

BARRIERS TO PARTICIPATION IN BRAC RDP

November 1995

Timothy G. Evans DPhil, MD²

Rafi Mohammed PhD¹

Alayne M. Adams PhD²

Mushtaque Chowdhury PhD¹

¹BRAC Research and Evaluation Division, 66 Mohakhali, Dhaka 1212, Bangladesh

²Harvard Center for Population and Development Studies, 9 Bow St., Cambridge, MA 02138

EXECUTIVE SUMMARY

As part of the BRAC RDP Impact Assessment Study (IAS), a participatory wealth ranking exercise stratified households into four socio-economic groups: groups 1 and 2 being well-endowed with land, assets and generally without survival worries; group 3 households having marginal land holdings, minimal assets and resources devoted exclusively to survival; and finally a "4th group" in which household viability is threatened by poverty, ill-health and other adversities. Although both 3rd and 4th group households are eligible to participate in BRAC RDP, concern about the accessibility of the Programme to the destitute "4th group" along with a general ignorance about the characteristics of this group, provided the rationale for this study. Its purposes are: 1. to establish the prevalence of household poverty in rural Bangladesh and the rate of BRAC RDP participation; 2. to elicit the circumstances which inhibit the "4th group" from participating in BRAC RDP; and 3. to identify changes in the structure of RDP, or the need for new initiatives, to improve their well-being.

In August through to October 1994, a field survey was undertaken in five well-established, good functioning RDP Area Offices (AOs). Ten percent of the Village Organizations (VOs) in each of these AOs were selected for the sample (78 VOs in 55 villages). Key informants enumerated all households in the sample villages, and, employing Rapid Rural Appraisal (RRA), ranked them into 3 wealth groups: 1. wealthy households; 2. poor households; and 3. very poor households (11,805). In each village, 30 households were selected for interview--10 RDP members, 10 eligible non-members, 5 former members, and 5 ineligible or non-target group (NTG) households. Structured questionnaires containing sections on household composition, health, past crises, socio-economic status and BRAC membership were administered to 1637 households.

With respect to the first objective, in a population of 24,234 households, the prevalence of overall poverty was estimated at 75% as determined by the proportion of households falling into wealth groups 2 and 3. Of this large group of eligible households less than one third are RDP members. After adjusting for former RDP members and households belonging to other NGOs, there remain twice as many eligible non-members compared to members. The relatively low "coverage" of RDP, or high "unmet need" suggests that there is considerable potential for growth of RDP within the areas in which it is currently operating.

Comparing eligible member and non-member households revealed distinct differences in these two groups. Non members were significantly more likely to have no female adults with formal education, smaller household size and lower monthly income per capita. The cluster of these characteristics identifies a "4th group" which represents 50% of eligible non-members, or about 28% of all eligible households. Enabling this "4th group" greater access to RDP depends less on Programme expansion and more on understanding why these households are less likely to become members.

To elicit the circumstances which inhibit this group from participating in BRAC RDP, a number of hypotheses were explored. The first posited that non-participation arises from the exclusivity of BRAC membership due to household resource constraints, credit group attitudes, and Programme-related factors. Among these, only household resource constraints provided insight into reasons for non-membership: an inability to provide the necessary "time, thinking and taka" resources to participate in RDP is reported more frequently as a reason for non-membership among wealth group 3, and among female-headed and low income households.

The dynamic forces of household poverty, referred to as "downward mobility" which include poor health, frequent crises, life cycle extremes and female-headedness, were also considered as possible explanations for households being unable to participate in RDP. Ill-health and crises appear to be equally distributed among member and non-member households. Female-headed households also appear to be proportionately represented according to RDP membership, however, their destitute socio-economic profiles, small size, low adult education and greater than expected presence in the "4th group" suggests further study may help to clarify why some female-headed households are able to access RDP and others are not. A more in-depth appreciation of the dynamics of households at different stages of the life-cycle may also shed some light into the reasons small size and absence of formal education among females appear to inhibit RDP membership. The second phase of the study will employ selective sampling and qualitative methods to explore why the "4th group" is marginalized and how they might be integrated within BRAC RDP.

ACKNOWLEDGMENTS

The authors are grateful to Mary Chamie, Marty Chen, and Lincoln Chen for their conceptual contributions at the early stages of this research. BRAC RED interviewers, field work supervisors, coders and BRAC computing center are to be thanked for their high standards of work and efficiency. In addition, we have benefited enormously from the comments and feedback of countless individuals during presentations of this work both at BRAC and Harvard. Above all, we are indebted to the thousands of respondents who agreed to participate in this study. Any errors and omissions remain our responsibility.

TABLE OF CONTENTS

EXECUTIVE SUMMARY	I
ACKNOWLEDGMENTS	III
LIST OF TABLES	VI
LIST OF FIGURES	VII
1.0 INTRODUCTION	1
1.1 BRAC	1
1.2 BRAC's RDP	1
1.3 Study Objectives	2
1.4 Study Hypotheses	3
2.0 METHODS	7
2.1 Sampling Strategy	7
2.2 Interviewer Training	7
2.3 Administration of Field Work	8
2.4 Household Wealth Ranking	9
2.5 Household Sample Survey	9
2.6 Data Entry	10
2.7 Data Analysis	10
3.0 RESULTS	10
3.1 Variable Definitions	10
3.2 General Findings	12
3.2.1 Household Wealth Ranking	12
3.2.2 Census	13
3.2.3 Household Sample Survey	14
3.2.4 Membership in Other NGOs	16
3.3 Characteristics of BRAC RDP Eligible Members and Non-members	16
3.4 Characteristics of Former Members	23

4.0 DISCUSSION	25
4.1 Prevalence of Rural Household Poverty and RDP Coverage	25
4.2 Is there a “4th group”?	26
4.3. Why does a “4th group” exist?	28
4.3.1 Exclusive Membership	30
4.3.2 Forces of Downward Mobility	31
4.3.2.1 Health	31
4.3.2.2 Female-headed Households	31
4.3.2.3 Household Crisis	32
4.3.2.4 Life Cycle Factors	33
5.0 CONCLUSIONS	34
5.1 Implications for BRAC RDP	34
5.2 Priorities for Research	35
REFERENCES	37

LIST OF TABLES

1. Characteristics of Wealth Groups	9
2. Variable Definitions	11
3. Household Characteristics by Wealth Group	12
4. Membership Status by Wealth Group from Census	15
5. Membership Status by Wealth Group from Household Sample Survey	15
6. Participation in other NGOs by BRAC Status	16
7. Characteristics of all BRAC Eligible Member and Non-member Households (Wealth Groups 2 and 3).	17
8. Characteristics of BRAC Eligible Member and Non-member Households (Wealth Group 3).	18
9. Variable Definitions for Membership Model	20
10. Membership Model for all BRAC Eligible Households (Wealth Groups 2 and 3)	21
11. Reasons for Not Joining BRAC by Wealth Group	21
12. Reasons for Joining BRAC by Wealth Group	22
13. Characteristics of all BRAC Eligible Member and Former Member Households	23
14. Model for Former BRAC Membership	24
15. Reasons for Leaving BRAC by Wealth Group	24
16. Comparing BRAC Membership Status between the “4th Group” and all Eligibles (Wealth Groups 2 and 3)	27
17. Characteristics of the “4th Group” and Wealth Group 2 and 3 households	28
18. Association between Household Characteristics of RDP Members and Age of Village Organisation	29
19. Reasons for Not Joining BRAC by Selected Characteristics	30
20. Characteristics of BRAC Eligible Male- and Female-headed Households	32
21. Reasons for Not Joining BRAC by Gender of Household Head	33

LIST OF FIGURES

1. Sampling Frame	8
2. Sampling Results	13
3. Reasons for Joining BRAC by Wealth Group	14
4. Reasons for Not Joining BRAC by Wealth Group	22
5. Frequency Distribution of Member and Non-member Households by Membership Predictor Index	27

1.0 INTRODUCTION

This report describes the results of a study undertaken to explore the factors associated with non-participation in BRAC's Rural Development Programme (RDP). The rationale for the investigation stems from a concern that RDP membership may not be accessible to households living in absolute poverty. The study attempts to document the size of this problem, understand its cause(s) and consequences, and identify implications for BRAC. The first section of the report provides a brief background on the BRAC Rural Development Programme (RDP) and outlines the study objectives and hypotheses. Methods are presented in the second section, followed by results and analysis organized according to study hypotheses. The final section considers implications for BRAC RDP and needs for further research.

1.1 BRAC

In addition to the public sector, a wide range of non-governmental organizations are engaged in development activities in Bangladesh. Of these, the Bangladesh Rural Advancement Committee (BRAC) is distinguished for its multisectoral development work with the rural poor.

BRAC is an indigenous non-governmental organization involved in promoting the welfare and development of the rural poor (Lovell 1992). It was established in 1972 in response to the mass migration and resettlement of refugees in northeastern Bangladesh following the country's war of liberation. BRAC has subsequently spread nation-wide to include over 20,000 villages, and is engaged in development activities ranging from rural credit and enterprise, to health, education and training. Its rural development and credit programme involves 1,029,120 village members, 70% of whom are women. At present, approximately 100 million dollars are disbursed as credit, with a repayment rate of 97-98%. BRAC has also established 26,000 non-formal primary education schools, and 14 training centers (BRAC 1994).

1.2 BRAC RDP

In the course of seeking to fulfill its mandate to alleviate poverty and empower the poor, BRAC has developed a number of programs including its multi-faceted Rural Development Programme (RDP). The RDP is an integrated, multisectoral initiative involving institution building, functional education, savings and group trust funds, credit disbursement, training in income and employment generation activities, legal literacy, and non-formal primary education. The village work of RDP begins with the establishment of an Area Office (AO). Programme Assistants (PAs) from the AO visit a village and conduct a household survey

to identify "BRAC-eligible" or "target group" (TG) households i.e. households that own less than 0.5 acres of land, and sell at least 100 days of manual labour a year. The PA then approaches these eligible households, describes the RDP and encourages women or men from these households to participate by joining a village organization (VO). Once there are 20-25 participants a VO is established. VO members may recruit additional households to join up to a maximum of 50 members, although most VOs range between 35 and 40 members (BRAC RDP 1994). Each new VO member pays a Tk. 10 registration fee and begins a savings routine, depositing a minimum of Tk. 2 every week.

Over a one month period, VO members are required to spend two and one half hours every day participating in a functional education (FE) process which aims to raise awareness about social, political, and economic issues, and to develop basic literacy skills such as signing one's name¹. Following completion of the FE program, collateral-free credit is provided to VO members who have participated regularly in weekly meetings, made compulsory deposits to the group insurance fund, and met minimum savings requirements. In addition, many VOs provide legal literacy to female members with the objective of raising awareness regarding legal rights relating to inheritance, marriage, and divorce. Training opportunities are also provided to VO members such as human resources development which includes leadership training, project planning, and management, and occupational skills training to develop and upgrade existing capacity for specific income-generating activities. In particular, BRAC offers training and logistical support to various sector programs such as poultry and livestock raising, fisheries, vegetable production, irrigation, and social forestry.

1.3 Study Objectives

In 1993, a comprehensive evaluation of the RDP, the Impact Assessment Study (IAS), was initiated in preparation for a major policy review in 1995 (BRAC RED 1995). Part of the IAS involved a social mapping exercise using participatory rapid appraisal (PRA) methods to stratify rural households. The PRA process identified 4 social groups: 1) those with plentiful land and/or assets who had no survival worries; 2) those for whom survival was more of a concern i.e may be subject to seasonal shortfalls but were generally well-equipped to cope with short-term adversity; 3) the small landowners and landless for whom survival was a full-time occupation and who were considered to have a household labour force whose members could command respectable daily wages; and 4) the landless and destitute characterized by an absence of healthy adult males and by workers whose age, sex or health status inhibited them from earning respectable daily wages thereby

¹ Subsequent to this study, the structure and form of functional education has been modified.

threatening household viability. Although both the 3rd and 4th groups described above would typically meet the land and wage labour eligibility criteria for RDP, concerns were expressed that RDP may not in fact be accessible to the 4th group.

Worries about the possible exclusion of the “4th group” in BRAC RDP prompted the initiation of this study with the following objectives:

1. In well-established RDP areas, to measure the prevalence of household and individual poverty, and to assess the rate at which the impoverished are participating in RDP;
2. For households and individuals eligible but not participating in BRAC: i) identify their socio-demographic characteristics; ii) develop an understanding of how they arrived at their predicament i.e. life cycle/crisis factors or selection bias; iii) describe their current socio-economic and health conditions; and iv) reveal the scope and effectiveness of their coping strategies;
3. By understanding the circumstances of the eligible but not participating households, to distinguish between those who might be integrated into the existing RDP programme, and those requiring new programs such as safety nets or rehabilitation.

1.4 Study Hypotheses

The study hypothesizes the existence of a sub-group of impoverished households that are eligible but not participating in BRAC RDP. Given this premise, two main sets of reasons are posited for the existence of this group: 1) exclusive membership; and 2) forces of downward mobility.

Exclusive Membership

Factors inherent in the organization and structure of the RDP, as well as certain requirements of its members, may make Programme membership exclusive, or inaccessible, to some eligible households. These are explored below under the headings of household resource constraints, credit group attitudes and BRAC-related factors.

Household Resource Constraints: This hypothesis recognizes that eligibility for, and participation in, RDP are not the same thing. In addition to meeting criteria for eligibility, participation requires individuals to: 1) attend small group discussions; 2) pay the registration fee and start a savings discipline; 3) participate in functional education; 4) attend VO meetings; and 5) plan and implement activities as a member of a credit group. Participation assumes, therefore, that individuals can be spared from household obligations to attend meetings etc.; set aside scarce cash for savings; and have the energy and motivation to participate in functional education, or in planning credit projects. These "time, thinking and taka" resources may be scarce or unavailable in severely impoverished households and therefore act as constraints to RDP participation.

Credit Group Attitudes: In each VO a number of small credit groups are formed comprising five to six members. The formation of these groups is spontaneous and a function of indentifying projects of mutual interest. The success of a credit group is dependent on each member's investment of time and energy. An individual coming from an extremely impoverished household, having a disability or being socially stigmatized in some way might be considered a liability by prospective credit group members and therefore discouraged from joining.

BRAC-related Factors: It has been suggested that there may be structural or operational factors in BRAC RDP which limit access to eligible individuals and households. In the process of setting up a VO, there is no requirement that the VO be representative of the eligible population. Rather, a PAs primary concern is to find the requisite 20-25 members necessary to establish a VO. Once established, the PAs efforts are directed towards ensuring the VO's smooth functioning, and further recruitment becomes the responsibility of participants. Furthermore, the rule of only one woman VO member per household may exclude widowed women who are often economically autonomous, yet whose households are not recognized as such and go undetected in village censuses. Finally, RDP staff under pressure to meet targets and to respect the self-financing principle of RDP may consider the chronically ill or those who do food-for-work as too great a

liability and therefore overlook them in recruitment. As such, it is hypothesized that there are operational factors in RDP recruitment and administration which make the 4th group less likely to become or remain members.

Forces of Downward Mobility

The Bangladesh Institute of Development Studies (BIDS) recently published a study on rural poverty in which conditions of social and economic insecurity are identified as the basis of increasing disparity among the poor (Rahman and Huque 1992). Among the forces responsible for exerting "downward mobility pressure", life cycle and crisis factors are thought to be the most important. Female-headed households and those with a chronically ill or disabled adult worker are amongst the most common manifestations of life cycle and crisis insecurity. Elaborating on these insights, four hypotheses relating to the eligible but not participating households are described below.

Disability and Chronic Illness: Descriptions of the "4th group" elicited during the social mapping process of the IAS revealed households with main income earner illness, or disability, as a particularly vulnerable group. The working ill receive reduced wages, and, if unable to work, often force other household members such as the elderly or children into daily labour at even lower wage rates. Furthermore, chronic illness often necessitates excessive expenditure on treatment resulting in significant asset depletion (Evans 1989, Pryer 1989). Other household members may be obliged to spend considerable periods of time looking after the sick person leading to lost wages and forgone production. It is hypothesized therefore, that the sequelae of crisis illness or disability may impede eligible households from participating in BRAC programs.

Female-headed Households: Female-headed households, which constitute between 7 and 9% of rural households, frequently are the product of a premature male death leaving a single female income earner to support young children. Widowed, and other female-headed households, confront a wide range of socio-economic disadvantages ranging from reduced rates for wage labour to social stigmatization and isolation. The BIDS study, described above, documented high poverty prevalence rates among such households. Given these circumstances, it may be hypothesized that time, monetary, and social barriers may diminish the likelihood of female-headed households participating in BRAC RDP.

Households on Extremes of the Life Cycle: Other vulnerable groups in rural Bangladesh have also been identified. In particular, those found at the extremes of the life cycle including families with many young dependents, and elderly households lacking social and economic support, may find it difficult to participate in BRAC RDP.

Crises: In addition to identifying vulnerable groups, the BIDS report concluded that the uncertainties of the rural environment combined with the absence of adequate safety nets and social insurance mechanisms made virtually all households at-risk to impoverishing events. A number of crises were thought to give rise to catastrophic resource reduction within the household including chronic illness, or death, of a key household worker or of household livestock; environmental disasters such as floods, droughts, or cyclones; and socio-cultural disputes leading to alienation and stigmatization. It is felt that households having experienced such crises may be less likely to participate in BRAC RDP.

2.0 METHODS

2.1 Sampling Strategy

Sampling was based on an RDP report (BRAC Monitoring 1993) that surveyed 32 Area Offices (AOs) and 320 corresponding Village Organisations (VOs). In this report, VOs were ranked 'A' 'B' 'C' or 'D' according to a performance evaluation². From the 32 AOs, five were selected according to two criteria: 1) that they were well established (greater than five years of operation); and 2) of good overall function (average grade 'B-C' on the performance evaluation). From each of these AOs, ten percent of VOs were randomly selected, respecting the male:female VO proportion. Of the 78 VOs sampled, 55 were female and 23 were male (see Figure 1)³. In each village, key informants from each para were asked to identify all the households in the para by the name of the household head and whether or not the household had a BRAC VC member⁴. Key informants were then asked to assign wealth ranks using a Rapid Rural Appraisal (RRA) technique on the basis of which households were identified as being RDP eligible or non-eligible. Thirty households were then randomly selected for interviews according to BRAC RDP membership and RDP eligibility. In total, ten members, ten eligible non-members, five former RDP members, and five non-target households were interviewed in each para (Figure 1).

2.2 Interviewer Training

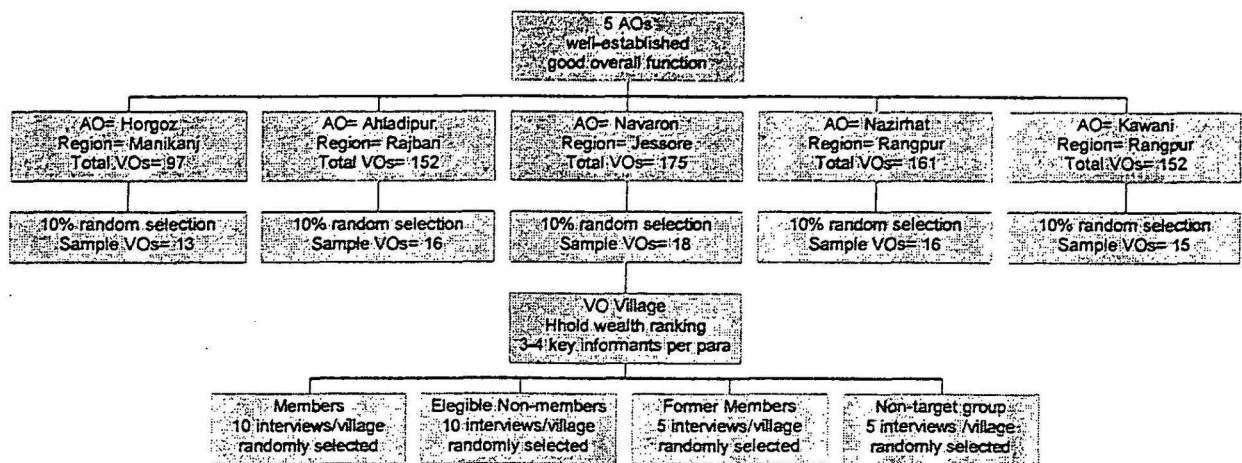
Twenty-five interviewers, identified by BRAC RED, underwent three days of training that focused on RRA wealth ranking, household sampling, and household interviews. In addition to classroom training, a village field visit was organized during which time interviewers were observed and further instruction provided

² Twenty indicators covering four broad areas were used to grade VOs; 1. group function e.g. attendance rate at meetings; 2. economic e.g. average member weekly savings; 3. health e.g. number of households with a sanitary latrine, and 4. social e.g. functional education training (BRAC April 1993).

³ All male VOs are found in villages with female VOs, therefore the 78 VOs were found in 55 villages.

⁴ To assure completeness of the enumeration, key informants were probed about the existence of female headed, or widowed households; and households where the household head had either died, disappeared or was unable to work due to sickness.

Figure 1. Sampling Frame



2.3 Administration of Field Work

Following interviewer training, field work took place from August to October 1994. Interviewers were grouped into five teams each with a supervisor. The team identified a group of three to five informants in each para who were asked to enumerate and classify all households according to RDP membership status and wealth rank (see Section 2.4). From the census, a stratified random sample of households were selected for questionnaire interviews. Questionnaires were administered in the homes of those being interviewed and lasted about one hour. Subsequent to the interview, quality checks of the original questionnaires were performed by returning to the homes of the respondents and repeating selected questions.

2.4 Household Wealth Ranking

Following the enumeration of each household, a household wealth ranking exercise was undertaken with key informants using a rapid rural appraisal (RRA) technique. Wealth categories were derived from the RDI Impact Assessment Study described previously. After pre-testing, it was decided to combine groups 1 and 2 while retaining groups 3 and 4 as distinct wealth categories⁵. Key informants were asked to assign one of the three pre-determined wealth ranks to each household enumerated (see Table 1). To ensure that key informants understood the wealth categories, they were asked to describe the characteristics of each group to the interviewers. Furthermore, throughout the wealth ranking process, large cards with the wealth ranking criteria written in Bengali were placed in front of the informants as a continuous reference. After the initial ranking, the households in each category were reviewed to make sure they belonged to that wealth group. In cases where there was divergent opinion amongst key informants, a rank was not assigned until consensus was reached.

Wealth Group 1	Wealth Group 2	Wealth Group 3
<ul style="list-style-type: none"> generally food secure; any shortage is mild and temporary many household assets, some luxuries no members doing "food-for-work" large land owner (>0.05 acres), or if no land, has a good business or profession 	<ul style="list-style-type: none"> experience periodic/seasonal food insecurity few household assets, only necessities sell more than 100 days labour/ year work force in household is healthy and commands a good daily wage little land (<0.05 acres) or landless 	<ul style="list-style-type: none"> chronic food insecurity very few assets, lacking basic necessities sell more than 100 days of labour per year, participate in "food-for-work" adult workforce weak due to death absenteeism, or chronic illness household workforce is mainly comprised of children, women and the elderly who command a low daily wage little land (<0.05 acres) or landless

2.5 Household Sample Survey

Each household interview employed a structured questionnaire containing five main parts: 1) household census, 2) health profile 3) crisis screen 4) socio-economic assessment, and 5) BRAC membership details.

⁵ This allowed key informants to focus more directly on distinguishing the poor from the poorest of the poor. The wealth ranks of these two groups were changed from 3 and 4, to 2 and 3.

Respondents were most often spouses of the head of household or in some cases the head of household. The questions were pretested during the interviewer training process to ensure they were easily understood.

2.6 Data Entry

A code book was developed for questionnaire responses and data coded and entered at the BRAC Computer Center. Initial printouts of the data were checked with coded questionnaires to minimize data entry error. Data were ready for primary analysis approximately one month after field work began.

2.7 Data Analysis

Data were analysed with SPSSPC+ relying mainly on descriptive statistics such as frequencies, distribution and correlation matrices. Multivariate analysis of BRAC membership employed forward stepwise logistic regression analysis. In this method, all independent variables in the model are tested according to the significance of the -2Log LR value to determine whether or not they should remain in the model (POUT=0.1). Model results are presented as partial correlations (R Values) that measure the bivariate relationships of each independent variable with the dependent variable, and as odds ratios (OR) which describe the strength of a variable's relationship to the dependent variable. For example, the most powerful predictor variable, adult education, has an odds ratio of 3.8. In other words the chance of predicting whether or not a household will be a BRAC member increases 3.8 times as a result of knowing the amount of adult education.

3.0 RESULTS

3.1 Variable Definitions

Data used in analysis are derived from two sources: the census and the household sample survey. The census provided information on only two variables, household wealth rank and BRAC membership status. The sample survey, on the other hand, provided a range of household and individual-level variables as defined in Table 2.

Table 2. Variable Definitions

HEALTH	
DURBROB	Individual variable that represents the duration of an illness in days, weeks or months.
IMPAIR	Individual variable identifying any physical or mental impairment.
ASSIST	Individual variable identifying specific activities where persons with impairments require assistance
TREATMENT	Individual variable indicating amount of money spent on treatment of self-reported illness.
HINDWK	Individual variable indicating whether or not work is hindered by illness.
COMORB	Individual variable identifying persons with >1 self-reported illness.
PROPILL	Percentage or proportion of all members of household who are ill.
CHRONILL	Total number of individuals with symptoms lasting more than six months in household divided by household size.
HHIMPAIR	Total number of individuals with chronic impairments in household divided by household size.
WKDAYSILL	Total number of individuals with symptoms causing work loss divided by household size.
DEMOGRAPHIC	
HHSIZE	Household size expressed as the total number of members present and members absent for more than one year.
DEPEND	The dependency ratio expressed as the total number of dependents in the household (<16, >59) divided by the number of adults (>15, <60).
HEAD	Gender of household head (1=male headed, including households with migrant heads) (2=female headed)
PROPCHED	Number of school-aged children (ages 6-15 years) in household who are attending school divided by all children of school-age in the household. In cases where household have no children, the group mean was applied to differentiate them from households with many uneducated children.
MALEDSC	Index which indicates the average number of years of formal education attended by male adults (>17 years of age) present in the household or absent for less than three years.
FEMEDSC	Index which indicates the average number of years of formal education attended by female adults (>17 years of age) present in the household or absent for less than 3 years.
CRISIS	
HHCRISIS	Index based on the occurrence/ non-occurrence of five crisis events (no food in past 48 hours, death of household worker, periods of unemployment, dwelling damage beyond repair, breakup in family resulting in economic hardship). A higher index score represents a more crisis-prone household.
SOCIOECONOMIC	
FDENCU	Household expenditure on food in last week expressed per consumption unit.
HOUSE	The value of materials used for constructing the floor, roof and walls of the main household dwelling expressed as a percentage of the highest net value of housing materials recorded in the sample.
ASSETS	The market value of assets owned by household expressed as a percentage of the highest net value of assets recorded in the sample.
INCOME	Total household income from all sources in the last month.
OCCUPATION	Participation in wage labor as primary occupation by household head or spouse of household head
NGOPART	Participation in another non-governmental organization.
MEMBERSHIP	Whether or not a member of BRAC RDP (1=member, 2=non-member, 3=former member, 4=NTG).

3.2 General Findings

3.2.1 Household Wealth Ranking

Critical to the structure of the study and its analysis is the stratification of the sample according to wealth rank. As described above, a group of key informants from each para assigned wealth ranks based on pre-determined clusters of characteristics describing three levels of household wealth. This rapid assignment of household wealth was found to be reliable in pre-testing, however, its validity was uncertain. In Table 3, the ensemble of variables derived from the sample survey questionnaire are compared according to the household wealth rank.

Table 3. Household Characteristics by Wealth Group

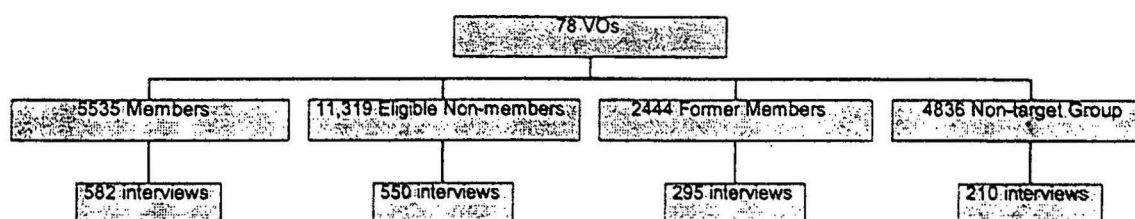
	Mean Values by Wealth Group			ANOVA		Group Comparisons		
	1 n=275	2 n=513	3 n=849	F ratio	sig	1 vs 2	1 vs 3	2 vs 3
HEALTH								
propill	18.1	22.2	25.5	10.8	***	+	+	+
chronill	0.19	0.23	0.25	6.0	**		†	
morbid	0.24	0.30	0.34	9.1	***	+	+	+
assistnce	0.09	0.05	0.03	20.2	***	+	+	+
hhimpair	0.33	0.44	0.47	11.0	***	+	+	
wkdaysill	0.17	0.23	0.26	12.3	***	+	+	
DEMOGRAPHIC								
hhszise	6.8	5.4	4.7	95.3	***	+	+	+
depend	1.06	1.09	1.01	1.7				
propched	70	62	47	32.8	***	+	+	+
maledsc	11.1	4.6	1.9	229.6	***	+	+	+
femedsc	5.6	2.1	1.0	161	***	+	+	+
CRISIS								
hherisis	1.2	2.0	2.6	130.8	***	+	+	+
SOCIOECONOMIC								
fdexcu	23	13	8	114.4	***	+	+	+
assets	40	25	13	433.6	***	+	+	+
house	19	9	5	116.8	***	+	+	+
income	5048	3098	1745	48.4	***	+	+	+
land	4.3	2.8	1.7	495.6	***	+	+	+

It appears that wealth rank stratifies the sample across virtually every variable. Wealth rank 1 households are healthier, larger, more educated, spend more on food, have more assets and income and experience fewer crises than do wealth rank 2 households who in turn are significantly better off relative to wealth rank 3 households. The wealth ranking assessment, therefore, appears to have strong construct validity.

3.2.2 Census

As seen in Figure 2, 78 VOs were sampled from 55 villages, resulting in the enumeration of 24,234 households ranked according to wealth and classified by BRAC membership status (Table 4). Nearly 50% of households are assigned to the poorest wealth group (rank 3) with an additional 27% of households ranked as poor (rank 2) thereby suggesting that over three quarters of rural households meet the eligibility criteria for BRAC RDP (Table 4). Of 5,535 BRAC RDP members, approximately 11% are ranked in the wealthiest (non-target group) category compared to 19% and 30% of former and non-members respectively. Similarly, 61% of RDP members are wealth rank 3 compared to 52% of former members and 44% of non-members (Figure 3). The 2,444 former RDP members represent about 50% of the 5,535 current RDP members.

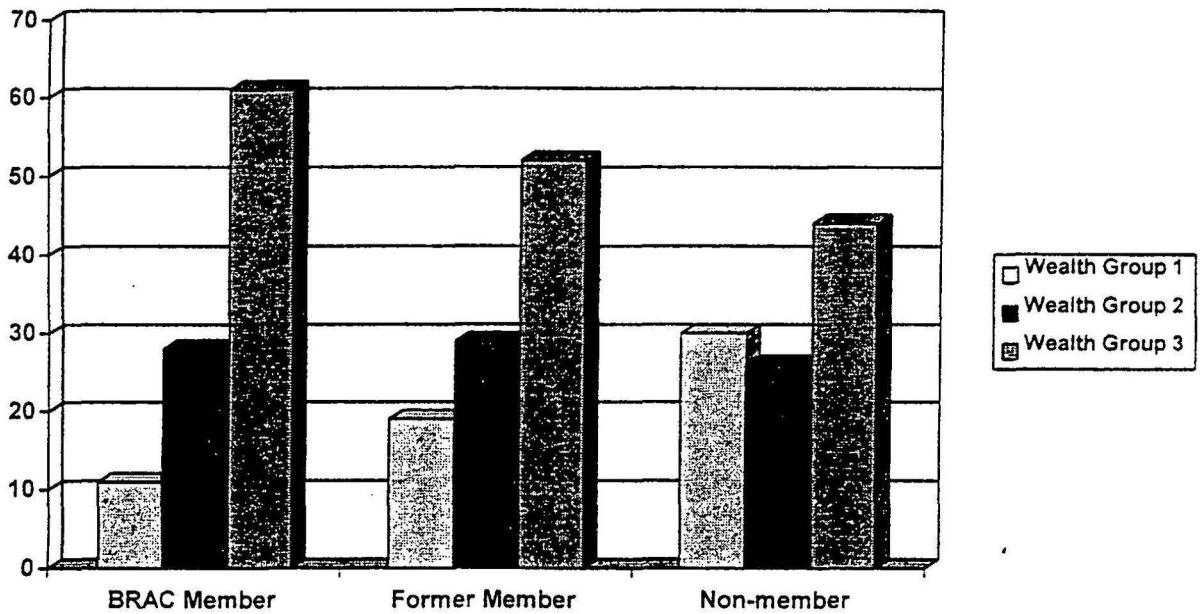
Figure 2. Sampling Results



Census n= 24,234

Interviews n= 1637

Figure 3. Membership Status by Wealth Group



3.2.3 Household Sample Survey

Using the sampling procedures described above, 30 households from each of the 55 villages were identified for questionnaire interviews (Figure 2). A total of 1,637 interviews were obtained, equivalent to a response rate of 99%. The wealth groups and membership status of households from the sample survey (Table 5) can be compared to the census results (Table 4). As intended, eligible households (in wealth groups 2 and 3) are over-represented in the sample (83%) as compared with the census (76%). RDP members and former members sampled represent 11% and 14% of the respective census population while eligible non-members sampled only represent 5% of the non-member population in the census.

Table 4. Membership Status by Wealth Group from Census

BRAC Status	Wealth Group		
	1	2	3
BRAC Members (n=5535)	619 (11%)	1541 (28%)	3375 (61%)
Former Members (n=2444)	462 (19%)	710 (29%)	1272 (52%)
Non-members (n=16255)	4836 (30%)	4261 (26%)	7158 (44%)
Total (n=24234)	5517 (23%)	6912 (29%)	11805 (49%)

Table 5. Membership Status by Wealth Group from Household Sample Survey

BRAC Status	Wealth Group		
	1	2	3
BRAC Members (n=582)	32 (5.5%)	190 (32.6%)	360 (61.9%)
Former Members (n=295)	33 (11.2%)	99 (33.5%)	163 (55.3%)
Non-members (n=760)	210 (27.6%)	224 (29.5%)	326 (42.9%)
Total (n=1637)	275 (16.8%)	513 (31.3%)	849 (51.9%)

3.2.4 Membership in Other NGOs

Although no information is available from the household census on membership in other NGOs, this information was obtained in the sample survey. Among the 1637 households interviewed, about 20% participated in other NGOs. As shown in Table 6, participation in other NGOs was most frequent among RDP eligible non-members (25%) and former members (25%). Surprisingly, 16% of BRAC members are participating in other NGOs. Analysis of the type of NGOs to which BRAC members belong, suggests they are similar in nature to BRAC and largely the same as those in which eligible non-members and former members are participating.

Table 6. Participation in Other NGOs by BRAC Status

BRAC Status	n	Participation Rate in Other NGOs (%)
BRAC Members	582	16
Non-members	468	25
Former Members	295	25
Non-target Group	292	17
Overall	1637	20

3.3 Characteristics of BRAC RDP Eligible Members and Non-members

In Table 7, we compare eligible (wealth rank 2 and 3) members and non-members according to a selection of variables derived from the household survey questionnaire. The health profiles of eligible member and non-member households are remarkably similar except that member households appear more likely to have persons with chronic illness. Demographically, however, non-member households appear to be smaller in size, have lower dependency ratios and a much higher proportion of adults with no formal education. The household crisis index does not distinguish members from non-members. Lower food expenditure per consumption unit, fewer assets, less income in the last month and wage labour as the principal occupation, as well as membership in other NGOs, are all associated with non-membership.

Table 7. Characteristics of All BRAC Eligible Member and Non-member Households (%)
(Wealth Groups 2 and 3)

		Member (n=582)	Non-member (n=468)	Chi Square	sig
HEALTH					
high propill	(>26)	37	41	1.6	ns
high chronill	(>0)	52	45	5.1	*
high hhimpair	(>0.4)	46	44	0.3	ns
high wkdaysill	(>0)	20	18	0.6	ns
DEMOGRAPHIC					
small hhsize	(<4)	37	58	43.5	***
high depend	(>0.83)	63	55	7.8	*
female head		8	9	0.0	ns
low propched	(<=50)	60	61	0.0	ns
low maledsc	(=0)	30	50	23.8	***
low femedsc	(=0)	28	60	107.4	***
CRISIS					
high hhcrisis	(>2)	51	47	1.5	ns
SOCIOECONOMIC					
small fdexcu	(<=5)	41	47	3.7	*
poor house	(<=2.2)	42	45	1.7	ns
low assets	(<=11)	30	45	24.6	***
low income (taka)	(<=1000)	31	45	21.7	***
occupation	(wage labor)	42	53	12.7	**
ngopart	(yes)	16	25	14.5	***

significance levels *p<0.05 **p<0.01 ***p<0.001

Table 8. Characteristics of BRAC Eligible Member and Non-member Households (%)
(Wealth Group 3)

		Member (n=360)	Non- member (n=296)	Chi Square	sig
HEALTH					
high propill	(>26)	42	43	0.0	ns
high chronill	(>0)	53	42	6.8	**
high hhimpair	(>0.4)	47	45	0.3	ns
high wkdaysill	(>0)	23	15	6.2	*
DEMOGRAPHIC					
small hssize	(<4)	43	65	31.7	***
high depend	(>0.83)	61	53	5.3	ns
female head		11	11	0.1	ns
low propched	(<=50)	43	41	0.2	ns
low maledsc	(=0)	36	51	14.7	***
low femedsc	(=0)	31	65	74.5	***
CRISIS					
high hhcrisis	(>2)	59	54	1.2	ns
SOCIOECONOMIC					
small fdexcu	(<=5)	47	56	4.7	*
poor house	(<=2.2)	49	52	0.8	ns
low assets	(<=11)	43	57	12.8	***
low income (taka)	(<=1000)	37	55	22.3	***
occupation	(wage labor)	54	67	14.7	***
ngopart	(yes)	16	27	10.4	**

significance levels *p<0.05 **p<0.01 ***p<0.001

If the comparison is restricted to wealth rank 3 households, these differences between members and non-members are essentially the same i.e. non-member households are smaller, have less educated adults, spend less on food, earn less monthly income, possess fewer assets, are mainly wage labourers and are more likely to belong to other NGOs, while member households appear to have more persons with chronic illness and illness preventing work (see Table 8).

From these initial bivariate associations, a multivariate model of membership is constructed using the variables described in Table 9 for all eligible members and non-members⁶. The dependent variable, membership, is strongly correlated with household size, adult female education, occupation and income as seen in the R values of the independent variables (Table 10). The model selects female education, household size and income as independent predictors of membership. Odds ratios indicate that RDP member households are 4.8 times more likely to have adult females with formal education, 1.9 times more likely to have larger families, and 1.5 times more likely to have greater income in the last month. Stated alternatively, households with uneducated women, small families and little income in the last month are unlikely to be BRAC members.

Reasons for not joining BRAC were grouped into three broad categories: resource constraints including lack of time, insufficient taka for the savings discipline and ill-health; attitudes such as the belief that RDP is an imposition or provides no benefits, as well as social pressure from family or peers not to join; and BRAC-related factors among which households were never informed about RDP or felt they were not welcome. Reasons for not joining by wealth rank are presented in Table 11. No perceived benefit (36.2%) is the most common reason for wealth group 1, followed by social pressure and hassle. Wealth group 2 still reports no perceived benefit most frequently (23.7%), but to a much lesser extent than wealth group 1; social pressure (22.8%) is the second most common response. Wealth group 3, however, reports lack of resources (42.1%) as the most common response, followed by social pressure (17.8%). A distinct trend can be observed when looking at the frequencies of the “no perceived benefit” and “lack of resources” responses. As the wealth groups become poorer, no perceived benefit is reported less frequently while lack of resources is reported more frequently (Figure 4).

⁶ Given that households participating in other NGOs are less likely to belong to BRAC RDP, they have been removed from the model leaving 931 eligible members and non-members.

Table 9. Variable Definitions for Logistic Regression Membership Model

INDEPENDENT VARIABLES

HEALTH VARIABLES

PROPILL	Percentage or proportion of all members of household who are ill. Entered as a continuous variable.
CHRONILL	Total number of individuals with symptoms lasting more than six months in household divided by household size. Entered as a continuous variable.
WKDAYSILL	Total number of individuals with symptoms causing work loss divided by household size. Entered as a continuous variable.

DEMOGRAPHIC VARIABLES

HHSIZE	Household size expressed as the total number of members present and members absent for more than one year. Entered as a binary variable (<=4) (>4).
HEAD	Gender of household head (1=male headed, male away) (2=female headed). Entered as a binary variable.
PROPCHEID	Number of school-aged children in household who are attending school divided by all children of school-age in the household. Entered as a continuous variable.
MALEDSC	Index which indicates the average number of years of formal education attended by male adults (10+ years of age) present in the household or absent for more than 1 year. Entered as a continuous variable
FEMEDSC	Index which indicates the average number of years of formal education attended by female adults (10+ years of age) present in the household or absent for more than 1 year. Entered as a continuous variable

CRISIS VARIABLES

HHCRISIS	Index based on the occurrence/ non-occurrence of five crisis events. Entered as a continuous variable.
----------	--

SOCIOECONOMIC VARIABLES

FDXCU	Household expenditure on food in last week expressed per consumption unit. Entered as a continuous variable.
INCOME	Total household income from all sources in the last month. Entered as a continuous variable.
NGOPART	Participation in another non-governmental organization. Entered as a binary variable.
OCCUPATION	Participation in wage labor as primary occupation by household head or spouse of household head. Entered as a binary variable.

DEPENDENT VARIABLE

MEMBERSHIP	Whether or not a member of BRAC RDP (1=member, 0=non-member). Entered as a binary variable. Excludes former members and non-target groups.
------------	--

Table 10. Membership Model for all BRAC Eligible Households
(Wealth Groups 2 and 3)

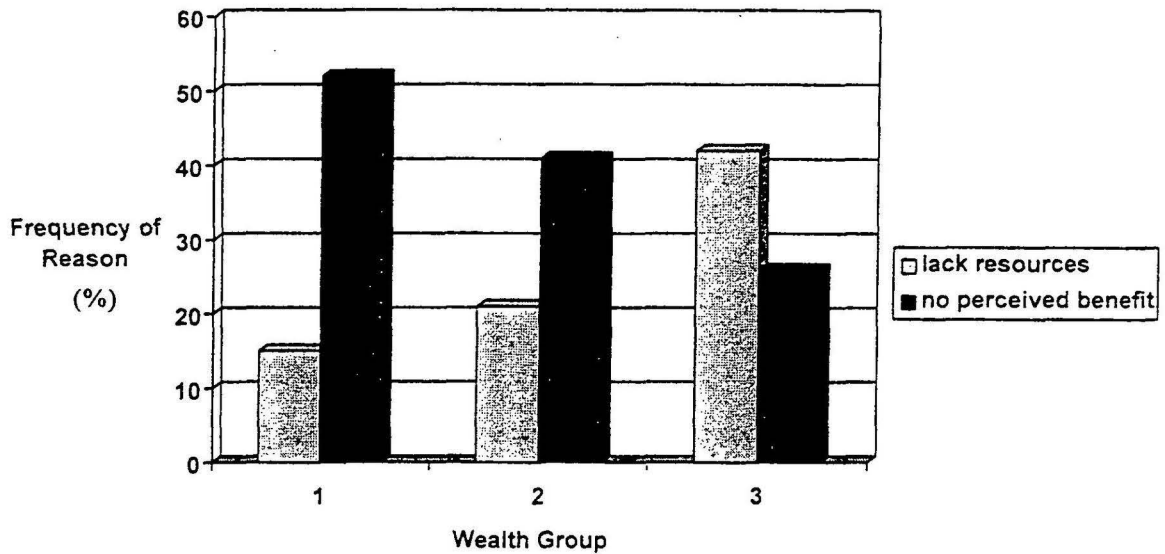
	R Value	Odds Ratio	sig
HEALTH			
propill	0.05	not selected	
chronill	0.0	not selected	
wkdaysill	0.0	not selected	
DEMOGRAPHIC			
hhszise	0.17***	1.9	***
head	0.0	not selected	
propched	0.0	not selected	
maledsc	0.11***	not selected	
femedsc	0.34***	4.8	***
CRISIS			
hhcrisis	0.0	not selected	
SOCIOECONOMIC			
fdexcu	0.05*	not selected	
income (taka)	0.14***	1.5	**
occupation	0.06*	not selected	

significance levels *p<0.05 **p<0.01 ***p<0.001

Table 11. Reasons for Not Joining BRAC by Wealth Group (%)

Reason	Wealth Group		
	1 n=210	2 n=224	3 n=328
Resource Constraints			
• lack resources	15	21	42
• ill health	3	4	3
Attitudinal Factors			
• no perceived benefit	52	41	26
• social pressure	22	23	18
BRAC-related Factors			
• policy problems	2	3	4
• uninformed	6	9	7

Figure 4. Reasons for Not Joining BRAC by Wealth Group



When reasons for *joining* BRAC RDP are considered by wealth group, the most notable differences appear between the eligible (groups 2 and 3) and the noneligible (group1) (Table 12). The majority of the wealth group 1 households self-initiate membership (40.6%), although a rather large percentage are approached by RDP (31.3%). Wealth groups 2 and 3 on the other hand, are more often invited by the VO (~ 38%), and less likely to self-initiate membership (~ 26%) or be approached by RDP (~ 27%).

Table 12. Reasons for Joining BRAC by Wealth Group (%)

Reason	Wealth Group		
	1 (n=32)	2 (n=190)	3 (n=360)
Self-initiated	41	26	26
Invited by VO	22	39	38
Suggested by family/others	6	8	9
Approached by RDP	31	27	27

3.4 Characteristics of Former Members

When comparing the household characteristics of eligible members and former member households (Table 13), the only variables reflecting significant differences in the groups are female education, size, wealth rank, and participation in another NGO. Former member households are more likely to be smaller, have less educated females, and participate in other NGOs; yet they are less likely to be in wealth group 3. These variables are found to be independent predictors of former membership when entered in a stepwise logistic regression model (Table 14). When the reasons for leaving BRAC are considered by wealth group, it is difficult to identify trends that make intuitive sense (Table 15). For example, the frequency of the leaving due to "conflict" appears to increase as households get poorer, while that of "savings default" decreases.

Table 13. Characteristics of BRAC Eligible Member and Former Member Households (%)
(Wealth Groups 2 and 3: n=877)

		Member (n=582)	Former (n=295)	Chi Square	sig
HEALTH					
high propill	(>26)	37	37	0.0	ns
high chronill	(>0)	52	49	0.0	ns
high hhimpair	(>0.4)	46	45	0.9	ns
high wkdaysill	(>0)	20	20	0.0	ns
DEMOGRAPHIC					
small hhsiz	(<4)	37	45	5.1	*
high depend	(>0.83)	37	39	1.1	ns
female head		6	7	0.3	ns
low propched	(<=50)	40	34	3.0	ns
low maledsc	(=0)	30	35	1.6	ns
low femedsc	(=0)	28	47	31	***
CRISIS					
high hhcrisis	(>2)	51	48	0.5	ns
SOCIOECONOMIC					
small fdexcu	(<=5)	41	42	0.0	ns
poor house	(<=2.2)	42	42	0.6	ns
low assets	(<=11)	30	34	0.8	ns
low income (taka)	(<=1000)	31	35	1.4	ns
wealth rank	(three)	62	55	10.0	**
ngopart	(yes)	15	29	19.4	**

Table 14. Model for Former BRAC Membership
(Wealth Groups 2 and 3: n=877)

	R Value	Odds Ratio	sig
HEALTH			
propill	0.0	not selected	
chronill	0.03	not selected	
wkdaysill	0.0	not selected	
DEMOGRAPHIC			
hhsz	0.05*	0.73	*
head	0.0	not selected	
propched	0.03	not selected	
maledsc	0.0	not selected	
femedsc	0.16***	0.42	***
CRISIS			
hhcrisis	0.0	not selected	
SOCIOECONOMIC			
fdexcu	0.0	not selected	
wealth rank	0.06**	0.66	***
income	0.0	not selected	

significance levels *p<0.05 **p<0.01 ***p<0.001

Table 15. Reasons for Leaving BRAC by Wealth Group (%)

Reason	Wealth Group		
	1 (n=32)	2 (n=190)	3 (n=360)
Conflict	9	10	14
Savings default	33	29	28
Lack resources	12	8	12
Unmet/false expectations	15	19	11
Social pressure	3	10	12
Policy problems	21	15	11
Others	6	8	12

4.0 DISCUSSION

4.1 Prevalence of Rural Household Poverty and RDP Coverage

The high prevalence of rural household poverty found in this study (approximately 75% of all rural households) is in keeping with estimates from other studies (Rahman and Huque 1992). It is perhaps surprising that nearly half of the households were classified in the poorest group. In the pretesting of the wealth ranking methodology, the top two wealth categories were reduced to a single category in order for key informants to spend more time distinguishing between the poor and the poorest households. The very clear distinctions between all wealth groups and especially groups 2 and 3 across health, demographic, crisis and socioeconomic variables (Table 3), however, suggests the informant assignments are reliable and the wealth group distinctions are valid.

Given this widespread rural poverty, there appears to be substantial room for RDP expansion. Less than one third of eligible households are currently participating in BRAC RDP. The extent to which BRAC RDP is available to those in need could be expressed in either a "coverage" rate or an "unmet need" rate. Defined as the number of eligible households participating divided by the number of eligible households (corrected for other NGO membership and/or former RDP members), the "coverage" rate of RDP ranges from 28 to 33%. Alternatively expressed as the total number of eligibles not participating divided by total eligibles, the "unmet need" in BRAC RDP areas is between 67 and 73%.

4.2 Is there a “4th group”?

The extremely large population of wealth group 3 households seems to suggest that the “4th group” concept may have limited value: there is no particular minority that is perceived to be any worse off than the majority of poor households. Among eligible households belonging to BRAC RDP, about two thirds are from wealth group 3 which is similar to the proportion of wealth group 3 households in the eligible population (11,805/18,317). On first analysis, therefore, it does not appear that BRAC RDP is overlooking its constituency i.e there is nothing to suggest that the Programme is more apt to draw members from wealth group 2. However, when moving from census level analysis to the sample survey, the comparison of members and nonmembers revealed some consistent differences. Non-member households are characterized as having significantly fewer adults with formal education, fewer household members and lower monthly income per capita (Table 10).

It is possible, therefore, that a subset of households sharing these characteristics associated with non-membership might constitute a “4th group”? To investigate this possibility, we created a “predictor index of non-membership” variable for each household. Non-membership values of the independent variables - adult female education, household size and income - were weighted according to the odds ratios identified in the multivariate analysis of membership (Table 10) and summed: the higher the predictor index the less likely it is for a household to be a BRAC RDP member. The distribution of predictor index scores according to membership status reveals an easily identifiable non-membership group with higher index scores (Figure 5). If we consider households with high index scores the “4th group” and compare membership status with other eligible households (in wealth groups 2 and 3), we find a highly significant association (Table 16): 70% of “4th group” non-member households are non-members compared to 26% among other households. Alternatively stated, “4th group” households represent over 50% of all eligible non-members. Furthermore, if we compare the socioeconomic status of the “4th group” to wealth group 3 households (Table 17), there appear to be some distinct differences: “4th group” households are more likely to be female-headed, have fewer assets, more wage labour, poorer housing materials, and spend less on food.

Figure 5: Frequency Distribution of Member and Non-member Households by Membership Predictor Index

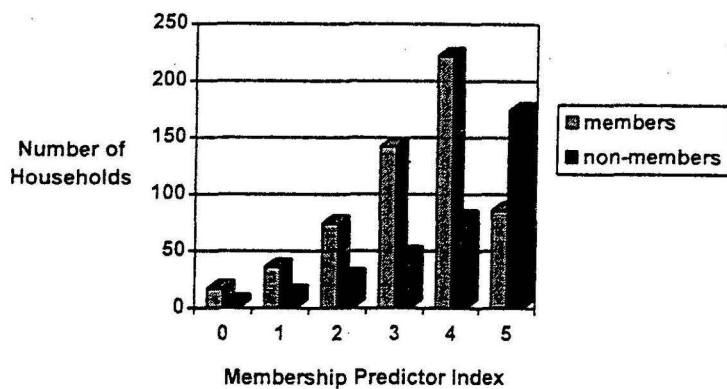


Table 16. Comparing BRAC Membership Status between the "4th Group" and all Eligibles (Wealth Groups 2 and 3)

	Group 4	Wealth Groups 2 and 3
Member (n=576)	86 (33%)	491 (74%)
Non-member (n=345)	174 (47%)	171 (26%)

Chi square=133, p<0.000

Table 17. Characteristics of the "4th Group" and Wealth Group 2 and 3 Households (%)

		"4th Group" (n=260)	Wealth Groups 2 and 3 (n=662)	Chi Square	sig
HEALTH					
high propill	(>26)	46	38	5.5	*
high chronill	(>0)	46	53	3.6	*
high hhimpair	(>0.4)	50	44	2.9	ns
high wkdaysill	(>0)	13	22	9.3	**
DEMOGRAPHIC					
small household	(<4)	69	35	86.8	***
male education	(=0)	54	28	53	***
female education	(=0)	100	21	475.6	***
high depend	(>0.83)	54	62	5.9	ns
female head		14	7	9.1	**
low propched	(<=50)	41	39	.16	ns
CRISIS					
high hhcrisis	(>2)	53	49	1.2	ns
SOCIOECONOMIC					
small fdexcu	(<=5)	55	40	16.2	***
occupation	(wage labor)	69	58	8.9	**
poor house	(<=2.2)	53	41	18.2	***
low assets	(<=11)	59	28	72	***
ngopart	(yes)	5	12	11.5	***

4.3 Why does a "4th group" exist?

An initial reaction to the identification of this "4th group" is that these differences may simply reflect Programme effects, or benefits, for members relative to non-members i.e. monthly income is expected to increase through RDP activities. This possibility was partially investigated by comparing the mean values of selected household variables among BRAC RDP members according to the number of years a

VO has been established (Table 18)⁷. Mean monthly household income and assets appear to increase with the age of the VO. These wealth benefits of RDP membership might be expected and help to explain why income emerges as an independent predictor of membership. This finding also argues against the interpretation that households with low incomes are systematically overlooked in RDP membership selection. On the other hand, the absence of association between age of the VO and either household size or adult female education suggests that these latter two variables are more likely to be related to RDP recruitment. Further supporting this notion that lack of formal education and small household size are not conducive to RDP membership is the finding that these two factors also predict former membership i.e. even if small households and those with females having no formal education manage to join RDP, they are much less likely to remain members.

Table 18. Household Characteristics of RDP Members and Age of Village Organization

	Age of Village Organization				ANOVA		Group Comparisons			
	0-3.5 years n=147	3.5-5.8 years n=123	5.8-7 years n=162	7-10 years n=149	F ratio	sig	vs 1	vs 2	vs 3	vs 4
income	2031	2221	2734	2884	2.8	*	3,4			
wealth group	2.7	2.6	2.5	2.5	2.4					1
assets	16.5	20	20.4	22.1	3.8	*	2,3,4			
femedsc	1.8	1.9	2.3	1.9	0.6					
hhsz	5.1	5.4	5.4	5.4	0.6					

⁷ We recognize that the age of the VO may not adequately reflect the duration of VO membership given turnover in membership and new members, however, if it were possible to have measured duration of household membership in a VO the nature of the associations would probably have been accentuated.

4.3.1 Exclusive Membership

There are no explicit recruitment criteria for RDP regarding either household size or levels of female education. Furthermore, in the description of reasons for not joining BRAC RDP (Table 11), inadequate education or small household size were not mentioned directly. Nor is there evidence to suggest that credit group attitudes or the manner in which RDP operates are linked to any of the explanatory variables for membership (Table 11). The finding that wealth group 3 households are more likely to describe resource constraints as a reason for not joining (Figure 4) suggests that the excessive resource requirements hypothesis i.e. limitations in the availability of taka for the savings discipline, time to attend meetings and thinking about credit activities - may provide a link to understanding the association between household size, adult female education, household income, and membership. The proportion of households of small size that identified insufficient resources as a reason for not joining BRAC, however, is no different than for large households (Table 19). Resource constraints do appear to be more important for households with no female education and with income less than Tk. 1,000 in the last month compared to those with adult female education and greater than Tk.1,000 income. This suggests that the positive association of income with membership may not simply reflect the benefits of belonging to RDP, but may represent a basis for selection bias i.e. households with lower income are less likely to become RDP members.

Table 19. Reasons for Not Joining BRAC by Selected Characteristics (%)

Reason	Hhold Size		Female Education		Income	
	<4	>4	none	educ	<1000	>1000
Resource Constraints	44	51	43	32	53	39
Attitudinal Factors	52	46	54	65	56	55
BRAC-related Factors	4	3	3	3	1	6

4.3.2 Forces of Downward Mobility

Other factors thought to influence selection to RDP are reflected in the hypothesis of downward mobility which posits that ill-health, demographic factors, household crises and female-headedness are all important determinants of non-membership.

4.3.2.1 Health: We originally hypothesized that households with poor health characterized by chronic illness, impairments and disabilities might find it difficult to participate in BRAC RDP. None of the health variables derived for this analysis can be shown to differentiate members from non-members. In fact, as shown in Table 7 and 8, it appears that member households report higher rates of chronic illness and work loss due to illness.

4.3.2.2 Female-headed Households: This study confirms the disadvantaged status of female-headed households vis à vis male headed households with respect to health, demographic, household crisis and socioeconomic characteristics (Table 20). Despite this destitute profile, however, female-headed households participate to the same extent in RDP as male headed households (Table 20). At first glance this finding suggests that female-headed households do not encounter barriers to becoming members of RDP. On second consideration, however, the strong associations between female-headedness with small household size and low monthly household income implies female-headed households share many of the characteristics of non-members. It could be argued, therefore, that female-headed households should be over-represented among BRAC RDP members relative to male-headed households. Reasons for this relative under-representation in RDP membership appear to be strongly related to lack of resources: 67% of female-headed households compared to 37% of male headed households identify resource constraints as the reason for not joining BRAC (Table 21). This finding provides further support to the hypothesis that resource requirements of participation in RDP are too high for a significant proportion of eligible households.

4.3.2.3 *Household Crises*: Membership in BRAC RDP is not associated with a household's experience with crises regarding death in the family, destruction of a dwelling, severe food shortage, family breakup and/or the inability of family members to find work. This finding is counter to the hypothesis that households experiencing more severe crises are less likely to participate in BRAC RDP. Instead, it supports the concept of "uncertainty" -- that all households are equally susceptible to crises (Rahman and Huque 1992). In this respect, one might state that RDP members are just as vulnerable as non RDP members to experience crises.

Table 20. Characteristics of BRAC Eligible Male- and Female-headed Households (%)

		Male (n=983)	Female (n=67)	Chi Square	sig
HEALTH					
high propill	(>26)	37	54	6.5	*
high chronill	(>0)	49	46	0.1	ns
high hhimpair	(>0.4)	44	64	9.6	**
high wkdaysill	(>0)	19	10	2.7	ns
DEMOGRAPHIC					
small hhsz	(<4)	44	78	26.6	***
high depend	(>0.83)	60	58	0.3	ns
low propched	(<=50)	40	39	0.0	ns
low maledsc	(=0)	38	13	15.6	***
low femedsc	(=0)	42	43	.01	ns
CRISIS					
high hhcrisis	(>2)	47	84	32.3	**
SOCIOECONOMIC					
small fdexcu	(<=5)	42	61	8.4	**
poor house	(<=2.2)	43	49	7.4	*
low assets	(<=11)	36	58	12.9	***
low income (taka)	(<=1000)	35	72	34.2	***
ngopart	(yes)	20	16	0.7	ns
wealth group	(rank=3)	61	91	25.2	***
BRAC status	(non-member)	45	46	0.03	ns

significance levels *p<0.05 **p<0.01 ***p<0.001

Table 21. Reasons for Not Joining BRAC by Gender of Household Head (%)

	All BRAC Eligibles (Wealth Groups 2 and 3)	
	Male (n=983)	Female (n=67)
Resource Constraints	37	61
Attitudinal Factors	60	36
BRAC-related Factors	3	3

4.3.2.4 *Life Cycle Factors*: Households on the extremes of the life cycle are hypothesized to be less likely to participate in BRAC RDP: young mothers may find child care demands leave insufficient resources to participate while the elderly may not have the energy or be seen as good credit risks. Although there is no explicit RDP policy with respect to age of members, there is a general agreement that individuals above the retirement age of 55 and young persons (less than age 18) are not considered eligible for membership in a VO. Households with no persons within these age bounds (18-55) might therefore be defacto non-members. Analysis of the sample survey, however, reveals less than one percent of households with this age structure. Even though the vast majority of households appear to have RDP eligible members, the possibility remains that the life cycle hypothesis remains plausible especially given the selection of household size and adult female education in the membership model (Table 10). For example, small household size typifies young households composed of a recently married couple with very young children as well as the households of elderly couples who may no longer have dependents. Elderly households may also reflect an age cohort with no adult education. In this regard, household size and adult education may simply be proxies for household circumstances which are not conducive to RDP membership.

5.0 CONCLUSIONS

5.1 Implications for BRAC RDP

This study has documented a high prevalence of household poverty in rural Bangladesh in areas where BRAC's RDP is active. Despite the large number of rural households that are eligible for RDP, less than one third are members. Even after adjusting for former RDP members and households belonging to other NGOs, there remains a large group of eligible non-members, about twice the size of the current members. In this population-based view, therefore, RDP "coverage" represents about 33% with "unmet need" equal to 67%. Recognizing that not all of the eligible non-members might want, or be able, to participate in RDP, this 2:1 ratio of non-members to members suggests that there is potential for the expansion of RDP within the areas in which it is currently operating. RDP might want to consider, therefore, ways to extend the Programme in existing areas.

The large, eligible, non-member population, however, does not only reflect insufficient Programme supply. Comparing member and non-member households revealed distinct differences in these two groups. Non-members were significantly more likely to have no adults with formal education, smaller household size, and lower monthly income per capita. Although some of the difference in income reflects the benefits of RDP membership, there is compelling evidence to suggest that lower income also decreases the likelihood of becoming a member. From this cluster of household characteristics a "4th group" can be identified which represents about 50% of eligible non-members or about 28% of all eligible households.

Simply expanding the Programme as recommended above, however, will not likely affect participation of the "4th group" in RDP. Before identifying an alternative policy and/or programme response by BRAC RDP, it is critical to understand the circumstances which make RDP inaccessible to this group. In seeking to elicit these, two different hypotheses were entertained: one being the possibility that factors inherent in the structure of the Programme made it inaccessible to certain households i.e. exclusive membership; the other focusing more on characteristics of household poverty as the basis of non-membership i.e. downward mobility. Among the alternative explanations considered, credit group attitudes, RDP structure and function, poor household health, and frequent household crises do not offer many leads for understanding non-membership. In contrast, resource constraints, female-headed

households and households at the extremes of the life cycle offer some insight into the reasons for non-membership. In combination with the characteristics of non-member households identified i.e. no formal education of female adults, small household size, and low income, a number of patterns begin to emerge: small households are often female-headed, at the early or elderly stages of the lifecycle and constrained in their ability to spare the resources necessary to join RDP; female adults without formal education may find the operation of credit groups difficult to understand, or feel less able than their formally educated peers to take advantage of RDP opportunities. This constellation of characteristics associated with non-membership provides a starting point for understanding the genesis of the “4th group”. Without further, in-depth investigation of some of these issues (see 5.2 below), however, it is premature to identify how BRAC/RDP might formulate a policy and programme response to the “4th group”.

5.2 Priorities for Research

From its inception, this study was designed as a two part investigation. Although much insight has been gained into the existence and relative size of a “4th group”, many questions have been raised concerning the reasons why 28% of RDP eligible households, characterized by an absence of formal adult female education, small size and low monthly income, are unlikely to participate in RDP. Furthermore, the third objective of the study, “to identify changes in the structure of RDP or the need for new initiatives” to respond to the “4th group” has not been addressed. The second part of this study intends, therefore, to employ selective sampling and in-depth qualitative methods to develop a more comprehensive synthesis of the “4th group” and to elaborate programmatic options for BRAC/RDP.

Some of the key questions raised in this study will be addressed in part two. A more in-depth look at the importance of resource constraints as a reason for not joining RDP is needed to clarify what appears to be conflicting evidence. Although an inability to spare the necessary “time, thinking and taka” resources to participate in RDP emerges as an important reason for non-membership among wealth group 3, female-headed and low income households, resource constraints are not identified more often among households with low adult female education, or small household size.

Further investigations need to focus on female-headed households which, as a group, are proportionately represented among RDP members relative to male-headed households. However, they show marked socio-economic deprivation, small size, low adult education, greater than expected association with the

“4th group” and identification of resource constraints as a reason for non-membership compared to male-headed households. Understanding how on the one hand they participate in RDP as expected but on the other appear to share characteristics with the excluded “4th group” may provide insight into the reasons for non-membership.

Finally, in any further investigation it will be necessary to sample households at different stages of the life cycle and examine the dynamics of RDP membership within each group. The tendency for smaller households to be found more commonly on the early and later stages of the household development cycle may provide insight into why small households appear less likely to be RDP members. Similarly, the absence of formal education among female adults may be a reflection of households composed mainly of older individuals for whom educational opportunities were less available. In this respect, adult female education may be a proxy for a larger set of household dynamics which need to be elucidated.

REFERENCES

BRAC Monitoring Department (1993) *Categorising Village Organizations: Baseline Information*, April, 1993.

BRAC RDP (1994) *RDP Annual Report*, 1994.

Evans T.G. (1989) The impact of permanent disability on rural households: river blindness in Guinea. *IDS Bulletin* 20(2):41-48.

Pryer J. (1989) When breadwinners fall ill: preliminary findings from a case study in Bangladesh. *IDS Bulletin* 20(2):49-57.

Rahman A. and Huque T. (1992) *Rethinking rural poverty: the case of Bangladesh*. Bangladesh Institute of Development Studies, Dhaka, Bangladesh.

Shams, M., I. Ara, D. Banu, A. Hossain, A. Kabir, M. Mohsin, and A. Yusuf (1995) *Impact Assessment Study of BRAC's RDP - final report*. BRAC RED, August 1995.