Beacon of Hope

an impact assessment study of BRAC's Rural Development Programme

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1. Introduction and Methods

1.1 The poor in Bangladesh is not served either by the formal sectors including the banking sector or the informal credit market. Support by targeted developmental programmes (including credit) improves the poor's income earning capacity. BRAC's Rural Development Programme (RDP) has been serving an increasing number of the rural poor with education, technological services and credit support. A number of research studies have shown that RDP's impact on the lives of the poor is positive. The Donor Consortium (DC) for RDP and BRAC Management have agreed that an Impact Aassessment System (IAS) was required to gain a better understanding of RDP's impact on the lives of the rural poor. The first phase of the impact assessment of RDP was undertaken by BRAC's Research and Evaluation Division, with assistance from three international experts engaged by the DC. The Centre for Development Studies (CDS). Swansea also hosted two members of the IAS for six week to facilitate the production of the Main Findings Report (which preceded the present report. in 1995).

1.2 The RDP was launched in 1986 following the amalgamation of two experimental programmes: the Outreach Programme and the Rural Credit and Training Programme. The Third Phase (1992-1995) of RDP's operation was due for completion at the end of 1995. In its Second (1989-1991) and Third phases RDP underwent rapid horizontal expansion. During these phases a major change was made in RDP's strategy by shifting its focus almost entirely on women.

1.3 The impact assessment methodology was constructed on the basis of a set of hypotheses. and incorporated a set of key indicators of impact. The IAS hypothised that various non-RDP factors are likely to influence the impact of RDP's inputs. The hypothesis was specified with reference to the following factors : (a) length of RDP membership; (b) strength of RDP support (i.e.. amount of credit): (c) life-cycle situation of the households, education, and initial endowment on joining BRAC: and (d) local economic dynamism. The criteria for the key indicators of impact were: (a) material well-being of the member households: (b) vulnerability to seasonality and crisis coping capacity: (c) changes in women's lives: and (d) development of village organisations as institutions.

1.4 Three instruments were used for data generation. The Village Profiles were prepared by using a structured form to collect information from small groups of key informants. The Village Profiles contributed to the assessment of the significance of BRAC inputs in relation to other socio-economic conditions and variables. including regional differences . The profiles were constructed for 225 villages. of which 150 were RDP villages and 75 were villages where RDP was not present (from these the comparison households were sampled). These randomly selected villages represent 15 Area Offices of RDP. The Village Organisation Case Studies were carried out by using informal and a limited number of RRA techniques. to obtain both quantitative and qualitative information. A selected number of (24) case studies contributed to the analysis of BRAC member's socio-economic context and of the village organisations. The VO case studies were selected on a random basis from the villages in which the BRAC household survey took place. Household Survey of BRAC and non-BRAC clientele, using a pre-coded questionnaire in two rounds to capture seasonal variations in material well-being (October 1993; February 1994). The questionnaire collected information on household features, inputs received from RDP/RCP, economic details (income assets., food stocks, etc.) and some indicators of social attitudes and behavior, and socio-political relations. The household survey covered a total of 2,250 households, of which the RDP households numbered 1500. and socio-economically comparable 750 non-RDP households.

2. Impact of RDP Inputs

Measuring RDP inputs

2.1 Length of VO membership as a RDP input, shows that the average participation length for the male category is longer (43 months) than that for the female (23 months) category. The larger (47 percent) proportional representation for the female category in the younger length category (less than one year) is the outcome of the shift in emphasis towards women since late 1980s.The rapid expansion during this period and the imperative of staff performance, mean that the effectiveness of targeting (land owned <0.50 acre) is lower for male members (72 percent) whereas it is better for female members (84 percent). The interaction between two of the RDP inputs - length and credit, produces results to suggest that there is positive correlation between the two inputs, that is the cumulative amount of borrowing from RDP increases over longer membership length (from less than Tk. 2500 and Tk. 1000 respectively for male and female categories of less than one year membership, to Tk. 14,000 and Tk. 10,000 for more than six years length). The input indicators show that the cumulative amount of (average) RDP credit per household is larger for the male category (Tk. 8529) than it is for the females (Tk. 3484), which can be explained with reference to the comparatively unequal average participation length for the two categories of RDP households. The gap is very narrow with respect to the average size of the loans (i.e. amount per loan disbursed) and stand at Tk. 2728 for male and Tk. 2525 for female. This shows that male and female borrowers receive similar size loans.

2.2 The pattern of investment of RDP credit by the borrowers shows changes over time, more clearly for the male category than for the females . Investment in revenue earning capital is maintained at high rates between 81 percent and 71 percent respectively. The proportion of investment that are not used for revenue generation purposes remain between less than one percent and 14 percent, respectively for the male and female categories.

Material wellbeing

2.3 The results with respect to the material well-being indicators are positive according to membership length. The results show gradual improvements in the indicators such as wealth, revenue earning assets, value of house structure, the level of cash earned , per capita expenditure on food, total household expenditure .Changes in some indicators are slower than the others : for example , the budget structures of the RDP households show slight difference from that of the comparison group ; level of cash earned by the households show small improvements over time . On the other hand, the differences in accumulation of real capital and of wealth show tremendous increases with increasing length of participation. (The values of these for the 'more than four year membership length' are 100% and 112% higher than that for the 'less than one year' group).

2.4 The impact assessment findings indicate a consistent movement along the path to improved material wellbeing, to greater wealth and expenditure, according to loan size and membership age. While there are undoubtedly other non-RDP factors which influence material wellbeing of member households, the major finding is that before significant changes become measurable RDP households need to receive a minimum amount of cummulative RDP credit (i.e. Tk. 7,500) over a minimum length of RDP membership (i.e., 2.5 years). Throughout the study, the group of households achieving the 'critical mass' of RDP inputs have been compared with newer members (i.e., less than 2.5 years) receiving smaller RDP credit (i.e., less than Tk. 2,500). In addition, the results show that the RDP is impacting on less well off households to a comparatively greater degree than better off households. Furthermore, the results show that the focus on (generally poorer) female members is more effective in bringing benefits to BRAC's target group than would be the case with the male counterparts, both achieving 'critical mass' of RDP inputs.

2.5 The combined impact of the RDP inputs, viz. length and credit, shows positive results with respect to all of the major indicators. The results show a gradual improvement in wealth, and expenditure. Most of the other indictors for material well-being : value of house structure , value of livestock, living quarter density, all weather roofing material for living quarters, consumption expenditure, food stock , indicate that figures are significantly larger for the households in the 'longest - length and largest -loan ' category than these are for the counterparts in the lowest end of the scale.

2.6 The differences are more pronounced for the female category compared with the males. This suggests that the improvements for the female are larger and take place with slightly lower levels of average RDP inputs than it is the case for the males. The econometric analyses of wealth and of consumption for the RDP households , suggest that the impact of RDP credit is fairly large and is highly significant. In addition the importance of RDP credit in the determination of the levels consumption expenditure is very important.

2.7 Of particular interest is the results of the separate econometric analyses of consumption expenditure for the respective categories of RDP membership . The value of the impact of RDP credit is larger for the female category than it is for the males. The results show that per capita average weekly consumption expenditure increases between Tk. 6.80 for every thousand taka increase in percaptia RDP loan for the female category whereas it is between Tk. 1.40 and Tk. 5.50 for the male, ceteris-paribus. That the women's access to credit improves the households well-being is further supported by the evidence that women's earning is used mainly for the household well-being.

Vulnerability

2.8 With respect to the indicators of vulnerability of households to seasonality and to food security, the length-credit hypotheses are supported strongly. The distribution for food security levels according to RDP credit values suggest a discernible pattern, particularly for the female category. The distribution shows that the proportion of households in the 'severe food deficit' category decline from 39 percent for the 'no-loan' category to 12 percent for the 'greater than Tk. 10,000' category. The distribution at the upper end of food security scale show clear improvements: the proportion of 'food surplus' households increases from 11 percent to 28 percent for the respective loan categories. That food security is more sensitive to levels of RDP credit than the pure length category, is suggested by the unclear, mixed distributions according to membership length.

2.9 A particular dimension of poverty in Bangladesh is a regular seasonal downturn in economic activities which causes hardship for the poor. This hardship is primarily manifested by decline in consumption levels compared with the better season. The impact of RDP is expected to result in reductions in the differences between the lean season and the peak season with respect to percapita weekly rice consumption, per capita weekly expenditure on food, per capita total expenditure, seasonal food stock, and per capita weekly cash earning. For the respective indicators, an absence of significant (statistically) seasonal difference is assumed to indicate absence of vulnerability.

2.10 Statistical tests to assess the seasonal differences show erratic results for male but these are consistent with the hypothesis for the female category , according to length, to loan, and to the combined levels of RDP input. The results show that seasonal vulnerability is strongly present in the bottom end of the length, the loan, and the combined scales for the female category. The seasonal differences are smaller at successively higher rungs in the respective scales. The results show that seasonal difference is sensitive to both length and loan separately, as well as to the combined RDP inputs. For the top end of the combined 'length-credit' scale the tests show striking reduction in seasonal fluctuation, with no significant differences with respect to the indicators.

2.11 That these results of declining seasonal vulnerability are suggestive of more structural changes in RDP members' material well-being, are supported to a large extent by indicators of enhanced coping capacity and of strengthened grounding of these improvement . First of the indicators in this respect is the mechanisms which are used to cope with seasonal downturn in the economy. The case studies reveal that the hardship has declined for the members in older VOs whose coping mechanisms are of less damaging nature to the members' resource base. Diversification of employment and the use of kin and friendship -networks, instead of the harmful ones such as informal credit network and asset depletion, were reported to be used as mechanisms to cope with mild seasonality. The credit from RDP is an enhancement factor for older VO member, in effecting diversification of earning sources in the lean season specifically. This case study finding is supported by household survey data that show comparatively larger share of the petty trade and shop-keeping as cash earning sources in the lean season as compared with peak season. The case studies show that the members in younger VOs, on the other hand, still face seasonality in their livelihood which is supported by household data. For them, the coping mechanisms are of weaker, damaging to resource base, nature that include informal credit network, and asset depletion.

Security of Improved Material wellbeing

2.12 Other indicators also suggest a positive change for the RDP members over increasing levels of RDP input. The long term security is indicated with respect to increasing values of real capital in the asset profiles, and declining share of non-RDP saving in proportion to RDP saving, which are stronger for large levels of RDP inputs. The average values of the revenue earning assets show steady increases over longer participation, and larger credit (increasing from Tk. 3,419 to Tk. 6,452 for the females largest loan group). The proportional share of the house structure value is large for all RDP input levels, which suggest the use of high value, more durable.. building materials. This may be an indication of the households' capacity to transfer income from one period to a later one (albeit at a lower value due to depreciation). The house structure was the second to land in importance of the reported items in wealth ranking exercises in the villages.

2.13 The short term security for the RDP households is also enhanced over time and increasing amount of RDP credit . This is indicated by a process of withdrawal from the informal credit market for the RDP households. The average value of informal borrowing is larger for the middle of the scale input levels and declines for the top end of the scale for both male and female categories (for respective categories from Tk. 5,945 and Tk. 4,233 to Tk. 2,333 and Tk. 1,244, per borrower households). This process, thereby the security of current consumption , is supported by the declining share of consumption as a purpose for informal borrowing. For the female the decline is steady and gradual whereas for the male it fluctuates and, nevertheless, is lowest in the largest input category. Informal borrowing for consumption purposes declines from a high of 55 percent and 67 percent of the total borrowing, respectively for newer the male category and the female, to 32 percent and 41 percent respectively for the largest combined RDP input level. Similar pattern is observed with respect to the use of RDP credit. Smaller proportion of RDP credit is used to meet consumption and other hardship needs: increasing initially at medium level of input (11 and 14 percent respectively categories) and then it declines sharply in the largest input level (4.5 and 5 percent respectively).

Changes in Women's Lives

2.14 With respect to changes in women's lives, the impact of RDP inputs is smaller but discernible Status of the female members of RDP at the household level improves as a result of the increased access to RDP credit which the women's participation created for their husbands. Better treatment by husbands for the wives is evident. At the community level, the opposition voiced by the male section to women's participation in groups, was reported to gradually decline over time as the women's contribution to household material well-being becomes evident. Particularly enhanced status is accorded by the villagers to the women who are trained in certain skills, such as poultry vaccination, rearing of day old chicks, village health workers, and other occupational skills.

2.15 The indicator of the control exercised by the women over income produces unclear results; the case studies revealed little evidence to suggest that control over income was increased over increasing RDP input. However, that the earning of women is spent to improve household well-being is suggested by the household data. On the other hand, there is evidence to show that the RDP credit for women members are mainly used, invested and managed by the male members of the household. The case studies of VOs for women, find that there is a lack of opportunities for women to invest and manage their loans from RDP, directly themselves.

2.16 The role of men as the sole decision maker in the household was reported to be declining, particularly with respect to drawing on RDP credit and the use of women's earning. Improvement is suggested in data from both the case studies and the household survey. Whereas at the early stages of participation women's role as the sole decision maker is observed: which is likely to be due to the comparatively smaller sums of credit and earning which were involved. The practice of joint decision making by both the women and their husbands, is more pronounced for the longer length membership categories. That women retain or increase their say in matters related to their participation in RDP and with household affairs, is suggestive of some improvement in their status vis-a-vis men.

Village Organisation Development

2.17 The VOs were studied to assess a number of issues that would suggest some conclusions regarding the VOs' development as 'institutions'. With respect to the length of formation for the VOs, certain issues that were deemed important for organisational development - cohesion, perception of members, leadership, and group autonomy, have been addressed by case study method.

2.18 In general, discipline and enthusiasm is more evident in the newer and in the VOs for women. Overtime attendance at meetings becomes erratic. The VOs in the more than four years length category are the worst. In fact, in two out of 13 VOs in this category the members of the VOs either deposit their weekly savings and loan repayment installments to the VO president, or send these to the field staff responsible for the respective VO via a male member or children. Although VO discipline deteriorates over time, the financial discipline is nevertheless maintained.

2.19 Cohesion of the VOs was assessed with reference to the social awareness of the members, and collective activities in which the members might have been involved. The case studies found that the recently formed VOs have had little time to engage in activities that would demonstrate cohesiveness amongst the membership. However, the women who were new to RDP, reported an increased level of social awareness which they gained from the Functional Education classes. The women reported that these classes taught them that male violence against women was social exploitation. Such violence, should it happen, they felt should be protested collectively by the members.

2.20 There appears to be a decline in the incidence of collective involvement of both a social and an economic nature, and in managing the VO affairs, from a high level in the early phase of formation to recent years. There may be two likely explanations. The first may be that socio-political actions were not necessary as situations requiring such action did not arise. Second is the RDP's emphasis on developing a disciplined credit operation, from the late 1980s, which might have reduced the scope for the members to engage themselves in collective investment activities.

2.21 The increased emphasis on system development for credit and technological activities, is also reflected in the decline in social activities of RDP (although there has been an increase in the activities to improve the membership's legal literacy, which is the subject of a forthcoming research and is not dealt with presently). In the mid 1980s it was thought that the membership's awareness regarding social issues may be developed by engaging them in regular group discussions. Formally called the 'issue based meetings', the activity worked as a refresher exercise for Functional Education (FE). In recent years the frequency of these once-monthly meeting reportedly had declined. Consequently the older members did not retain their FE knowledge. The case studies of VOs reveal that no issue based meetings were held in the three months preceding the field work. Although the members reported that they valued the meetings highly, the field staff when interviewed reported that the members were reluctant to attend such meetings.

2.22 The members of older VOs who have experienced longer participation in RDP and consequently more policy changes, were unhappy with the frequency of such changes. Their unhappiness was further increased by the reluctance on the part of the field staff to explain the changes. The group members also reported that the level of interaction between themselves and staff beyond those occasioned by credit operation, have also declined. The field staff in their turn have indicated that they have little opportunity to respond to specific needs, as their time was limited and was governed by programmatic requirement. The members from older VOs that were formed during the Outreach Programme, identified this issue as the motivational nature of the programme necessitated much more interaction both collectively and individually.

2.23 Although all the VOs have a management committee, in reality most, if not all, of the committees are dominated by one member who is either the chairperson or is the secretary of the respective committee. This situation is indicated by a general lack of knowledge on the part of the membership regarding the names of committee members, save the dominant leader. Personal and social attributes distinguish the leaders from the membership. Social attributes such as the extent of kinship and socioeconomic status, played an important role in the selection of male leaders by the membership. On the other hand, personal attributes such as outspokenness, dynamic personality, and absence of family burden were more important for female leaders. These attributes are reflected in the poverty situation of the leaders: the male leaders are from a relatively better-off background whereas the female leaders are more likely to be poorer.

2.24 Although there is a lack of knowledge on the part of the membership about the interest paid by BRAC to the members' saving, broad operational rules for BRAC credit were known to the members from older VOs. Except the newer members who have yet drawn on BRAC's credit, the understanding level regarding the insurance scheme for the members was found to be high. The members often made a common mistake: they tended to forget the calendar date for policy renewal!

2.25 As an outcome of participation by the poor in RDP/VO, BRAC expected some change in some social attitudes on the part of the members. Although not spectacular, some changes in attitudes towards particular issues that are deep rooted in tradition and culture, are discernible. The members reported to value highly the importance of secular education in peoples lives. Indeed, the presence of BRAC schools at their door steps might well have reduced gender discrimination which was common not so long ago. Women's mobility and their involvement in non-traditional activities such as attending meetings at public places and at BRAC offices, were accepted more readily, by the men from older VOs than those who were recent recruits. With respect to another social issue, viz. dowry, the membership length alone appear to exert little influence. The members reported that as much as it was a social evil they had no choice but to live with it. The practice of dowry, even among the poor, remains an issue of concern. With regards to the members' expectation from BRAC, the indication is that they expected to receive benefits more on individual basis rather than on collective basis. The members from older VOs reported the scope for saving created by BRAC as a primary objective for membership. This is not surprising as many of them have generated sizeable saving. On the other hand, for the newer members (1-2 years) the expectations were related to their material condition. For the very new members (less than one years) BRAC was seen as a relief agency which was expected to dole-out food relief, etc. For some others, their exception was to be employed by BRAC, given loans, provided with safe drinking water, education for children.

2.26 The case study data-set does not include some important factors which would indicate changes in the village and micro regional economic structures, such as wage rate, labour relations and tenancy relations. There are some evidence of changes in the informal relations for the members. Some newer VOs reported that some money lenders were unwilling to lend to them because they were BRAC members. Others reported that their credit worthiness had improved for the same reason. In most VO case studies the members reported that it was no longer necessary for them to borrow money from the informal sources. Social interaction with the better off households also reportedly improved for the older members. Marital relations between the two segment of the society are yet to take place.

3. Life cycle factors, initial endowment, and education

3.1 While data show positive impact of RDP inputs when RDP households receive substantial amount of credit over a long membership period, there are undoubtedly other non-RDP factors which influence the impact of RDP on the lives of the rural poor. The exogenous factors are related to the member households resource base, and secondly, to the physical aspects of the respective micro-regions. The households related sources of the non-RDP influences are likely to include life-cycle factors, initial endowment and education. The life-cycle factors include the demographic dependency ratio and the number of working age population in the households. Initial endowment refers to the condition of the members on joining BRAC, and is measured by the amount of landowned. The education variable is constructed on the basis of the household aggregate of scores that was arrived at by assigning a value to each household member according to years of completed schooling.

Material Wellbeing

3.2 The life cycle indicator of dependency ratio show negative impact with respect to material well-being. The econometric analysis of consumption expenditure clearly indicate a decline in the levels of per capita expenditure as the ratio for dependents to working age population increase. This negative influence of dependency ratio is likely to continue because an intervention such as RDP is unlikely to alter the ratio in the short run. The implication is that unless fertility declines, the positive impact of RDP inputs is likely to be eroded, in the cases where there are more dependents in the households.

3.3 On the other hand, the results with respect to the number of working age population, from the econometric analysis of wealth, indicate positive influence. It improves the scope for effective investment of RDP credit . The econometric analysis show that for an increase of one working age member in the household there is on average Tk. 1,785 increase in the level of wealth, ceteris paribus. This and the dependency ratio indicators imply that the family size and its age structure are important contributors to the household's material well-being, as well as RDP inputs.

3.4 Is the impact of RDP on material wellbeing, greater for the households that were better-off at the time of joining BRAC compared with the worse-off? To answer this question, tests were made after controlling for the initial endowment of the households. The results show that RDP is impacting on low endowment (landowned <0.25 acre) households to a comparatively greater degree than the large endowed (landowned >0.51 acre). The difference between the households that received low levels of RDP inputs and those with large levels of inputs for the low endowed group, is greater than the respective differences for the large endowment members. The test results are particularly strong for the female category with respect to such indicators as per capita wealth, food security, value of housing, per capita consumption expenditure.

3.5 It was expected that higher educational level will allow the members to better utilise RDP inputs. The econometric analyses show a positive and significant impact of household aggregate education on the accumulation of wealth and on level of consumption. Furthermore, there is a strong interaction effect of high education and RDP credit, on wealth accumulation. For the households in the highest class of education score, for every thousand taka increase in RDP credit there is on average Tk. 1,090 increase in wealth, constancy assumed.

Women's Lives

3.6 Life cycle factors influence the changes in the women's lives. Women's control over income, decision making power, status in the family, and women's mobility, are enhanced for the women who are older and/or who head their own household. These women are also among the poorer segment of the population. On the other hand the women who are currently married with young children are likely to be the ones who hand over their RDP loans to their husbands.

4. Local condition

Material Wellbeing

4.1 The local condition or the dynamism of the micro-regional economy affects the impact of RDP inputs on the lives of the poor. The econometric analyses of wealth and of consumption support this hypothesis. The opportunities for investment, and the return from such investment, are likely to be positively sensitive in more dynamic location than in the lesser ones. The dummy variable for highly vibrant locality show that for the households in such locations the values of wealth and of per capita consumption are larger than the rest of the households by on average Tk. 3,264 and Tk. 11 respectively. The results of the interaction between local condition and RDP credit surprisingly produce insignificant results. Results of the econometric analyses are supported by the pattern of distribution for coping mechanisms by regions.

Vulnerability to seasonality

4.2 The locations where members reported, in case studies , lesser hardship in lean season, were the ones that are better served by new or existing all weather roads, access to nearby town, presence of large market place, etc. At these locations RDP loans are put to good use by the members who avail the opportunities offered by local condition. The combination of vibrant locality and RDP credit allow the members to accumulate saving to cope in lean season, or to find alternative earning sources. In more dynamic areas the members either experience generally less severe lean periods or they are less likely to turn to such damaging coping mechanisms such as informal credit or asset depletion.

Women's Lives

At locations where men are engaged in activities which take them outside the village for longer periods than in the agricultural community, women's mobility within the village is high. Local condition exert little influence on other indicators of women's life such as status and decision making.

5. Membership Discontinuation /Drop-out

5.1 The increasingly larger membership discontinuation in older VOs is of concern for the Programme as well as for poverty alleviation. There is no evidence to suggest that drop-out members adversely affect the cohesion of the current membership . The implication for poverty alleviation is clear from the analysis of material well-being, and of vulnerability to seasonality. To generate measurable and significant improvements in the members' lives a minimum level of input is required. With discontinuation of older members this process of gradual improvement is disturbed. The reasons for dropout appear that the members need to suit themselves to the given rules and procedure of the intervention.

5.2 With respect to the drop-out members the data show no significant difference on the life cycle indicators of dependency, and of working age population. The results of tests to assess the difference in landholding on joining RDP produce mixed results. For the male dropout members the landholding is smaller than that for the male current members. For the female dropout it is significantly larger than that for the female current members. The typology of reasons for drop out indicate that lack of availability of time to attend weekly meetings is one of the reasons for dropout by the relatively well-off. However, as indicated earlier, the significant difference in initial endowment for the females, is not matched by similar difference with respect to material well being.

6. Unexpected Results

6.1 The positive impact of RDP on the lives of its members are the expected results which are accompanied by some unexpected ones. The unexpected results relate primarily to the village organisation development aspect of RDP: there being some other minor unexpected results related to targeting, women's status, reasons for drop-out, etc.

6.2 Targeting efficiency with regards to the poverty aspect of the membership has improved for the female members but has worsened for the male in the recent years. Nearly half of the male category for which participation length was less than one year, was from the landownership category of greater than half-an-acre. It is likely that when replacement of members were necessary in view of dropout by some members, the field staff were less particular with eligibility criteria. The implications of the presence of non-target is ~~not immediately~~ clear, at least the extent of influence their presence might exert on the participation for the poorer members. There is some evidence to suggest, at least at certain pockets of RDP, that the non-targets are influential among the membership and the field staff may utilise this influence to maintain credit discipline.

6.3 Although the case studies reported a general improvement in the status of women within the households, there may be some cause for concern. The household survey data show a decline in decision making by men themselves, regarding the use of women's earning but at the same time their role on decisions regarding drawing on RDP credit by women members do not decline. The persistence of husbands sole decision making with respect to the timing of loan may have two explanations. Firstly it may be due to a combination of a lack of opportunities for women to invest their own loan and an unwillingness on the part of the women to assume alone the higher risks involved with larger loans. Secondly, it may be related with the sexual division of labour that assign women the smaller and less commercial investment role whereas men assume the more commercialised and larger investment activities. In either case, the gender division of labour is yet to be affected by women focused programme like RDP.

6.4 The major unexpected result is related with the village organisation. The documents of RDP state that, "...BRAC aims to develop self-managed village organisations, promote self-reliance, and enhance the capacity of the poor to participate in the national development process". At the household level some progress has been achieved with regards to self-reliance and material 'capacity', but there is very little to suggest that the VOs are progressing in the direction, BRAC is aiming at.

6.5 The process and the activities identified in the documents have had mixed experience: members become less interested in the VO except for the financial matters; general membership is unwilling to assume greater leadership in the VOs preferring to leave it to the existing few leaders; members have not broken out of the existing networks to embrace the VO as an alternative network for support and promotion of self-interest; and perhaps more importantly, field staff perceive less importance for the social aspects preferring the technical and financial aspects, of the VOs.

6.6 That the VOs did not even approach let alone meet, the criteria and indicators for institution building is not surprising. What is unexpected is the confusion and lack of understanding regarding what the VOs were supposed practice and achieve, were meant for, on the part of both the programme personnel and the membership.

7. Policy Implications

Membership targeting

7.1 The success of RDP is due largely to effective management which is evidenced by generally high rates of achievement in meeting performance targets. There is however some disquiet with regards to membership targeting which falls short of other performance achievement (such as 97% loan recovery rate). Some of the shortfall may be explained with reference to human error and to social reality at some localities. Where weaknesses in information led to the recruitment of non-targets, it may be necessary to remove the latter from RDP membership. The withdrawal of membership from non-targets may be considered as a part of targeting which does not necessarily end with group formation. Such membership withdrawal need not be considered as membership drop-out, and which may be monitored by either the Monitoring Department or RED.

7.2 Secondly, the current method used for target identification may be replaced with a more innovative one. The survey method that is currently used currently is perhaps less at fault for identification weaknesses. The piece-rate mode of payment for the surveyors who are temporarily employed by RDP field office, create incentive for number of households surveyed rather than the quality of the information gathered. Thus, the flawed information is highly likely to lead to similar decision making with regards to targeting.

7.3 The experience of a recent joint exercise by RDP and RED, to develop an alternative identification method, appear to be promising. The researchers at RED developed an innovative method that uses cards that are similar to those used for Wealth Ranking in RRA, and a cross section of villagers participate in ranking the households with the cards according to some pre-determined categories. The exercise has served three purposes : (a) the villagers identified the target households effectively; (b) it generated some indication of willingness on the part of the poor to become members; and (c) it gave opportunity for preliminary information dissemination for motivational purposes.

7.4 At first estimation, the cost of this participatory exercise appear greater than that involved in the surveys made by temporary staff. There is scope to reduce the costs on one hand, and the participatory method saves some other costs that are not accounted for in calculating the survey costs. The experimental exercise was costed on the basis of salaries of field level managerial staff (POs) as well as field assistants, who participated in the exercise. The POs can become trainers, and who can be replaced by more field assistants who act as facilitators in the ranking exercise. The costs will be reduced as fewer POs are involved for less time. Secondly, in the current survey method additional staff time is involved in the post-survey promotional and motivational activities. In the participatory method some of these activities may be performed at the time of village level ranking exercise. Given these two considerations the cost of group formation is unlikely to increase, and targeting becomes more effective.

Credit operation

7.5 Since the early 1990s a disciplined credit operation system has been in place. The case studies identified some issues related to credit operation that are not entirely new but may be considered for adoption in the future. At some locations during the group discussion for case studies, the members reported that the current ceiling on RDP credit was inadequate for their occupational activities. At other locations the members reported that the current weekly repayment schedule for RDP credit was inappropriate for their activities which generate revenue at specific times of the years. These ought not to be generalised because these two issues were raised at specific locations and by particular occupational groups.

7.6 BRAC may consider introducing some mechanism in its credit operations to meet the needs of cottage and home based industrial activities the working capital requirement for which is larger than the current ceiling on loan size. Secondly, the seasonal nature of activities in the sub-sectors of agriculture may merit seasonal schedule for servicing RDP debt.

7.7 The household survey data show that a per capita specification of RDP credit produces significant results. It also shows that the more dependents there is in a household the worse-off the latter is. In other words some of the gains made possible due to RDP credit may be eroded by high dependency ratio. As fertility is a demographic phenomena it is unlikely to be influenced by RDP in the short or medium term. It may be possible, but the probability is unknown, to prevent the erosion in RDP impact by making provision for larger loans to larger households. In other words, it may be useful to explore the possibility, and the impact of defining floors and ceilings on credit size, in terms of per capita measures, instead of the current per member sizes.

Women's lives

7.8 The major findings are that improvements are experienced by the women members in household material wellbeing and in their status at the home. The women, however, are less involved in the direct utilisation of their RDP credit which they hand over to male household members. The socio-culturally determined gender division of labour act as a barrier to their participation in direct investment activities which require knowledge of and linkages with the market. Those women who are engaged in outside-the-home activities are able to do so because of their life-cycle and socio-economic condition. In addition, there are those who are engaged in home based activities for which men perform the outside-the-home tasks. The third category of women members are those borrowers who hand over the loans to male household members.

7.9 When asked about the reason for handing over their loans to men, the women reported that there was no or little opportunity for them to invest it themselves. This perception is likely to be an outcome of gender division of labour. In view of this BRAC may play a greater role to encourage the women to undertake income earning activities, albeit home-based, in order for the women to further contribute to the material wellbeing of their respective households.

7.10 This motivational aspect may be part of the selection process designed for the sectoral programmes. The programme currently focuses on 'appropriate' participants on the basis of a pre-determined set of selection criteria. It needs to be mentioned here that the sectoral programmes have in the 1980s and 1990s undergone steady development and expansion. This expansion is likely to continue in future and BRAC may take the process of expansion as an opportunity to engage more women in direct investment activities. In addition the focus for participant selection may be shifted to those women who currently hand over their loans to male household members. The process of selection necessarily involves a motivational aspect in which the male household members, in addition to the women, may be made a target and to whom the importance of an additional source of income for the household may be emphasised.

7.11 The future horizontal expansion of the sectoral programmes - poultry and livestock, sericulture, fishery, horticulture, social forestry, may be aimed at the women who draw on BRAC credit but are not involved in the investment directly. The expansion is likely to require the need for increased direct investment by BRAC ; in such sectors as sericulture, livestock, horticulture which are home-based opportunities. The investment are likely to support the women producers and others in lesser extent, by ensuring availability of quality inputs which are not readily supplied by the market. At the downstream level, BRAC will need to invest in processing and marketing of some output produced by the women, to ensure a competitive market. Needless to say, the extent to which BRAC succeeds in creating such sources is dependent on fund availability.

VO development

7.12 The results of the VO case studies are perhaps more revealing than the other dimensions of RDP's impact. The overall implication of these results is that BRAC's vision for the VOs may have been over ambitious, which in the given situation may need to be scaled down restricting its objective regarding the VOs to 'organisation development' rather than 'institutions'. The term 'institution ' implies certain requirement , and whether these can be met by a group of 30-40 men and women in the contexts of the village , micro-region and upto the national environment , needs to be seriously assessed. In addition the contextual factors, the absence of a consciousness on the part of the general membership regarding the VO related objectives of RDP is a further cause for concern. That BRAC or others may view the VOs as units of representation for the members' interest, and that the VOs are expected to achieve some form and level of autonomy, are completely alien to group members. In the members' conception the VO is a mechanism for creating access to RDP credit and is as yet far from creating space for collective action or for mutual support. That attendance at older VOs decline without a corresponding decline in savings and loan recovery, is evidence of the conception of the VOs as merely credit mechanisms. The members' involvement in the VOs affairs appears to be an area which may not have been adequately addressed in the past.

7.13 If BRAC wishes to reconsider the need for 'institution' building, than experimentation with alternative strategies for facilitating and supporting village level groups appears necessary. Given the present level of staff involvement in the technological, sectoral programmes and in credit operation, alternative strategies for VOs are likely to involve reconsideration of staffing levels with respect to social development (which has budgetary implications).

12. Conclusion : policy relevance of IAS results

In the course of impact assessment a number of issues arose some of which were expected and others not, some plausibly explained and others in-explicit; and many of the issues have policy relevance. At the same time, the issues reflect broad indications of the strength and weaknesses of RDP. The substantial impact that is observed at the household level is a reflection of its strength (perhaps more specifically of the credit component). On the other hand, weaknesses were revealed by the members who discontinue their participation, and by the deterioration in VO discipline and the lack of consensus between the members/'customers' and the organisers, regarding a common perspective for the VOs.

The unexpected issues, indicating weaknesses, invariably gain prominence in any discussion of programme impact, lest the unnoticed problems develop into something prominent. The concluding chapter reports on issues which have important policy implications. The issues relate to membership targeting, VO development, credit operation, women's status, membership dropout, and a discussion of impact.

12.1 Membership targeting

The success of RDP is due largely to effective management which is evidenced by The generally high rates of achievement by the staff in meeting performance targets. There is however some disquiet with regards to membership targeting which falls short of other performance achievement (such as 97% loan recovery rate). Targeting efficiency with regards to the poverty aspect of the membership has in the recent years improved for the female members but has worsened for the male. Some of the shortfall may be explained with reference to human error and to social reality at some localities. It is likely that when replacement of members were necessary in view of dropout by some members, the field staff were less particular with eligibility criteria. The implications of the presence of non-target is not immediately clear, at least the extent to which their presence might influence participation by the poorer members. There is some evidence to suggest, at least at certain pockets of RDP, that the non-targets are influential among the membership and the field staff may utilise this influence to maintain credit discipline.

Where weaknesses in information led to the recruitment of non-targets, it may be necessary to remove the latter from RDP membership. The withdrawal of membership from non-targets may be considered as a part of targeting, which does not necessarily end with group formation. Such membership withdrawal need not be considered membership drop-out, and which may be monitored by either the Monitoring Department or RED. Secondly, the current method used for target identification may be replaced with a more innovative one. The survey method that is currently used is perhaps less at fault for identification weaknesses. The piece-rate mode of payment for the surveyors who are temporarily employed by RDP field offices, create incentive for number of households surveyed rather than the quality of the information gathered. Thus, the flawed information is highly likely to lead to similar decision making with regards to targeting.

The experience of a recent joint exercise by RDP and RED, to develop an alternative identification method, appear to be promising. The researchers at RED developed an innovative method that uses cards similar to those used for Wealth Ranking in RRA, and a cross section of villagers participate in ranking the households by pile sorting the cards according to some pre-determined categories. The exercise has served three purposes : (a) the villagers identified the target households effectively; (b) it generated some indication of willingness on the part of the poor to become members; and (c) it created an opportunity for preliminary information dissemination on RDP for motivational purposes.

The cost of this participatory exercise, at first estimation appear greater than that involved in the surveys made by temporary staff. There is scope to reduce the cost of the new method on one hand, and the participatory method saves some other costs that are not accounted for in calculating the survey costs. Th experimental exercise was costed on the basis of salaries of field level managerial staff (POs) as well a field assistants, who participated in the exercise. The POs can become trainers, and who can b replaced by more field assistants who will act as facilitators in the ranking exercise. The costs will b reduced as fewer POs are involved for less time. Secondly, in the current survey method additional stal time is involved in the post-survey promotional and motivational activities. In the participatory metho some of these activities may be performed at the time of village level ranking exercises. Given these tw considerations the cost of group formation is unlikely to increase, and targeting becomes more effective.

12.2 VO development

The results of the VO case studies are perhaps more revealing than the other dimensions of RDP's impact. The documents of RDP state that, "...BRAC aims to develop self-managed village organisations promote self-reliance, and enhance the capacity of the poor to participate in the national developmen process". At the household level some progress has been achieved with regards to self-reliance anc material 'capacity', but there is very little to suggest that the VOs are progressing in the direction BRAC is aiming at.

The process and the activities identified in the RDP documents have had mixed experience: members become less interested in the VO except for the financial matters: general membership is unwilling tc assume greater leadership in the VOs preferring to leave it to the existing few leaders; members have not broken out of the existing social networks to embrace the VO as an alternative network for support and promotion of self-interest: and perhaps more importantly, field staff perceive less importance for the social aspects preferring the technical and the financial aspects of the VOs.

The overall implication of these results is that BRAC's vision for the VOs may have been over ambitious, which in the given situation may need to be scaled down restricting its objective regarding the VOs to 'organisation development' rather than 'institutions buildings'. The term 'institution ' implies certain requirement, and whether these can be met by a group of 30-40 men and women in the contexts of the village , micro-region and upto the national environment , needs to be seriously assessed. In addition to the contextual factors, the absence of a consciousness on the part of the general membership regarding the VO related objectives of RDP is a further cause for concern. That BRAC or others may view the VOs as units of representation for the members' interest, and that the VOs are expected to achieve some form and level of autonomy, are completely alien to group members. In the members' conception the VO is a mechanism for creating access to RDP credit and it is as yet far from creating space for collective action or for mutual support. That attendance at older VOs decline without a corresponding decline in savings and loan recovery, is evidence of the conception of the VOs as merely credit mechanisms. The members' involvement in the VOs affairs appears to be an area which may not have been adequately addressed in the past.

That the VOs did not even approach let alone meet, the criteria and indicators for 'institution' building is not surprising. What is unexpected is the confusion and lack of understanding regarding what the VOs were supposed practice and achieve, were meant for, on the part of both the programme personnel and the membership.

If BRAC wishes to reconsider the need for 'institution' building, than experimentation with alternative strategies for facilitating and supporting village level groups appears necessary. Given the present level of staff involvement in the technology oriented, sectoral programmes and in credit operation, alternative strategies for VOs are likely to involve reconsideration of staffing levels with respect to social development (which has budgetary implications).

12.3 Credit operations

Since the early 1990s a disciplined credit operation system has been in place. The case studies identified some issues related to credit operation that are not entirely new but may be considered for adoption in the future. At some locations during the group discussion for case studies, the members reported that the current ceiling on RDP credit was inadequate for their occupational activities. At other locations the members reported that the current weekly repayment schedule for RDP credit was inappropriate for their activities which generate revenue at specific times of the years. (These ought not to be generalised because these two issues were raised at specific locations and by particular occupational groups).

BRAC may consider introducing some mechanism in its credit operations to meet the needs of cottage and home based industrial activities the working capital requirement for which is larger than the current ceiling on loan size. Secondly, the seasonal nature of activities in the sub-sectors of agriculture may merit seasonal schedule for servicing RDP debt.

The household survey data show that a per capita specification of RDP credit produces significant results. It also shows that the more dependents there is in a household the worse-off the latter is. In other words, some of the gains made possible due to RDP credit may be eroded by high dependency ratio. As fertility is a demographic phenomena it is unlikely to be influenced by RDP in the short or medium term. It may be possible, but the probability is unknown, to prevent the erosion in RDP impact by making provision for larger loans to larger households. In other words, it may be useful to explore the possibility of and the impact of defining floors of and ceilings on RDP credit size, in terms of per capita measures, instead of the current per member sizes.

12.4 Women's status

The major findings are that improvements are experienced by the women members in household material wellbeing and in their status at the home. Although the case studies reported a general improvement in the status of women within the households, there may be some cause for concern. The household survey data show a decline in decision making by men themselves, regarding the use of women's earning but at the same time their role in decisions regarding drawing on RDP credit by women members do not decline. The case studies reported that the women were less involved in the direct utilisation of their RDP credit which they hand over to male household members instead. The persistence of husbands sole decision making with respect to the timing of loan may have two explanations. Firstly, it may be due to a combination of a lack of opportunities for women to invest their own loan and an unwillingness on the part of the women to assume alone the higher risks involved with larger loans. Secondly, it may be related with the sexual division of labour that assign women the smaller and less commercial investment roles whereas men assume the more commercialised and larger investment activities.

The socio-culturally determined gender division of labour act as a barrier to their participation in direct investment activities which require knowledge of and linkages with the market. Those women who were engaged in outside-the-home activities were able to do so because of their life-cycle situation and socio-economic condition. Secondly, there are those who were engaged in home based activities for which men performed the outside-the-home tasks. The third category of women members were those borrowers who handed over the RDP loans to male household members.

When asked about the reason for handing over their loans to men, the women reported that there was little or no opportunity for them to invest it themselves. This might well have been a perceived one rather than real. This perception is likely to be an outcome of gender division of labour. In view of this BRAC may play a greater role to encourage the women to undertake income earning activities, albeit home-based but not necessarily traditional, in order for the women to further contribute to the material wellbeing of their respective households.

This motivational aspect may be part of the selection process designed for the sectoral programmes. The programme currently focuses on 'appropriate' participants on the basis of a pre-determined set of selection criteria. It needs to be mentioned here that the sectoral programmes have in the 1980s and 1990s undergone steady development and expansion. This expansion is likely to continue in future and BRAC may take the process of expansion as an opportunity to engage more women in direct investment activities. In addition the focus for participant selection may be shifted to those women who currently hand over their loans to male household members. The process of selection necessarily involves a motivational aspect in which the male household members, in addition to the women, may be made a target and to whom the importance of an additional source of income for the household which is managed by women, may be emphasised.

The expansion of technological sectors is likely to require the need for increased direct investment by BRAC : in such sectors as sericulture, livestock, horticulture which create home-based opportunities for women. The investments are necessary to create mechanisms to link the women with the market vertically, with the more mobile women acting as the linkage points for the women who are at the home based production level. The investments are likely to support the women producers and others in lesser extent, by ensuring availability of quality inputs which are not readily supplied by the market. At the downstream level, BRAC will need to invest in processing and marketing of the output produced by the women, to ensure a competitive market. The extent to which BRAC succeeds in creating such sources, needless to say thereby creating for direct investment by women is dependent on fund availability.

12.5 Membership discontinuation

The increasingly larger membership discontinuation in older VOs is of concern for the programme as well as for poverty alleviation. There is no evidence to suggest that drop-out members adversely affect the current membership cohesion. The implication for poverty alleviation is clear from the analysis of material well being and vulnerability to seasonality. The gradual process of improvement which was observed, is likely to be disturbed by the dropout of older members. The profile of the discontinued members show that there is little difference between them and the current members, expect with regards two indicators in the case of female category. The household characteristics that are significantly different include initial landholding and length of membership. The membership length for the drop-out female show that their decision to cease participation was taken after a considerable time since joining RDP.

The group discussions revealed a number of reasons for dropout : some were related to RDP rules and procedure which were disliked by the members: some were related to their specific condition which did not afford them the time to sustain their participate: and others were related with their respective expectations from BRAC. Given the reasons and the comparative household characteristics it is clear that the dropout cases had neither : a) 'graduated' in the sense of outgrowing any need for drawing on RDP credit or other inputs: nor (b) been from a poverty status which prevented them benefiting from RDP inputs, for example, by managing an investment of RDP credit.

Expectation-related causes appear to be plausible explanations for dropout by members. The sources of the unmet expectation are likely to include the members' own perception regarding RDP and/or the false expectation generated by field staff. Unmet expectations appear to have affected both the better-off and the poorer among the dropout. Both the better endowed and the poorer members faced difficulty in maintaining credit discipline, and their expectation of lenience from RDP staff was unmet. In addition for the comparatively better endowed female dropout even after a length of membership, the expectation with regards to speedy improvement in material condition were likely to have been unmet. Furthermore, at the group formation stage some members were led to expect specific support such as relief, wage employment, by the staff which were clearly not part of RDP design.

BRAC need to consider controlling dropout, particularly due to expectation causes, as part of its management roles. Retention of members in RDP is a role that can be incorporated into performance targets. This will require development of specific monitoring indicators and their inclusion in management training packages. In addition, efforts needs to be devoted to identifications and construction of mechanisms with which to provide support to the poorer members in exceptional circumstances of need and hardship. One possibility may be to create alternative support network of the members exclusively by encouraging some kind of common resource pooling for use at time of need. The form and content of such a resource pool or support network, the rules and the procedures, and the role of RDP, are to be tested for specificity to location, to condition and to circumstances, perhaps, in a participatory fashion.

12.6 Impact of RDP

The household data and case studies revealed that RDP's impact on the member households and on women's status were substantial. Women's status at home and in the community to lesser extent, have improved as a result of their participation. The improvement in the material wellbeing of households for the poorer female category was greater than that for the better-off. More specifically RDP credit had greater impact on the consumption expenditure for the female category compared with the male. In addition to RDP inputs contextual factors such as the households' life cycle and the local economic dynamism were influential determinants of wealth and expenditure of member households.

Most revealing of all is the finding that impact which implies positive change, takes place gradually over sustained participation. The IAS results indicate that the members' participation in terms of membership length plus cumulative RDP credit value, need to reach a critical minimum level after which significant changes become measureable.

The 'critical mass' of participation which was measured to be more than two-and a half year for membership length plus a minimum of Tk. 7,500 cumulative RDP credit, need to be further tested. The present data-set produced consistent results with respect to the measurement of the 'mass'. However, it is not clear if the measured levels are likely to change in the future. For example: the amount of credit that is used presently as a floor, may not remain the same as members sustain their participation in the future. A change is likely if the future data set accounts for price level changes that allows for a measurement based on constant values as opposed to nominal.

Future impact assessment will need to adjust the nominal values of RDP credit to account for changes in the price level as well as consider the total number of loans received by respective households. The members are likely to better remember the total numbers of loans received rather than a detailed account in terms of uses for each loan. For this recall problem the present enterprise was limited to gathering data on a maximum of five loans per member and their respective uses. This ceiling on the number of loans studied may be a reason for the insignificant and often contradictory results produced when the number of loans was used as a control variable. The future impact assessment which is planned for in 1996-'97, is likely to offer an opportunity to test the relative robustness of cummulative value of RDP credit and the number of loans received by the households.

In addition to the measurement of critical mass, other important results of IAS are related with strength and weakness of impact. The chapter on vulnerability of households to seasonality showed substantially better condition for the households of long standing participation. It indicated that RDP's impact on material wellbeing was strong and likely to be sustained. The key indicators of strength are likely to be the Engel's ratio that show food expenditure as a proportion to the total expenditure (in chapter 6), and the food stock in the lean season (in chapter 7). The Engel's Law dictate that as income increases the share of food in household budget decline which reflecting a structural change that is a defining criterion of impact. The structural change that was observed with respect to Engel's ratio was a marginal one but none-the-less discernible. The other indicator, increasing food security in the lean season also indicates structural change. An increase in food consumption is a necessary but not sufficient indicator for structural change which would require, *inter alia*, changes in the structure of poverty e.g. reduction in seasonal vulnerability.

If these results suggest that the impact of RDP is sustainable then there is one analysis that is likely to question the suggestion. The ratio of outstanding RDP loan to networth of wealth produces results that may reveal some weakness in the positive impact observed in chapter six.

The ratio of current RDP loan to networth for the IAS sample of RDP households show that, (a) the indebtedness relative to networth was increasing and, (b) the magnitude of the ratios were greater than those found in other studies (e.g., Khandker and Chowdhury, 1995). Further research is necessary to comment on the upward pressure in the ratios and the likelihood of its persistence in the future. Particularly, an investigation to reveal whether there is a critical level of cummulative credit and a critical rate of increase in the amount of loan , before which the ratio is unlikely to stabilise or decline.

The suggestion of weakness in RDP's impact when considered in a wider perspective, is unlikely to spell doom for the future prospect of RDP. The IAS results, on the whole, indicate a consistent movement along the path to greater wellbeing. This indication is based on the participation by the members during a time period when repeated changes were made in RDP policies and operational design in order to develop a disciplined credit operation. At the same time, the technology based sectoral programmes which underwent refinement and fine-tuning, has been developed. The horizontal expansion of this programme has been very rapid but the impact of the programme was not measured by the present enterprise.

The substantial impact that was observed for a period of considerable changes in system design, will be enhanced in the future when the more disciplined systems of credit and technical operations are in place. This, however, is contingent upon the achievement by RDP of high rates of sustained participation by the members. On the other hand it is not clear to what extent the social objectives related to VO development influence the poverty related impact. If membership drop-out is related with VO development then poverty related objectives are likely to fail should the social objectives fail. Given the relatively short membership length for the current female category it appears that BRAC should not underestimate the potential damage that membership turn-over and weak VOs can cause to the objective of poverty reduction as well as to empowerment.