WOMEN'S CONTROL OVER PRODUCTIVE ASSETS: ROLE OF CREDIT-BASED DEVELOPMENT INTERVENTIONS

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Introduction

It is often believed that Non-Governmental Organization's (NGO) intervention at the grassroots level enhances changes in the lives of the rural poor, particularly women. Women's empowerment is believed to be necessary to eradicate the specific forms of poverty and injustice which poor women face (Batliwala, 1993). Research on rural development suggests that credit plays a large role in the empowerment of women through different means[1] (Hashemi, Schuler and Riley, 1996). Low income women in Bangladesh often face a life of difficulty, and access to credit is seemed to be a means to achieve an improved life style through economic self sufficiency (Apte, 1988). Indeed it has been agreed that credit is the single most important need of destitute women (Yunus 1987 and Hasan, 1985 cited in Apte 1988).

BRAC's Rural Development Programme (RDP) is an integrated development initiative in which the provision of credit constitutes its major activity. The assumption underlying BRAC's credit programme is that a strong institutional and economic base is a precondition to improving the quality of poor people's lives in rural areas (Zaman, Rahman, Hussain and Rana, 1995). RDP works with the belief that the poor can be empowered if provided with training and financial assistance (BRAC, 1995)[2]. Credit is provided to the members of BRAC's Village Organizations (VO)[3] which are established to mobilize their collective strength with a view to empowering them to be self reliant (Khan, Chowdhury and Bhuiya, 1997). An average VO consists of 30 members all residing usually in the same village or

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[1] This research on rural credit programmes and women's empowerment in Bangladesh suggests that rural credit empowers women through strengthening their economic roles, increasing their ability to contribute to their families support and through other mechanisms.

[2] Credit is a major component of RDP's approach to development. The provision of credit to the rural poor is viewed not only as an end, but also as a means towards the process of institution building and meeting the basic needs of the poor. (cited from Zaman, Rahman, Hussain and Rana, 1995).

[3] VO members meet once in every two weeks to discuss credit and savings. They have personal interaction with other members and programme people. They discuss various local, social and economic issues which affect their lives.

para of whom 93% are women (Annual report, 1996).

Women's empowerment has been a major goal for most NGOs involved in development activities. It has also featured as key focus of research in the field of development. The term empowerment generally tries to capture women's situation (Jejeebhoy, 1997). Sen conceptualized empowerment as a process of gaining power to control over external resources and growth in inner self-confidence and capability. Sen and Kabeer believed that it was an essential component in addressing poverty. England on the other hand, has defined women's empowerment as resources that enable one to reach one's goals. She has mentioned 'resources' as indicators of women's empowerment and separated them into three broad categories: economic resources, favourable laws, institutional rules and favorable social norms[4]. Batliwala, while discussing women's empowerment programme in South Asia, has identified four broad approaches of empowerment: i) integrated rural development programmes; ii) economic intervention; iii) awareness building and organiziation; and iv) research, training and resource support. Indicators of empowerment through economic intervention included quantifiable increases in women's income; women's share of household income, women's greater awareness of their economic contribution, improved health and nutritional status; access to and control over credit facilities; ability to bargain; and rising self esteem and confidence within and outside home. Recent literature (Mason, cited in Schuler et al, 1996) has pointed out that it is difficult to measure/define women's status and empowerment using proxy indicators such as women's education, employment, wife's age at marriage and spousal age difference.

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[4] While discussing economic resources as one of the indicators of empowerment, England has emphasised on access to money since it is the medium of exchange that can be used to purchase many other things that are important to one's well being, family etc. Laws and institutional rules can both empower or disempower women. The very nature of a law or institutional rule will give direction to women's empowerment or disempowerment. Finally, informal norms as indicators of empowerment affect women's status.

According to Mason this is because women's status and empowerment may refer to a wide variety of behaviour, attitudes and attributes. Schuler et al agreed with Mason that such indicators are far more distant from aspects of gender inequality. As an alternative way to define/measure empowerment that captures aspects of gender inequality better, they identified a number of indicators such as freedom of women's mobility, economic security, ability to make small and big purchase, participation in family decision, etc. to measure women's empowerment.[5] According to them participation in credit programmes affects these indicators including women's ownership of productive assets.

Goetz and Gupta, on the other hand, challenged the belief of a positive relationship between credit and empowerment. They used 'loan control' as an indicator of women's empowerment and conclude that the different stages of a woman's life cycle, the nature of investment activity (such as traditional vs non conventional activities for women), loan size and duration of membership have a greater influence on women's control over loan-use than membership in credit programmes. However, according to them, individual control over loan is not the only tool for empowerment[6] (Rahman,1986, cited in Goetz and Gupta, 1996).

Clearly, control over economic resources[7] (whether household income, women's own income, NGO credit, productive assets) is widely recognized as one of the mechanisms

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[5] The indicators to measure women's empowerment defined by the authors are : 1) freedom of mobility, 2) economic security, 3) ability to make small purchase. 4)ability to make larger purchases, 5)participation in important family decisions , 6) relative freedom from domination by the family, 7) political and legal awareness and 8) participation in political campaigns and public protests.

[6] Even where a woman is controlling the loan (which she has taken), her status within that particular household increases only because others acknowledge her as a source of income.

[7] It is also assumed that the degree of women's access to and control over material resources (such as food, income, land and other forms of wealth) and to social resources (such as knowledge, power and prestige) within family, in the community, and in the society at large determine women's status (Mason, cited in Becker (1997). For further detail see Mason (1986) "The status of women: Conceptual and methodological issues in demographic studies' Sociological Forum 1(2) : 284-300.

for women's empowerment. In the context of rural Bangladesh where women generally have a very low status compared to men, do not typically own or control assets. The restrictive inheritance laws, limited opportunities for gainful employment, lack of access to markets and public domain, etc. all of which constrain women's direct ownership of assets. Even when they own assets they often have very little control over them as these are managed by male family members. Therefore, access to productive assets is considered to be a key indicator of the process of women's empowerment.

Objectives

This paper considers the process of women's empowerment as indicated by ownership and control over productive assets. Specifically, it examines the degree to which participation in BRAC's RDP has any impact on women's overall ownership and control over assets.

Conceptual framework

The following analytical framework is used for the analysis (Fig. 1): VO membership enhance as women's status[8] within the household which leads to an increase in women's ownership of productive assets. In other words, participation in VOs (which includes the development of vocational skills, credit-assisted self employment and participation in other sectoral activities) will enhance women's decision making authority, access to resources, awareness, mobility etc.; and as a result increase their access to and control over productive resources. This outcome will contribute to the process of women's empowerment which is one of the ultimate goal of RDP.

The nature of women's participation in RDP varies among members and is categorised according to three broad aspects of membership. These are duration, intensity and eligibility of membership. This categorization is needed because not all members have the same combination of RDP inputs or exposure to those inputs. Also, members are seen to come from both eligible and non-eligible groups within the village[9]. Since socioeconomic and demographic factors are known to influence women's status within the household over and above the effect of participation in RDP, several background variables at the individual and household level have been included. It is also expected that these background variables may influence the outcome of interest, namely ownership and control over productive assets, and hence differences in them need to be accounted for.

The variables used to indicate women's status are the household head's perception of

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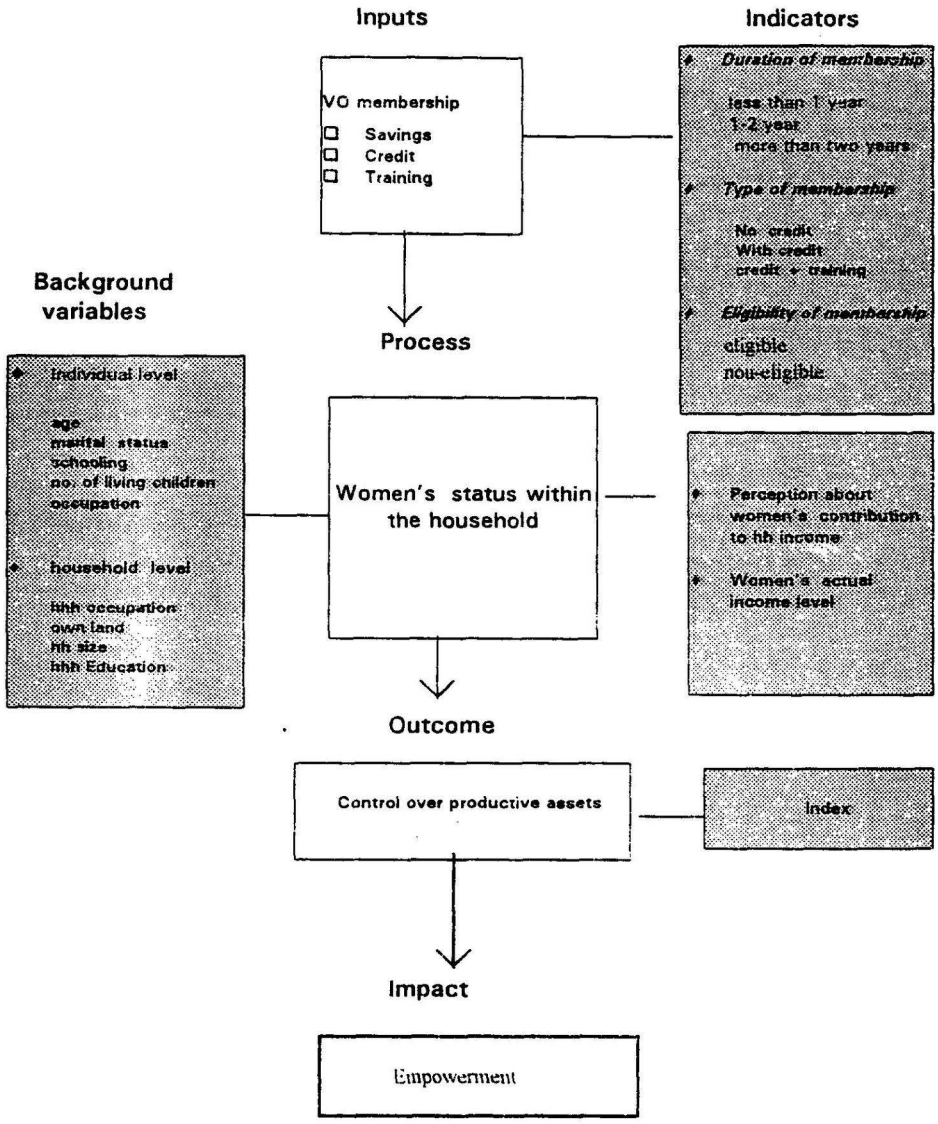
[8] 'Status' itself is a complex concept since it lacks concrete definition (For detailed discussion on women's status see Chen and Mahmud, 1995 and Mahmud, 1994).

[9] RDP has some strict eligibility criteria for villagers to receive loans. Households possessing less than 0.5 acre of land and selling manual labour for at least 100 days a year is considered eligible.

women's contribution to household income and her actual income level.

The outcome variables which include ownership and control over productive assets will be measured by two indices (described in the next section) constructed from women's responses to questions on asset ownership, and their ability to sell the asset and use the money from the sale.

Figure 1: An analytical framework for assessing effect of RDP on women's control over productive assets



Methodology

Study area

The data comes from Matlab thana which is located in Chandpur district, 60 km south-east of Dhaka. Matlab is a delta area intersected by numerous canals and branches of two major rivers, the Meghna and the Gumti. It is a rural area dominated by agricultural activity. About 85% of the population are Muslim and the rest are mainly Hindu. A medium scale embankment on the banks of the river Meghna and Dhanagada was constructed for flood control, drainage and irrigation. The embankment is also used as a mean of communication.

Data collection

The data for this study is a part of the BRAC-ICCDR,B joint research project on socioeconomic development and human well-being[10]. The women were chosen from 14 randomly selected villages out of the 60 villages in the ICDDR,B Demographic Surveillance System (DSS) area where the base line survey[11] was done (see appendix B for description of selection of villages). The survey covered all households in 10 of the 14 villages and only eligible households in the remaining 4 villages. The reason for such selection was to have enough eligible households for analysis. The survey was designed to cover all ever married women aged 15-55 years in all households of the 14 villages. There were 3,831 women respondents altogether. A structured questionnaire was used to collect information on women's savings and loans, participation in income earning and wage work and expenditure, familial and environmental crises and coping strategies, child care, water and

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[10] For further details about the BRAC-ICDDR,B Joint Research Project see Chowdhury et al, 1995. Working paper No. 6.

[11] See BRAC-ICDDR,B (1994) Socioeconomic development and health- a joint BRAC-ICDDR,B research project: baseline

sanitation, mobility, political and legal awareness, decision making regarding small and big purchase, ownership of assets, violence against women, participation in protest, relationship with natal home, and fertility and reproductive health. Household information for individual women was taken from the household questionnaire. Information on membership length, cumulative savings, credit and training was collected from RDP MIS data file.

The present study includes only 2,295 women who are BRAC members or eligible non-members. Non-eligible households were excluded from this study since they are wealthier than either BRAC members or eligible non-members, and hence more likely to own assets.

Data analysis

Bivariate distribution comparing members and non-members in terms of asset ownership and control were assessed through use of indexes. Some socioeconomic control variables were applied in comparing member and non-member differences.

Membership is characterized by duration, intensity and type. These three aspects of membership are assumed to be important in mediating RDP effect on women's lives. Members were divided into three groups according to duration of membership (in month). Intensity of membership was based upon BRAC inputs received (Intensity1 = members with savings but no BRAC credit; Intensity2 = members with BRAC credit, and intensity3 = members with BRAC credit and who have received some form of training such as sectoral training, legal awareness training, etc.). Members were also differentiated according to BRAC's household eligibility criteria (BRAC eligible members and BRAC non-

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survey, Matlab, 1992.

eligible members).

Non-members include eligible non-members in two different settings i.e. non-members in RDP area and non-members in non-RDP areas.

Construction of index for women's ownership and control over asset

Women's assets were categorized into big and small according to their relative value. Big assets included land, livestock, cash, big trees, boat, and sewing machine. Small assets included poultry, small jewelry, vegetable garden, and fishing net.

The ownership index is constructed on the basis of the information on ownership of assets by women themselves, not their households. Responses for owning assets were dichotomous (yes or no) and coded 1 or zero. Respondents were given one point for owning any big asset. A respondent was given six points maximum for owning all big assets. Similarly one point was given for owning any small assets. Thus the range for ownership index for big assets is from 0 to 6 and for small assets is from 0 to 4.

The control index is based on three pieces of information regarding each asset – ownership, ability to sell without husband's permission/ knowledge and ability to use money from sale. All responses were dichotomous (yes or no) and coded 1 or zero. For any asset, if ownership was 'yes', ability to sell was 'yes' and ability to use was 'yes', then a score of 3 was given. If ownership was 'yes', ability to sell was 'yes', but ability to use was 'no', then the score was 2. If ownership was 'yes', but the others were 'no', the score was 1. If the ownership was zero, the score was zero. The score was then divided by the proportion of respondents who actually owned that particular asset. This was done to incorporate the relative frequency with which such an asset was owned by women in the survey villages, with the intention of allowing for the fact that assets which were

commonly owned (such as poultry) had less weight, from the control perspective, than assets which were rarely owned such as land, irrespective of the ability to sell and use the sale value. In other words, in an absolute sense the lower the frequency of ownership of an asset, the higher the implied level of control over it in case of actual ownership.

The overall score for control over assets is obtained by summing the scores for individual assets. There is an index for big assets and one for small assets. The range for the control index for big assets is from 0-18 and for small assets from 0 to 12 (see appendix C for detail calculation of these two indexes)

There was no information on either the value of assets owned by women, or on the quantity of assets, although such information is important in the assessment of women's control over asset. Moreover the survey did not contain variables that may be used to proxy women's relative status in the household. Therefore, women's income level and the household head's perception about her contribution to household income were used to indicate relative status.

Results

Profile of study population

The distribution of the study population according to membership and non-membership status is shown in Table 1.

Table 1. Distribution of the study sample

Membership status	*N*	*%*
Member	*498*	*22*
Non-member	*1797*	*78*
Total	*2295*	*100*
Membership (by duration)	**N**	**%**
Less than one year	83	17
1-2 years	119	24
More than 2 years	296	59
Membership (by intensity)	**N**	**%**
With no BRAC loan	63	13
With BRAC loan only	293	59
With BRAC loan and training	140	28
Membership (by type)	**N**	**%**
Eligible member	355	71
Non eligible member	143	29
Non-membership status	**N**	**%**
RDP area	688	39
Non-RDP area	1109	61

Of all the women in this study (N=2,295), 22% were BRAC members and 78% were non-members. More than half of BRAC members (59%) were members for more than two years. The second largest group (24%) were those who had been members for 1-2 years and only 17% were members for one year or less. In other words, most of the members were BRAC members for over one year.

In categorizing members according to intensity, it was found that majority (59%) of the members had only received BRAC loans[12]. The second largest group (28%) were those with BRAC loan and training. Only 13% of the members had not taken any BRAC loan at the time of survey and had only savings.

According to BRAC eligibility criteria, it was found that 73% members were classified as eligible and as much as 29% were non-eligible members. Sixty-one percent (61%) of the non-members were from non-RDP area, and the rest were from RDP area.

Table 2. Selected individual level differentials

	Member	Non-member
Current age		
Mean	**35***	**34**
≤ 30 (%)	30	40
>30 (%)	70	60
Marital status		
Currently married (%)	89	89
wid/div/aban/sep. (%)	11	11
literacy		
Mean	1.1	1.1
No schooling (%)	77	77
1-5 years (%)	18	18
6 + years (%)	5	5
Write and read (%)	23	23
Living children		
Mean	3.0	3.2**
None (%)	13	20
1-2 (%)	22	28
3-5 (%)	52	40
6 – (%)	13	12
Occupation		
Only housework (%)	92	94
Labour sale (%)	3	3
Skilled services (%)	5***	3

Note: ***, **, * denote significance at 0.001, 0.01 and 0.05 level respectively

[12] BRAC loan refers to cumulative loan.

Table 2a. Selected household level differentials

	Member	Non-member
Household head's education		
Can sign (%)	32	51
Write and read (%)	68***	49
Household head's marital status		
Unmarried (%)	1	1
Currently married (%)	89	88
Not currently married (%)	10	11
Household head's occupation		
Farming (%)	15	12
Labour^ (%)	39	39
Services (%)	9	8
Skilled services (%)	11	10
Housework (%)	12	16
Trade (%)	11	11
Others# (%)	3	4
Household size		
Mean	5.7	5.2
1-4 (%)	32	37
5+ (%)	68	63
Household land (dec.)		
Mean	35.5**	21.8
No land (%)	5	10
1-4 dec. (%)	26	22
5-49 dec. (%)	50	60
50-149 dec. (%)	16	8
150 + dec. (%)	3	†
Non BRAC credit (in last four months)		
Yes (%)	10	9
No (%)	90	91

Note: ***, **, * denote significance at 0.001, 0.01 and 0.05 level respectively
^ Labour includes both agriculture and non agriculture labour
† <1%
#Includes unemployed, retired, disabled, old, student and chairman/member

Table 2 shows that members are slightly older than the non-members. But are similar with

respect to their marital status and years of schooling. However members have fewer children than non-members despite being older. Members are more likely to be involved in skilled services than non-members (Appendix A, Table I). At the individual level, it is apparent that members and non-members are almost similar except for the difference in age and occupation.

The analysis of household characteristics indicate that education of the household heads and land holding of member households differed significantly between member and non-member households (Table 2). However, member and non-member households are quite similar with regard to household head's marital status and occupation, household size, and households having non-BRAC loan. It also appeared that members came from better-off households than non-members.

Differentials at individual and household levels among members and non-members are included in Appendix A.

Women's ownership and control over assets

Table 3 and 4 look at the distribution of women's ownership and control over women's productive assets at the aggregate level. Assets such as poultry, jewellry etc. are commonly owned and considered as small assets in terms of value. Similarly assets such as land, livestock, etc. are not frequently owned by rural women since they are expensive. These are considered big assets. We analyzed two indices for big and small assets separately .

Table 3. Index for ownership of and control over big assets by age, years of schooling, marital status and household heads occupational status

	Index for ownership			Index for control		
1. Age	≤30		>30	≤30		>30
	0.31		0.38	0.04		0.13
2. Schooling	No schooling	1-5 years	6+ years	No schooling	1-5 years	6+ years
	0.35	0.39	0.31	0.10	0.11	0.10
3. Marital status	Currently married		Wid/div/aban/sep	Currently married		Wid/div/aban/sep
	0.39		0.04	0.11		0.03
4. Household status	Labour selling hh*		Non-labour selling hh	Labour selling hh		Non-labour selling hh
	0.34		0.36	0.10		0.11
5. *Membership status*	*All age group*			*All age group*		
Member	*0.89****			*0.23****		
Non-member	*0.35*			*0.11*		

*hh refers to households
Note: *** denotes significance at 0.001 level

Table 3 shows that women's ownership and control over big assets increases with age. Currently married women tend to own more big assets and have greater control over those, but levels of schooling does not appear to effect either ownership or control. The household head's occupational status does not appear important in influencing women's ownership and control over big assets.

However, when indices of ownership of and control over big assets are disaggregated further by membership status, members are found to own significantly more big assets and have greater control over them than non-members (see Table 9 in Appendix A).

Table 4. Index for ownership of and control over small assets by age, years of schooling, marital status and household heads occupational status

	Index for ownership			Index for control		
1. Age	≤30		>30	≤30		>30
	1.03		0.97	0.10		0.10
2. Schooling	No schooling	1-5 years	6+ years	No schooling	1-5 years	6+ years
	1.01	1.11	1.21	0.10	0.07	0.10
3. Marital status	Currently married		Wid/div/aban/sep	Currently married		Wid/div/aban/sep
	1.11		1.00	0.10		0.00
4.Household status	Labour selling hh*		Non-labour selling hh	Labour selling hh		Non-labour selling hh
	1.00		1.10	0.10		0.10
5. Membership status	All age group			All age group		
Member	1.24***			0.13**		
Non-member	1.00			0.10		

*hh refers to households
Note: *** denotes significance at 0.001 level

Women's ownership and control over small assets does not reflect the same pattern like big assets (Table 4). Ownership and control over small assets such as poultry, jewelry etc. does not seem to have any association with women's age or household head's occupational status. The only difference identified was in case of marital status. In both cases, currently married women were slightly more likely to own more and have more control over small assets. However, when indices for ownership and control over small assets are disaggregated by membership status, once again members own significantly more and have greater control over small assets. (see Table 9a in appendix A).

Further analysis was undertaken to assess whether similar patterns appear in the case of members categorised according to duration, intensity and type (Appendix Table 10) . But it appears that in most cases, no difference exists amongst members. With regard to big assets, members with only BRAC credit were likely to own more big assets than members without credit or members with training and credit. Finally, non-members in villages in RDP areas are found to own more assets than non-members in non-RDP area.

Discussion and Conclusion

This study is the part of larger study under BRAC-ICDDR,B Joint Research Project to explore the pathways through which socioeconomic development effects human well-being. Non-eligible non-members were intentionally excluded from the analysis since our intention was to compare members with eligible non-members of similar socioeconomic status.

BRAC strives to bring about positive changes in women's lives through different types of intervention. Such as through group experience and education aimed at increasing women's confidence and awareness of their social rights and responsibilities as the VO members continue their association with BRAC, they are expected to play a more active role in their households and communities (BRAC Report, 1997). Findings from this study indicate that the economic status of women is changing as a result of participation in RDP. Bivariate analyses of indices expressing women's ownership and control over assets suggest that members own more and have greater control over assets than non-members.

In the growing literature on women's development, credit has been popularly viewed as an instrument of women's empowerment (see Hadi, Sen, England, 1997; Hashemi et al,

1996). With credit women are encouraged to carry out different income generating activities which bring about short-term financial gains as well as long-term changes in women's self confidence and economic value. Through participation in VO meetings, issue based group discussions and training opportunities members gain confidence in group setting and establish an identity outside the family.

Although one might expect that levels of empowerment indicated by greater ownership and control over assets would increase with duration of membership or degree of BRAC involvement, this was not indicated by the study. It may be that the four year period in where RDP has been operating is still too brief to expect dramatic changes in women's lives.

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Appendix A.

Table 1 Individual characteristics of member and non-member

Age	N (%)	<30 years (%)	>30 years (%)	Mean (±S.D.)	t-test
					Member vs non-member
member	498(22)	30	70	35[±10.3]	
non-member	1797(78)	40	60	34[±10.5]	P< 0.05
All	*2295(100)*	*38*	*62*	*35[±10.1]*	

Marital status	N (%)	Currently married (%)	Wid/Div/Aban/Sep (%)	t-test
member	498(22)	89	11	NS
non-member	1797(78)	89	11	
All	*2295(100)*	*89*	*11*	

No of living children	N (%)	No child (%)	1-2 (%)	3-5 (%)	6+ (%)	Mean (±S.D.)	t-test
member	498(22)	13	22	52	13	3.0[±2.5]	
non-member	1797(78)	20	28	40	12	3.2[±2.3]	P<0.01
All	*2295(100)*	*18*	*27*	*42*	*13*	*3.0[±2.4]*	

Years of schooling	N (%)	No schooling(%)	1-5 years (%)	6+ years (%)	Mean (±S.D.)	Write and read (%)	t-test
member	498(22)	77	18	5	1.1[±2.1]	23	
non-member	1797(78)	77	18	5	1.1[±2.1]	23	NS
All	*2295(100)*	*77*	*18*	*5*	*1.1[±2.2]*	*23*	

Occupation	N (%)	Only housework (%)	Labour sale (%)	Skilled services(%)	t-test
member	498(22)	92	3	5	
non-member	1797(78)	94	3	3	P<.001
All	*2295(100)*	*94*	*3*	*3*	

Table. 1a. Household characteristics of member and non-member

Literacy of the household head	N (%)	Can sign (%)	Write and read (%)	t-test
				member vs non-member
member	498 (22)	32	68	
non-member	1797(78)	52	49	P<0.001
All	*2295(100)*	*47*	*53*	

Marital status of the household head	N (%)	unmarried (%)	Currently married (%)	Wid/Div/Aban/ Sep (%)	t-test
member	498 (22)	1	89	10	
non-member	1797(78)	1	89	11	NS
All	*2295(100)*	*1*	*89*	*10*	

Household size	N (%)	1-4 (%)	5 + (%)	Mean (±)	t-test
member	498 (22)	32	68	5.7[±2.4]	
non-member	1797(78)	37	63	5.2[±1.9]	NS
All	*2295(100)*	*36*	*64*	*5.2[±1.9]*	

Occupation of the hh head	N (%)	Farming (%)	Agri. lab. (%)	Non agri lab (%)	*All labour (%)*	Service (%)	Skilled services (%)	House work (%)	Trade (%)	Other/unempl (%)	t-test
member	498 (22)	15	18	21	39	9	11	12	11	3	
non-member	1797 (78)	12	19	20	39	8	10	16	11	4	NS
All	*2295 (100)*	*13*	*19*	*20*		*8*	*11*	*15*	*11*	*3*	

Own land	N (%)	0 dec. (%)	1-4 dec. (%)	5-49 dec. (%)	50 -149 dec. (%)	150 + dec. (%)	Mean (±S.D.)	t-test
member	498 (22)	5	26	50	16	3	35.5[±78.2]	
non-member	1797(78)	10	22	60	8	-	21.8[±39.4]	P<0.001
All	*2295(100)*	*9*	*22*	*56*	*11*	*2*	*24.8[±50.7]*	

Non- BRAC credit (in last four months)	N (%)	Yes (%)	No (%)	t-test
member	498 (22)	10	90	
non-member	1797(78)	9	91	NS
All	*2295(100)*	*9*	*91*	

Table 2 Individual characteristics of members by duration of membership

Age	N (%)	<30 years (%)	>30 years (%)	Mean (±S.D.)	t-test		
					1 vs 2	1 vs 3	2 vs 3
Duration 1[13]	83(17)	28	72	36[±9.2]			
Duration 2[14]	119(24)	37	63	34[±8.3]			
Duration 3[15]	296(59)	28	72	36[±8.3]	NS	NS	NS
All member	***498(100)***	***30***	***70***	***35[±8.3]***			
						1 vs 2	
Non-member 1[16]	688 (38)	43	57	34[[±10.8]			
Non-member 2[17]	1109(62)	37	63	34[[±10.2]		NS	
All Non - member1	***1797(100)***	***40***	***60***	***34[±10.5]***			

Marital status	N (%)	Currently married %)	Wid/Div/Aban/Sep (%)	x2-test		
Duration 1	83(17)	94	6			
Duration 2	119(24)	90	10	NS	NS	NS
Duration 3	296(59)	88	12			
All member	***498(100)***	***89***	***11***			
Non-member 1	688 (38)	88	12		NS	
Non-member 2	1109(62)	89	11			
All non-member	***1797(100)***	***89***	***11***			

No of living children(%)	N (%)	No child (%)	1-2(%)	3-5(%)	6+(%)	Mean (±S.D.)	t-test		
							1vs 2	1vs 3	2vs 3
Duration 1	83(17)	14	29	43	14	3.2[±3.6]			
Duration 2	119(24)	12	27	45	16	3.2[±2.11]			
Duration 3	296(59)	17	19	56	12	3.2[±1.9]	NS	NS	NS
All member	***498(100)***	***15***	***22***	***52***	***13***	***3.0[±2.5]***			
Non-member 1	688 (38)	22	29	38	11	2.6[±2.6]			
Non-member 2	1109(62)	19	27	41	13	2.9[±2.2]		NS	
All non-member	***1797(100)***	***20***	***28***	***40***	***12***	***2.8 [±2.3]***			

[13] Those who are member for less than one year
[14] Those who are member for less than two years
[15] Those who are member for more than two years
[16] Non-member in RDP area
[17] Non-members in non-RDP area

Table 2 continued

Years of schooling	N (%)	No Schooling (%)	1-5 years (%)	6+ Years (%)	Mean (± S.D.)	Write and read (%)	t-test		
							1vs 2	1vs 3	2vs3
Duration 1	83(17)	70	26	4	1.3[±2.2]	29			
Duration 2	119(24)	76	14	10	1.3[±2.5]	26			
Duration 3	296(59)	80	17	3	1.3[±2.5]	21	NS	NS	NS
All member	*496(100)*	*77*	*18*	*5*	***1.1[±2.1]***	***23***			
Non-member 1	688 (38)	72	21	7	1.3[±2.3]	28		P<0.001	
Non-member 2	1109(62)	80	16	4	0.9[±2.0]	20			
All non-member	*1797(100)*	*77*	*18*	*5*	***1.1[±2.1]***	***23***			

Occupation	N(%)	Only housework (%)	Labour sale(%)	Skilled services(%)	x2-test		
					1vs 2	1vs 3	2vs 3
Duration 1	83(17)	95	2	3			
Duration 2	119(24)	96	2	2			
Duration 3	296(59)	90	4	6	NS	NS	NS
All member	*498(100)*	*92*	*3*	*5*			
Non-member 1	688 (38)	96	3	1		NS	
Non-member 2	1109(62)	94	4	2			
All non-member	*1797(100)*	*94*	*3*	*3*			

Table 2.a Household characteristics by duration membership

Literacy of the household head	N (%)	Illiterate (%)	Can sign (%)	Write and read (%)	x2-test		
					1vs2	1vs3	2vs3
Duration 1	83(17)	-	35	65			
Duration 2	119(24)	-	27	73	NS	NS	NS
Duration 3	296(59)	-	33	67			
All member	*498(100)*	-	*32*	*68*			
Non-member 1	688 (38)	-	43	57		P<0.001	
Non-member 2	1109(62)	-	55	45			
All non-member	*1797(100)*	-	*49*	*51*			

Marital status oh the household head	N (%)	Unmarried (%)	Currently married (%)	Win/Div/Aban/ Sep (%)	x2-test		
					1vs2	1vs3	2vs3
Duration 1	83(17)	1	93	6			
Duration 2	119(24)	2	87	11	NS	NS	NS
Duration 3	296(59)	1	89	10			
All member	*498(100)*	*1*	*89*	*10*			
Non-member 1	688 (38)	2	88	10		P<0.05	
Non-member 2	1109(62)	1	88	11			
All non-member	*1797(100)*	*1*	*88*	*11*			

Household size	N (%)	1-4(%)	5+(%)	Mean (± S.D.)	t-test		
Duration 1	83(17)	34	66	5.1[±1.7]			
Duration 2	119(24)	35	65	5.2[±1.6]	NS	NS	NS
Duration 3	296(59)	31	69	5.5[±1.8]			
All member	*498(100)*	*32*	*68*	*5.7[±2.4]*			
Non-member 1	688 (38)	37	63	5.3[±2.1]		NS	
Non-member 2	1109(62)	37	63	5.1[±1.9]			
All non-member	*1797(100)*	*37*	*63*	*5.2 [±1.9]*			

Table 3 Individual characteristics of members by type of membership

Age	N(%)	<30 years(%)	>30years(%)	Mean (± S.D.)	t-test		
					1vs 2	1 vs 3	2 vs3
Intensity 1[18]	63 (13)	40	60	36[±10.4]			
Intensity 2[19]	293 (59)	33	67	35[±8.2]			
Intensity 3[20]	140 (28)	*21*	*79*	*36[±8.1]*	NS	NS	NS
All member	*496* (100)*	*30*	*70*	*36[±8.5]*			

Marital status	N(%)	Currently married (%)	Wid/Div/Aban/Sep (%)	x2 test		
Intensity 1	63 (13)	89	11			
Intensity 2	293 (59)	91	9	NS	NS	P<0.05
Intensity 3	140 (28)	85	15			
All member	*496 (100)*	*89*	*11*			

No. of living children	N(%)	No child (%)	1-2 (%)	3-5 (%)	6+ (%)	Mean (± S.D.)	t-test		
							1vs2	1vs3	2vs3
Intensity 1	63 (13)	14	29	48	9	2.9[± 1.9]			
Intensity 2	293 (59)	11	23	50	16	3.4[± 2.5]	NS	NS	NS
Intensity 3	140 (28)	17	18	56	9	*3.0[± 1.9]*			
All member	*496 (100)*	*13*	*22*	*51*	*14*	*3.2[± 2.3]*			

Year of schooling	N(%)	no schooling (%)	1-5 years (%)	6+ years (%)	Mean years of schooling (± S.D.)	Write and read (%)
Intensity 1	63 (13)	73	24	3	1.2[± 2.2]	27
Intensity 2	293 (59)	79	15	6	1.0[± 2.1]	21
Intensity 3	140 (28)	73	23	4	*1.2[± 2.1]*	*29*
All member	*496 (100)*	*--*	*18*	*5*	*1.1[± 2.1]*	*23*

Occupation	N (%)	Only housework (%)	Labour sale (%)	Skilled services (%)	x2-test		
Intensity 1	63 (13)	97	3	-			
Intensity 2	293 (59)	94	3	3	NS	P<0.05	P<0.01
Intensity 3	140 (28)	86	4	10			
All member	*496* (100)*	*92*	*3*	*5*			

* two cases are missing

[18] Member who does not have BRAC loan
[19] Member who has BRAC loan
[20] Member who has BRAC loan and training

Table 3a Household Characteristics by type of membership

Literacy of the household head	N(%)	Illiterate (%)	Can sign only (%)	Can write and read (%)	x^2- test		
					1vs2	1vs3	2vs3
Intensity 1	63 (13)	-	36	64			
Intensity 2	293 (59)	-	32	68	NS	NS	NS
Intensity 3	140 (28)	-	29	71			-
All member	*496* (100)*	-	*32*	*68*			

Marital status of the household head	N(%)	Unmarried (%)	Currently married(%)	Win/ Div/ Aban/Sep (%)	x^2-test		
Intensity 1	63 (13)	-	89	11			
Intensity 2	293 (59)	2	90	8	NS	NS	NS
Intensity 3	140 (28)	1	89	10			
All member	*496* (100)*	*1*	*89*	*10*			

Household size	N(%)	1-4(%)	5+(%)	Mean(±S.D.)	t-test		
Intensity 1	63 (13)	44	56	5.1[± 2.2]			
Intensity 2	293 (59)	28	72	5.5[± 1.7]	NS	NS	NS
Intensity 3	140 (28)	35	65	*5.2[± 1.7]*			
All member	*496* (100)*	*32*	*68*	*5.4[± 1.8]*			

Occupation of the hh head	N (%)	Farming (%)	Agri Lab (%)	Non agri. lab (%)	*All labour (%)*	Serv. (%)	Skilled services (%)	House work (%)	Trade (%)	Other/ unempl (%)	x^2-test		
											1vs2	1vs3	2vs3
Intensity 1	63 (13)	10	13	17	39	3	21	18	9	3			
Intensity 2	293 (59)	15	19	26	*45*	8	9	9	11	3			
Intensity 3	140 (28)	16	19	14	*33*	14	10	15	12	-	P<0.05	P<0.05	P<0.05
All member	*496* (100)*	*14*	*18*	*23*		*9*	*10*	*14*	*11*	*1*			

Own land	N(%)	0-dec (%)	1-4 dec (%)	5-49 dec (%)	50-149 dec (%)	150+ dec (%)	Mean (±S.D.)	t-test		
Intensity 1	63 (13)	5	25	43	27	-	30.2[± 34.9]			
Intensity 2	293 (59)	3	24	50	15	5	37.8[± 82.7]			
Intensity 3	140 (28)	4	29	51	14	2	*32.9[± 83.5]*	NS	NS	NS
All member	*496* (100)*	*3*	*26*	*49*	*16*	*14*	*35.5[± 78.4]*			

Non-BRAC credit	N(%)	Yes (%)	No(%)	t-test		
				1vs2	1vs3	2vs3
Intensity 1	63 (13)	9	91			
Intensity 2	293 (59)	9	91	NS	NS	NS
Intensity 3	140 (28)	10	90			
All member	*496* (100)*	*9*	*91*			

Table 4 Individual charateristics of member by eligibility of membership

Age	N (%)	<30yrs (%)	>30yrs(%)	Mean (±S.D.)	t-test
Eligible member	355 (71)	32	68	34[± 8.3]	P<0.001
Non eligible member	143 (29)	25	75	385[± 10.3]	
All member	*498 (100)*	*30*	*70*	*35[± 9.0]*	

Marital status	N(%)	Currently married (%)	Wid/Div/Aban/Sep (%)	
Eligible member	355 (71)	89	11	NS
Non eligible member	143 (29)	89	11	
All member	*498 (100)*	*89*	*11*	

No. of living children	N(%)	no child (%)	1-2 (%)	3-5 (%)	6+ (%)	Mean (±S.D.)	
Eligible member	355 (71)	13	25	51	11	3.0± 2.5]	NS
Non eligible member	143 (29)	12	18	53	17	3.5[± 2.0]	
All member	*498 (100)*	*13*	*22*	*52*	*13*	*3.0[± 2.5]*	

Years of schooling	N(%)	no schooling (%)	1-5 years (%)	6+ years (%)	Mean (±S.D.)	Write and read (%)	
Eligible member	355 (71)	84	14	2	0.7[.0± 1.6]	*16*	
Non eligible member	143 (29)	59	29	12	2.1[± 2.8]	*42*	P<0.001
All member	*498 (100)*	*77*	*18*	*5*	*1.9[± 3.0]*	*24*	

Occupation	N(%)	Housework (%)	Labour (%)	Skilled services (%)	
Eligible member	355 (71)	91	4	5	
Non eligible member	143 (29)	95	1	4	P<0.01
All member	*498 (100)*	*92*	*4*	*4*	

Table 4a Household characteristics by eligibility of membership

Literacy of the household head	N(%)	Illiterate (%)	Can sign (%)	Write and read (%)	x^2-test
Eligible member	355 (71)	-	37	63	
Non eligible member	143 (29)	-	19	81	P<0.001
All member	*498 (100)*	-	*31*	*69*	

Marital status of the household head	N(%)	Unmarried (%)	Currently married (%)	Wid/Div/Aban/Sep (%)	
Eligible member	355 (71)	1	89	10	NS
Non eligible member	143 (29)	1	90	9	
All member	*498 (100)*	*1*	*89*	*10*	

Household size	N(%)	1-4 (%)	5 - (%)	Mean (±S.D.)	
Eligible member	355 (71)	1	89	5.2[1.0± 1.6]	P<0.001
Non eligible member	143 (29)	1	90	5.8[± 1.9]	
All member	*498 (100)*	*1*	*89*	*5.7[± 2.4]*	

Occupation of the hh head	N (%)	Farming (%)	Agri lab (%)	Non agri. lab (%)	*All labour (%)*	Service (%)	Skilled services (%)	House work (%)	Trade (%)	Other/ unempl (%)	x^2-test
Eligible member	355 (71)	10	23	29	*52*	7	11	9	1	1	P<0.001
Non eligible member	143 (29)	28	10	4	*14*	4	10	18	16	4	
All member	*498 (100)*	*15*	*18*	*21*		*9*	*11*	*12*	*12*	*2*	

Table 5 BRAC input characteristics by type of membership

Membership status	N(%)	Eligible member (%)	t-test		
			1vs 2	1vs 3	2vs 3
Intensity 1	63 (13)	62			
Intensity 2	293 (59)	72	NS	NS	NS
Intensity 3	140 (28)	74			
All member	*496 (100)*	*71*			
	N(%)	Can sign only (%)			
Intensity 1	63 (13)	41			
Intensity 2	293 (59)	65	P<0.001	P<0.01	NS
Intensity 3	140 (28)	58			
All member	*496 (100)*	*60*			
		Whether have BRAC savings			
	N(%)	Yes(%)	Mean (±S.D.)		
Intensity 1	63 (13)	84	317[± 309.8]		
Intensity 2	293 (59)	93	521[± 307.8]	P<0.001	P<0.001	P<0.001
Intensity 3	140 (28)	93	708[± 425.9]		
All member	*496 (100)*	*92*	*548[± 365.2]*		
		Whether have BRAC loan (in last four months)			
	N(%)	Yes(%)	Mean (±S.D.)		
Intensity 1	63 (13)	5	4375.0[± 530.3]		
Intensity 2	293 (59)	31	2909.5[± 935.1]	P<0.001	P<0.001	P<0.001
Intensity 3	140 (28)	30	3639.0[± 1242.6]		
All member	*496 (100)*	*27*	*3152.0[± 1091.9]*		

	N(%)	1-3 days(%)	4-6 days (%)	7+ days (%)	Mean (±S.D.)			
Intensity 1[21]	63 (13)	5	3	2	1.0[.0± 1.8]			
Intensity 2	293 (59)	-	-	-	-			
Intensity 3	140 (28)	46	28	26	7.7[± 8.4]	-	P<0.001	-
All member	*496 (100)*	*14*	*9*	*8*	*2.3[± 5.6]*			

[21] Nine cases in intensity 1 have training but they do not have BRAC loan. Therefore they are not considered as intensity 3

Table 6 BRAC input characteristics by duration of membership

Membership status	N(%)	Eligible member (%)	t-test		
			1vs 2	1vs 3	2vs 3
Duration 1	83(17)	70			
Duration 2	119(24)	67	NS	NS	NS
Duration 3	296(59)	73			
All member	*498(100)*	*71*			
	N(%)	Can sign only (%)			
Duration 1	83(17)	48			
Duration 2	119(24)	54	NS	P<0.01	NS
Duration 3	296(59)	66			
All member	*498(100)*	*60*			
		Whether have BRAC savings			
	N(%)	Yes(%) Mean (±S.D.)			
Duration 1	83(17)	89 359.6[± 268.0]			
Duration 2	119(24)	88 599.8[± 283.0]	P<0.001	P<0.001	P<0.001
Duration 3	296(59)	94 650.3[± 338.3]			
All member	*498(100)*	*92 550.0[± 370.4]*			
		Whether have BRAC loan (in last four months)			
	N(%)	Yes(%) Mean (±S.D.)			
Duration 1	83(17)	39 2941.9[± 537.9]			
Duration 2	119(24)	32 3277.5[± 1069.3]	P<0.05	NS	NS
Duration 3	296(59)	22 3238.7[± 1271.3]			
All member	*498(100)*	*27 3152.9[± 338.3]*			
	N(%)	1-3 days (%) 4-6 days (%) 7+ days (%) Mean (±S.D.)			
Duration 1	83(17)	4 - - 1.1[.0± 0.6]			
Duration 2	119(24)	16 3 3 1.1[.0± 2.9]			
Duration 3	296(59)	15 14 12 3.3[± 6.8]	P<0.01	P<0.001	P<0.01
All member	*498(100)*	*14 9 7 2.3[± 5.6]*			

Table 7 BRAC inputs characteristics by eligibility of membership

Membership status	N(%)	Can sign only (%)	x2-test
Eligible member	355 (71)	65	
Non eligible member	143 (29)	49	P<0.01
All member	***498 (100)***	***60***	

		Whether have BRAC savings		
	N(%)	Yes(%)	Mean (±S.D.)	t-test
Eligible member	355 (71)	93	545.2[± 345.7]	NS
Non eligible member	143 (29)	89	541.5[± 288.4]	
All member	***498 (100)***	***92***	***550.0[± 338.3]***	

		Whether have BRAC loan (in last four months)		
	N(%)	Yes(%)	Mean (±S.D.)	
Eligible member	355 (71)	30	3347.0[± 1004.3]	NS
Non eligible member	143 (29)	20	3148.6[± 1031.8]	
All member	***498 (100)***	***26***	***3155.0[± 338.3]***	

	N(%)	1-3 days (%)	4-6 days (%)	7+ days (%)	Mean (±S.D.)	
Eligible member	355 (71)	15	9	7	2.3 [± 5.5]	
Non eligible member	143 (29)	11	9	8	2.2[± 5.9]	NS
All member	***498 (100)***	***46***	***29***	***25***	***2.3[± 5.6]***	

Table 8 **Index for ownership of and control over big and small asset by age, years of schooling, marital status and household head's occupational status**

	Big assets					
	Index for asset ownership			Index for asset control		
Age	**<30**		**>30**	**<30**		**>30**
	0.31 (0.54)		0.38 (0.64)	0.04 (0.14)		0.13 (0.55)
Schooling	**no schooling**	**1-5 years**	**6+ years**	**no schooling**	**1-5 years**	**6+ years**
	0.35 (0.61)	0.39 (0.64)	0.31 (0.53)	0.10 (0.40)	0.11 (0.50)	0.10 (0.62)
Marital status	**Currently married**		**Wid/div/aban/sep.**	**Currently married**		**Wid/div/aban/sep.**
	0.39 (0.63)		0.04 (0.21)	0.11 (0.44)		0.03 (0.08)
Household status	**Labour selling hh**		**Non labour selling hh**	**Labour selling hh**		**Non labour selling hh**
	0.34 (0.61)		0.36 (0.61)	0.10 (0.45)		0.11 (0.42)
Household status	**Service hh**		**Non service hh**	**Service hh**		**Non service hh**
	0.50 (0.68)		0.34 (0.60)	0.16 (0.63)		0.11 (0.42)
	Small asset					
	Index for asset ownership			Index for asset control		
Age	**<30**		**>30**	**<30**		**>30**
	1.03 (0.75)		0.97 (0.81)	0.10 (0.15)		0.10 (0.59)
Schooling	**no schooling**	**1-5 years**	**6+ years**	**no schooling**	**1-5 years**	**6+ years**
	1.01 (0.79)	1.11 (0.77)	1.21 (0.68)	0.10 (0.53)	0.07 (0.29)	0.10 (0.13)
Marital status	**Currently married**		**Wid/div/aban/sep.**	**Currently married**		**Wid/div/aban/sep.**
	1.11 (0.75)		1.00 (0.26)	0.10 (0.51)		0.00 (0.01)
Household status	**Labour selling hh**		**Non labour selling hh**	**Labour selling hh**		**Non labour selling hh**
	1.00 (0.77)		1.10 (0.79)	0.10 (0.14)		0.10 (0.60)
Household status	**Service hh**		**Non service hh**	**Service hh**		**Non service hh**
	1.10 (0.81)		1.10 (0.78)	0.11 (0.38)		0.11 (0.48)

Figures in the parentheses are standard deviation

Table 9 Index for ownership of and control over big asset by age, years of schooling, marital status and household head's occupational status according to membership status

	Index for asset ownership			Index for asset control		
Age	**<30**	**>30**	***All***	**<30**	**>30**	***All***
Member	0.83 (0.60)	0.9[illegible] (0.78[illegible]	***0.89 (0.73)***	0.10 (0.17)	0.31(0.84)	***0.23 (0.70)***
Non-member	0.21 (0.46)	0.2[illegible] (0.48[illegible]	***0.35 (0.61)***	0.03 (0.13)	0.10 (0.41)	***0.11 (0.45)***
	P<0.001	**P<0.001**	***P<0.001***	**P<0.001**	**P<0.001**	***P<0.001***
Schooling	**no schooling**	**1-5 years**	**6+ years**	**no schooling**	**1-5 years**	**6+ years**
Member	0.91 (0.73)	0.8[illegible] (0.7[illegible]	0.92 (0.65)	0.21 (0.58)	0.30 (0.86)	0.37 (1.34)
Non-member	0.21 (0.47)	0.2[illegible] (0.52[illegible]	0.21 (0.37)	0.10 (0.33)	0.10 (0.34)	0.02 (0.08)
	P<0.001	**P<0.001**	**P<0.001**	**P<0.001**	**P<0.001**	**P<0.001**
Marital status	**Currently married**	**Wid/div/aban/sep.**		**Currently married**	**Wid/div/aban/sep.**	
Member	0.98 (0.7[illegible]	0.71 (0.33)		0.23 (0.71)	0.11 (0.14)	
Non-member	0.23 (0.4[illegible]	0.02 (0.15)		0.10 (0.32)	0.02 (0.05)	
	P<0.001	**NS**		**P<0.001**	**NS**	
Household status	**Labour selling hh**	**Non labour selling hh**		**Labour selling hh**	**Non labour selling hh**	
Member	0.91 (0.75)	0.38 (0.72)		0.18 (0.57)	0.26 (0.78)	
Non-member	0.21 (0.46)	0.22 (0.48)		0.11 (0.41)	0.05 (0.25)	
	P<0.001	**P<0.001**		**P<0.001**	**P<0.001**	
Household status	**Service hh**	**Non service hh**		**Service hh**	**Non service hh**	
Member	1.04 (0.85)	0.87 (0.71)		0.53 (1.24)	0.21 (0.62)	
Non-member	0.30 (0.48)	0.21 (0.47)		0.10 (0.13)	0.10 (0.33)	
	P<0.001	**P<0.001**		**P<0.001**	**P<0.001**	

Figures in the parentheses are standard deviation

Table 9a Index for ownership of and control over small asset by age, years of schooling, marital status and household head's occupational status according to membership status

	Index for asset ownership			Index for asset control		
Age	**<30**	**>30**	***All***	**<30**	**>30**	***All***
Member	1.30 (0.75)	1.22 (0.80)	***1.24 (0.78)***	0.11 (0.25)	0.14(0.87)	***0.13 (0.74)***
Non-member	0.11 (0.74)	0.90 (0.79)	***1.00 (0.78)***	0.05 (0.12)	0.06 (0.47)	***0.10 (0.49)***
	P<0.001	**P<0.001**	***P<0.001***	**P<0.001**	**P<0.05**	***P<0.01***
Schooling	**no schooling**	**1-5 years**	**6+ years**	**no schooling**	**1-5 years**	**6+ years**
Member	1.20 (0.80)	1.45 (0.72	1.63 (0.71)	0.12 (0.79)	0.16 (0.57)	0.13 (0.27)
Non-member	0.10 (0.78)	0.96 (0.75	1.07 (0.63)	0.06 (0.42)	0.05 (0.11)	0.04 (0.04)
	P<0.001	**P<0.001**	**P<0.001**	**P<0.05**	**P<0.01**	**P<0.05**
Marital status	**Currently married**	**Wid/div/aban/sep.**		**Currently married**	**Wid/div/aban/sep.**	
Member	1.40 (0.71)	1.00 (0.23)		0.14 (0.78)	0.00 (0.01)	
Non-member	1.03 (0.74)	1.00 (0.27)		0.10 (0.39)	0.00 (0.01)	
	P<0.001	**NS**		**P<0.05**	**NS**	
Houschold status	**Labour selling hh**	**Non labour selling hh**		**Labour selling hh**	**Non labour selling hh**	
Member	1.21 (0.75)	1.28 (0.81)		0.11 (0.21)	0.20 (0.94)	
Non-member	1.10 (0.78)	1.00 (0.76)		0.04 (0.11)	0.10 (0.47)	
	P<0.001	**P<0.001**		**P<0.01**	**P<0.05**	
Household status	**Service hh**	**Non service hh**		**Service hh**	**Non service hh**	
Member	1.31 (0.89)	1.23 (0.77)		0.18 (0.75)	0.12 (0.74)	
Non-member	1.04 (0.77)	1.01 (0.77)		0.10 (0.75)	0.10 (0.39)	
	NS	**P<0.001**		**P<0.05**	**P<0.05**	

Figures in the parentheses are standard deviation

Table 10 Index for ownership of and control over big and small asset by duration, intensity, eligibility of member and non-membership status

	Big Asset							
Membership status	Index for ownership	1vs 2	1vs 3	2 vs 3	Index for control	1vs 2	1vs 3	2 vs 3
Duration 1	0.92 (0.84)				0.30 (0.96)			
Duration 2	0.86 (0.70)	NS	NS	NS	0.19 (0.76)	NS	NS	NS
Duration 3	0.90 (0.71)				0.22 (0.58)			
Intensity 1	0.70 (0.56)				0.11 (0.13)			
Intensity 2	0.93 (0.75)	P<0.05	NS	NS	0.23 (0.73)	NS	NS	NS
Intensity 3	0.89 (0.75)				0.30 (0.78)			
Eligible member	0.85 (0.72)		NS		0.21 (0.76)		NS	
Non eligible member	0.98 (0.75)				0.31 (0.86)			
Non-member 1	0.30(0.54)		P<0.001		0.10 (0.35)		NS	
Non-member 2	0.20(0.42)				0.10 (0.29)			
	Small Asset							
Membership status	Index for ownership	1vs 2	1vs 3	2 vs 3	Index for control	1vs 2	1vs 3	2 vs 3
Duration 1	1.15 (0.73)				0.10 (0.15)			
Duration 2	1.31 (0.81)	NS	NS	NS	0.24 (1.41)	NS	NS	NS
Duration 3	1.30 (0.78)				0.11 (0.34)			
Intensity 1	1.30 (0.71)				0.10 (0.17)			
Intensity 2	1.22 (0.75)	NS	NS	NS	0.11 (0.16)	NS	NS	NS
Intensity 3	1.30 (0.87)				0.30 (1.36)			
Eligible member	1.21 (0.79)		P<0.001		0.20 (0.83)		NS	
Non eligible member	1.41 (0.73)				0.13 (0.47)			
Non-member 1	1.08(0.70)		P<0.001		0.10 (0.58)		NS	
Non-member 2	1.02(0.75)				0.04 (0.10)			

Table 11 Contribution to household income and mean income in last 7 days by duration, intensity, eligibility of member and non-membership status

Membership status	N	Have contribution (%)	Mean income [± S.D]	t-test		
				member vs non-member		
All member	498	68	18.6 [± 63.5]			
All non-member	1797	41	6.2 [± 27.9]	*P<0.001*		
Total	*2295*	*45*	*8.9 [± 38.8]*			
				1 vs 2	1 vs 3	2 vs 3
Duration 1	83	45	12.5 [± 39.6]			
Duration 2	119	57	10.5 [± 31.7]	NS	NS	NS
Duration 3	296	79	*23.4 [± 76.6]*			
Total	*498*					
Intensity1	63	71	3.3 [± 10.4]			
Intensity 2	293	64	15.8 [± 47.1]	P<0.05	P<0.05	P<0.05
Intensity 3	140	76	*31.2 [± 96.8]*			
Total	*496*					
Eligible member	355	64	17.7 [± 50.1]		NS	
Non eligible member	143	78	20.5 [± 88.2]			
Total	*498*					
Non-member 1	688	58	6.9 [± 26.5]		NS	
Non-member 2	1109	34	*5.8 [± 28.8]*			
Total	*1797*					

Appendix B.

Sampling strategy:

Selection of villages: In all, 14 villages were chosen out of the 60 villages in the DSS area (where baseline survey was done). While sampling two types of villages were excluded: villages which would be at risk of river erosion in the near future and villages which were situated on both sides of the embankment. Thus, out of these 14 villages, 9 were from outside the embankment, 4 from inside the embankment and 1 from both sides of the embankment.

Appendix C

INDEX ON OWNERSHIP

Ownership	Score
Yes	1
No	0

For 6 'big' assets Maximum score 6
Minimum score 0

Index of ownership for each women = Aggregate scores (for each asset)

Range 0 to 6

Mean of index for any sub-group = Total score of any women in sub-group / Number of women in any sub-group

INDEX ON CONTROL

Score

Asset	Ownership	Abiiity to sell	Ability to use
Yes	1	1	1
No	0	0	0

For 'big' assets Maximum 18
Minimum 0

Index of control = Score of asset 1 / Total women owning asset 1 + ...asset 2 / Total women owning asset 2 + ... + ... + Score of asset 6 / Total women owning asset 6 **for each individual women**

Note: For both the ownership and control index, they refer to individual women. So the mean for any sub group refers to an average women of any sub group.

Women'a Control Over Productive Assets: Role of Credit Based Development Interventions

Samiha Huda and Simeen Mahmud

Abstract

This paper examines the degree to which participation in BRAC's development intereventions has any impact on women's ownership and control over assets. Information was collected under BRAC-ICDDR,B joint research project at Matlab during April-August 1995 through structured interview. In addition to socio-economic and demographic characteristics, information regarding ownership and control over assets was elicited from 2295 currently married women between 15-55 years of age of whom 22% were BRAC members.

Bivariate distribution comparing members and non-members in terms of asset ownership and control were assessed through use of indices. Women's assets were categorized into big and small according to their relative value. findings reveal that women's ownership and control over big assets increased with age. Currently married women tend to own more big assets and have greater control over those, but levels of schooling did not appear to effect either ownership or control. The household head's occupation was not an important factor in influencing women's ownership and control over big assets. Women's ownership and control over small assets were not found to have any assocaition with women's age or household head's occopational status. When compared with eligble non-members, BRAC members appeared to have greater ownership and control over assets, (both big and small). However, no difference was seen amongst members in terms of ownership and control over assets while BRAC membership was categorized according to duration, intensity and type.

Executive Summary

Background: In the context of rural Bangladesh women, who generally have a very low status compared to men, usually do not own assets. The inheritance law, limited opportunities for gainful employment, lack of access to market and public domain, etc. constrain women's direct ownership of asset. Even when they own assets, have very little control as these are managed by male family members. Therefore, access to productive assets is considered to be a key indicator of the process of women's empowerment. BRAC's Rural Development Programme (RDP) works with the belief that the poor can be empowered if provided with training and financial assistance. The present paper examined whether RDP has any impact on women's overall ownership and control over assets.

Methodology: The data for this study originated from the BRAC-ICDDR,B Joint Resaerch Project on socioeconomic developemnt and human well-being. A pre-tested structured questionnaire was administered to 2,295 ever married women between 15-55 years to collect information on on women's savings and loans, participation in income earning activities, familial and environmental crises and coping strategies, mobility, household decision making, political and legal awareness, ownership of assets, violence against women. Two indexes were constructed. The ownership index was constructed on the basis of the information on ownership of assets by women. The control index was based on three piece of information regarding each asset - ownership, ability to sell without husband's permission and ability to use the money from sale. To explore the influence of RDP on women's ownership and control over big and small assets , bivariate analysis was done.

Results: Age, year of schooling, marital status, and household head's occupational status were found to be strongly associated with women's ownership and control over big and small assets. BRAC members were found to own and control more big and small assets compared to non-members. No significant difference among members was found when categorized according to the duration and intensity of membership. Four years of RDP operation appeared to be not enough to make differences between

different categories of members. But the findings from the analysis certainly indicate that there is influence of RDP on women's ownership and control over assets in their lives.

Conclusion: Participation in RDP has a role in positively influencing ownership and control over assets. In other words, BRAC's RDP appears to have an impact in terms of women's empowerment since increased asset ownership and control is considered to be an empowering experience. The household socioeconomic factors need to be controlled in assessing impact of participation in RDP on women's living. Therefore, there is scope to see how each factor influence women's overall status by multivariate analysis and identify influence of those on women's ownership and conrol over assets in future.