reports it is a joint right). However, getting answers to these questions can also be done in a hypothetical manner, which helps to break down the priming effect of the other method. For instance, ask, "What would happen to the item if her husband died?", "Who would get the item if her husband ran off with another woman?", etc.
  - What qualitative tools do you wish you had used in your research?
    - Another approach, which we did not use but would be valuable, is to map people's life trajectories (pre, during, and post-project) to better understand how various aspects of their lives changed or did not change. This would help to contextualize the program and its impact.

---

**For more information about the HarvestPlus project please see** Das, N., R. Yasmin, J. Ara, M. Kamruzzaman, P. Davis, A. Quisumbing, and S. Roy. 2013. How Do Intrahousehold Dynamics Change When Assets Are Transferred to Women? Evidence from BRAC's "Targeting the Ultra Poor" Program in Bangladesh. IFPRI Discussion Paper 01317. Washington, DC: International Food Policy Research Institute. <http://www.ifpri.org/sites/default/files/publications/ifpridp01317.pdf>  
**For questionnaire(s) and survey instrument(s), please visit** <http://gaap.ifpri.info/tools-used-by-gaap/brac-tools/>  
 For more information about GAAP, please visit <http://gaap.ifpri.info/>

---

**INTERNATIONAL FOOD POLICY RESEARCH INSTITUTE**  
 2033 K Street, NW, Washington, DC 20006-1002 USA | T. +1.202.862.5600 | F. +1.202.467.4439 | [ifpri@cgiar.org](mailto:ifpri@cgiar.org) | [www.ifpri.org](http://www.ifpri.org)

This case study has been prepared as an output for GAAP (led by IFPRI and ILRI) and has not been peer reviewed. Any opinions stated herein are those of the authors and are not necessarily endorsed by or representative of the International Food Policy Research Institute or its partners. Copyright © 2014 International Food Policy Research Institute. All rights reserved. For permission to republish, contact [ifpri-copyright@cgiar.org](mailto:ifpri-copyright@cgiar.org).