

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

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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.

Many development interventions transfer resources to households to reduce poverty. Given that individuals within households may not share identical preferences or pool resources, understanding the intrahousehold dynamics associated with resource transfers is important. Recent literature shows that women's control over resources—assets, in particular—may have important implications, including greater intrahousehold bargaining power for women and improvements in children's education, health, and nutrition. These findings have stimulated interest in targeting women for transfers of assets or other resources.

In Bangladesh, very poor households often lack both physical assets and skills. Sociocultural norms that favor female seclusion lead women to typically work within the homestead, while men work outside the home. Moreover, ultra poor households are often socially excluded and frequently do not qualify for group-based microfinance programs. In 2002, BRAC-Bangladesh initiated the Challenging the Frontiers of Poverty Reduction Targeting the Ultra Poor (CFPR-TUP) program, which is intended to assist ultra poor households by providing women with training and assets that could be maintained within the homestead.

Evidence shows CFPR-TUP caused significant improvements in household-level well-being (Bandiera et al. 2013; Krishna, Poghosyan, and Das 2012). However, little evidence exists on this program's—or any other targeted asset transfer's—intrahousehold implications. BRAC collaborated with the Gender, Agriculture, and Assets Project (GAAP) on a mixed-methods evaluation of CFPR-TUP that focused on intrahousehold impacts, including control over assets and roles in decisionmaking.

INTERVENTION AND STUDY SITE

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 the following types of support from BRAC during Phase 2 of CFPR-TUP:

1. One or more productive assets (for example, cows, goats, chicken, ducks, or seeds) for income-generating activities on the homestead
2. Training on using the productive assets for income-generating activities
3. A small subsistence allowance
4. 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).

STUDY OBJECTIVES

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.

OVERVIEW OF METHODOLOGY AND DATA COLLECTION

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 March–April 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 (including impacts on control over assets and decisionmaking). Exploration of this second point allowed researchers to interpret the quantitative impacts in light of local context.

RESULTS

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

1. **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.**

Household ownership of livestock such as cattle, goats, and poultry significantly grew. While there was a rise in numbers of livestock owned solely by men, the largest increases were in livestock owned solely or jointly by women. This pattern included cattle, which sociocultural norms in Bangladesh tend to categorize as "men's assets." Women's voice in sole or joint decisionmaking relevant to livestock (for example, decisionmaking on buying or selling cattle) also increased.

These results, found in both quantitative and qualitative analysis, reflected that high-value livestock assets transferred to women remained in their ownership and control. This pattern represented one kind of transformation in gender roles.

2. **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.**

The program significantly increased household ownership of consumer durables, such as furniture, appliances, cooking instruments, and clothing. Women experienced increased access to these goods, and qualitative work indicated that access to consumer durables (such as suitable

clothing) positively influenced women's perceived social capital because they were no longer ashamed of their appearance. However, the rise in consumer durables generally translated into increased sole ownership by men.

Households' land ownership also grew significantly. This increase again translated into increased sole ownership of land by men. While women's rights to use homestead land and ponds rose slightly, the findings suggested that the program did not change the traditional norm of land being a "man's asset."

Similar patterns emerged for agricultural and non-agricultural productive assets (such as ploughs, choppers, bicycles, and rickshaws). Together, these results suggested that when beneficiary households mobilized resources to acquire new assets (as opposed to those CFPR-TUP directly transferred to them), these were typically owned solely by men.

3. 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. The program did not change the proportion of women working but caused more women to work inside the home and fewer to work outside the home. This pattern was consistent with the transferred assets (livestock) requiring maintenance at home. Qualitative research showed that women reported increased work hours, which, when combined with a shift to working inside the home, led to reduced mobility outside the home. However, qualitative research also indicated women preferred not to work outside the home, due to stigma.

4. CFPR-TUP decreased women's voice in a range of decisions. While their livestock ownership increased, women's decisionmaking power over their own income, purchases for themselves, and household budgeting were significantly reduced. These reductions in women's decisionmaking, taken together with increases in men's control over resources relative to women's, were consistent with theoretical models that relate individuals' bargaining power to relative resource control.

CONCLUSION AND POLICY IMPLICATIONS

This mixed-methods analysis of CFPR-TUP confirms previous findings that the program achieved its key aim of improving well-being at the household level but also presents new findings on mixed effects for targeted women. The program did significantly increase women's ownership and control of livestock, indicating transferred assets largely remained with women. This was the case even with cattle, which



were typically considered "men's assets," suggesting a transformation in gender roles.

In most other tangible dimensions of asset ownership and decisionmaking, however, women tended not to benefit. Increases in household ownership of consumer durables, land, and productive assets translated into increased sole ownership by men, suggesting new assets acquired by beneficiary households were typically perceived as owned by men. Women's work shifted inside the home and their workload increased, both of which translated into reduced mobility. Women's decisionmaking power over their own income, purchases for themselves, and household budgeting were significantly reduced. These reductions in women's decisionmaking, taken together with overall increases in men's control over resources relative to women's, are consistent with theoretical models relating individuals' bargaining power to relative resource control.

However, 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. Indeed, qualitative analysis reveals that women measure project impacts largely by their intangible rewards (such as self-esteem, a contribution to the household, satisfaction in children's well-being, and social capital), rather than individual rights or material gains.

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."

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FOR FURTHER READING

- 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. Washington, DC: International Food Policy Research Institute, forthcoming.

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The Gender, Agriculture, and Assets Project (GAAP) aims to promote women's ownership and control of productive assets in developing countries by evaluating how well agricultural development projects improve men's and women's access to assets and identifying ways to reduce gender gaps. GAAP is jointly led by the International Food Policy Research Institute and the International Livestock Research Institute and receives funding from the Bill & Melinda Gates Foundation for 2010–2014. For further information on GAAP, see gaap.ifpri.info.

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