

Report on the First Round Survey
Effects of BRAC's Development Inputs on Women's Lives

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Executive Summary

The BRAC-ICDDR,B Joint Research Project consists of two phases of research, analysis and interpretation over a 6-year project cycle. Initiated in 1992, research in Phase I (1992-1995) involved a large cross-sectional survey and a series of exploratory studies to assess existing differences in the population prior to BRAC's RDP intervention. These studies sought to elucidate the socioeconomic and environmental context within which BRAC's programmes would operate. Informed by the baseline and exploratory studies referred to above, the currently operating Phase II of this project (1995-1998) involves both in-depth and longitudinal investigations of the hypotheses generated during Phase I. This report documents the health component of the first of the three rounds of longitudinal data collected during summer, rainy and dry seasons respectively beginning the middle of April 1995.

Selection of villages and households: In all, 14 villages out of 60 villages in the DSS area from the four research cells were chosen where baseline survey was done in 1992. The survey targeted to cover all households in the selected villages. There were altogether 4,097 households in these 14 villages as obtained from the 1993 census of ICDDR,B. However, there were non-responses from some households. For collecting household information, the household head was approached. In most cases, the heads were male members. In the absence of male household head, other responsible member who can provide reliable information about the household was approached. Information on health was mostly obtained from the spouse of male household head or the female household head or any knowledgeable women in the household. The survey administered three sets of questionnaires on i) household composition and socioeconomic status; ii) questionnaires for ever married women, and iii) questionnaire for currently married men. A variety of measures were implemented to ensure the quality of data. Data were collected for 19,262 persons from 3,687 households surveyed during first round.

Results

Selected socioeconomic characteristics: The mean age for respondents was 35 years. Age group between 25-34 years (in case of women from BRAC member households) was significantly higher than NTGs. Interestingly, the proportion of elderly women (45+years) from NTG households was significantly more than women from BRAC member households and TG non-member households.

Percentage of women from TG non-member households tend to head their households significantly more than women from BRAC member households.

Significantly more women from BRAC member households were literate compared to women from TG non-member households. However, their literacy rate was lower compared to NTGs. Also NTGs had more years of formal schooling than women from BRAC member households.

Regarding occupation, major proportion of women (90%) were engaged in housework. Other than housework, very little proportion of women were engaged in other occupations. Women from BRAC member households were only slightly less likely than other groups to had work as their main occupation.

Women from BRAC member households tend to contribute significantly more (64%) to household income compared to women from TG non-member (44%) and NTG (46%) households.

Women's economic condition: In the study area 41% of the women had savings. A significantly higher proportion of women (83%) from BRAC member households had savings which was more than double compared to other groups. The mean savings of women from BRAC member households was Tk.668 which was significantly more than

the women from TG non-member households. Women from BRAC member households kept as much as 68% of their mean savings with BRAC and 15% as cash.

Significantly more proportion of women from BRAC member households (29%) had taken loan than the women from other two categories of non member households. The mean loan for women from BRAC member households was Tk. 2,696 which was significantly higher than those of women from TG non-members and NTG households. Women from BRAC member households had taken 95% of their mean loan from BRAC and 2% from money lenders and relatives, whereas women from TG non-member households had taken 17% and 58% of their mean loan from money lenders and relatives respectively.

Regarding use of loan women from BRAC member households used 60% of their mean loan in income generation whereas women from TG households used their loan mainly for consumption (59%). Women from BRAC member households had used only 11% of mean loan in consumption.

Regarding income generating activities (IGA), women were asked if they were involved in IGA during the seven days before the day of interview. On average 12% of the women interviewed were employed in IGA. Women from BRAC member households were employed more often (20%) than women from TG non-members (12%) and NTG households (8%) during that time. There was no significant difference in mean hours of employment between women from BRAC member households and non member households.

At aggregate level, most women from BRAC member households own poultry and cash compared to other assets. Women from member households own land, poultry, livestock, jewelry, cash and other assets significantly more often than TG non-members.

Social status of women: Regarding women's mobility, women were asked if they had gone to four specific places (local market, Matlab town market, BRAC office and ICDDR,B office) during the last four months. As a whole, 75% of the women went to at least one of these places. Significant difference was found between women from BRAC member households and all non-member households in terms of going to local market, Matlab town market and BRAC office.

In terms of decision-making, consideration was given only for small purchases such as utensils and sarees. In case of need identification more women were involved but this trend decreased in case of buying the item and paying for it. No significant difference was found between women from BRAC member and TG non-member households. Opposite was case for BRAC member and NTG households.

In terms of violence, it was tried to show the distribution of women who reported on the occurrence of some specific violence (money or jewelry taken against will, prevented from going to natal home and doing work outside households and physical abuse) by the husband during last four months. No significant difference was observed between women from BRAC member households and others except physical abuse which was higher (7%) in case of women from BRAC member households compared to NTG households (2%).

In terms of political awareness and legal knowledge, few important issues were considered, such as knowing the name of chairman and prime minister, knowing that transaction of dowry is punishable offense, knowing legal age for girl's marriage, and lastly knowledge of divorce. Women from member households had more knowledge about these issues than women from TG non-member households. Women from NTG households knew more about the name of chairman and prime minister, and divorce compared to women from BRAC member households.

Regarding injustice, we tried to know whether there was any incident of injustice occurred. If so, we tried to know whether women participated in the protest. Injustice means wife

beaten by husbands, divorce wife, unfair wage and price, embezzlement of relief goods, multiple and child marriage, and injustice by *shalish**. As a whole, women from BRAC member households reported significantly more cases of incidents of injustice compared to women from TG non-member households.

Crisis events and coping strategy: A large proportion (37%) of women from both member and non-member households suffered from disruption of mental peace. About 42% women mentioned that the reason for such suffering was economic and 55% had mentioned that they suffered since they had problem with in-laws. Most women (90%) from both member and non-member households tortured themselves and/or misbehaved with their children in such situation. Nearly 11% of the women from BRAC member households sought help from BRAC/*Mohajan*+ which was significantly higher than other two groups of non-members.

About 88% of the women (both from member and non-member households) had natal home. Mean number of women's visit to natal home within the same village was 14 and outside village was once only (during the preceding month).

Conclusions: From and analysis of the above findings, the following tentative conclusions can be drawn pending further treatment of the data.

- Women from BRAC member households, at aggregate level, had significantly more savings than women from TG non-members and NTG households.
- BRAC is a common source of loan for BRAC members. Non-members mainly depend upon relatives and money lenders.
- Amount of loan repayment for BRAC members was significantly greater compared to TG non-members and NTGs at BRAC intervention cells.

* *Shalish* is village court where village elders are the judges.

+ *Mohajan* refers to Money lender

- BRAC members spent their loan more in income generating activities compared to non-members who spent more in consumption.
- About 88% of the women were not employed during the preceding seven days of interview. This proportion is little higher in BRAC + ICDDR,B intervention cell and little lower in ICDDR,B only cell.
- Women from BRAC member households had own most of the assets (except vegetable garden) significantly more compared to TG non-members at aggregate level.
- RDP might have some effect on women's mobility in different areas.
- Role that women played in identifying need for any good was reduced while paying for the item.
- BRAC members are physically abused significantly more than the NTGs.
- Women had less knowledge of legal age for girl's marriage and divorce compare to other knowledges such as name of chairman and prime minister and knowledge of dowry.
- Significantly more BRAC members reported different incidents of injustice compared to TG non-members and NTGs at aggregate membership level.
- Mean time of visit to natal home within the same village significantly varied between BRAC members and NTGs.
- Members received money significantly more than once during the preceding one month than NTGs.
- Suffering from disruption of mental peace has occurred as a common crisis among women in the study area and reason for such crisis was apparently more economic in nature among members and TG non-members; BRAC members sought help from BRAC /*Mohajan* significantly more than non-members to cope with crisis.

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INTRODUCTION

Background

The introduction of BRAC's Rural Development Programme (RDP) in Matlab thana in early 1992 where ICDDR,B has been monitoring demographic data for almost 25 years, provided an unique opportunity for longitudinal research on the relationship between socioeconomic development and health and well-being. Accordingly, in second half of 1992, a joint research project was initiated by researchers from both institutions (1). On the part of ICDDR,B, there was a desire to evaluate the extent to which socioeconomic development might enhance the effectiveness of its health intervention. BRAC, on the other hand, grasped the opportunity to draw on ICDDR,B demographic and health surveillance data to assess the health, demographic and economic impact of RDP and to evaluate and refine its rural development programmes. Common to both organizations was an interest in understanding the pathways through which socioeconomic development works to influence the health and well-being of the rural poor. The project employs an iterative approach to study design that permits the development of innovative qualitative, quantitative and participatory methods to investigate the above-mentioned pathways.

The BRAC-ICDDR,B Joint Research Project consists of two phases of research, analysis and interpretation that takes place over a 5 year project cycle (2). Initiated in 1992, research in Phase I (1992-'95) involved a survey to assess existing differences in baseline conditions (e.g., attitudinal information on women's status and desired family size in addition to demographic, nutritional, socioeconomic conditions) prior to BRAC's intervention (3-4), as well as a series of exploratory studies. These studies sought to elucidate the socioeconomic and environmental context within which RDP operates, and to evaluate specific BRAC inputs in terms of their content, implementation and adoption by rural people. Most of these studies were conducted on small samples close to the project research station located in Uddomdi village. A mid-term review of the activities carried out in Phase I and the proposed activity for Phase II was undertaken by an

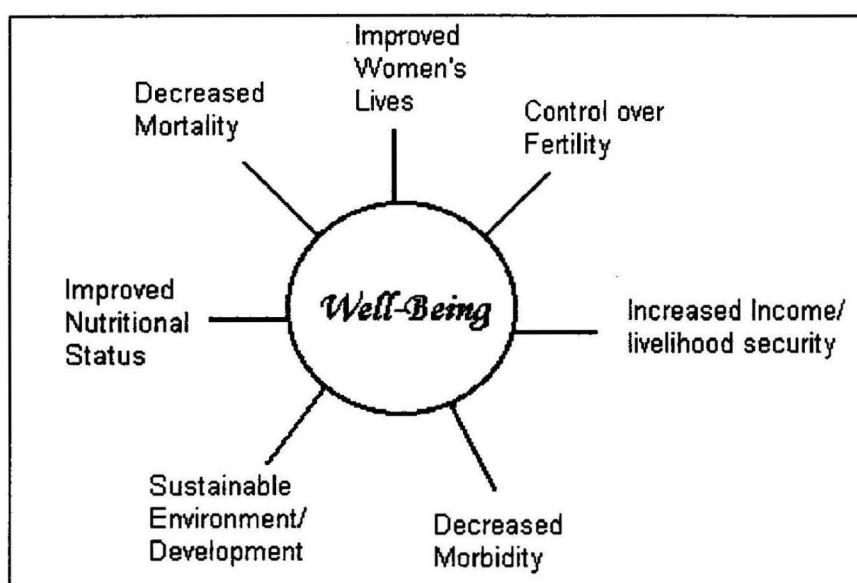
international committee of experts in January 1995. The review team, while commended the progress made in the research, also cautioned against becoming too ambitious (5).

Informed by the baseline and exploratory studies referred to above, the currently operating Phase II of this project (1995-'97) involves both in-depth and longitudinal investigations of the hypotheses generated during Phase I of research. This report documents different aspects of women's live of the first of the three seasonal rounds of the longitudinal data collection beginning mid-April 1995.

Conceptual Framework

In both developed and developing countries, a vast empirical literature consistently points to the strong influence of socioeconomic factors on demographic, health and human well-being, providing opportunities for intervention (6-7). The emerging evidence on these factors along with identifying pragmatic interventions have underlined the need for exploratory research. This type of research will help in mapping the complex interactions between them leading to a greater understanding of changes in women's live. However, the large majority of studies that investigate this relationship are cross-sectional in design, and are thus not amenable to exploring the intervening pathways or mechanisms that link socioeconomic development and human well-being. As a result, these pathways are referred to with speculative assumptions, and remain an ill-understood "black-box" in models of socioeconomic development. This study along with assessing the impact of BRAC's development interventions on human well-being broadly defined (Figure 1), wants to understand these mechanisms or pathways through which positive or negative change occurs.

Figure 1. Seven dimensions of human well-being



For the purposes of this study, a broad concept of human well-being is employed which encompasses seven dimensions including mortality, morbidity, nutritional status, fertility, household livelihood and income, women's lives and the environment (8). BRAC's RDP influences these different dimensions through a web of intersecting pathways. In the following section, control over fertility is described in terms of a number of hypothesized pathways which link them to BRAC's socioeconomic interventions.

BRAC's RDP and ICDDR,B's MCH-FP programmes are hypothesized to improve women's lives through two principal pathways. The first and principle pathway relates to the psychological benefits of participation in BRAC village organizations (VOs). Through functional education and paralegal training it is hypothesized that women gain a greater awareness of gender issues, including their legal rights and a greater understanding of how sociocultural, economic and political forces affect them. It is hypothesized that this knowledge will result in greater self-confidence and an ability to claim their basic human rights. Self confidence, autonomy and social support may be further strengthened through interactions with other VO members and BRAC workers. These relationships broaden women's social networks, increase their self assertiveness and encourage them to venture

beyond the confines of the household and its patriarchal culture. This psychological development process could result in greater self-worth and control over the products of their labour, improved communication skills, and increased influence in household decision making.

The second pathway concerns the more tangible benefits of BRAC's RDP, including the development of vocational skills, credit assisted self employment and participation in other sectoral activities. Involvement in such development programmes facilitates independent income generation and increases women's access to and control over productive resources. Not only women's economic activity positively influence their actual and perceived value and status, it could also make them less vulnerable in the event of household crisis and marital disputes (9). Credit assisted self-employment and sectoral development programmes can also provide valuable experience in negotiation and resource management, which also increases the human capital of women and thus leads to a lessening of gender disparities in terms of poverty, health and well-being.

These pathway and their consequences for women's lives are of course contingent on the particular life cycle stage and socioeconomic circumstances of the woman concerned (10). However, for younger women already shouldering considerable responsibilities for domestic, productive and reproductive work, participation in BRAC programmes may work to jeopardize the health and well-being themselves and their children. Likewise, improvements in women's autonomy and self confidence may not be expressed due to conservative family dictates, particularly those of the husband and mother-in-law. Indeed, backlash effects might be experienced in terms of greater domestic violence. This research study will also look for such adverse effects of BRAC's development programmes.

Scope and objectives of the study

Figure 2. The four cell study design

A ₀ BRAC + ICDDR,B A ₁	B ₀ ICDDR,B Only B ₁
C ₀ BRAC Only C ₁	D ₀ Comparison D ₁

Table 1 shows the percent distribution of respondents falling in different intervention cells during the first round of data collection. Almost an equal distribution of respondents is evident in each of the four cells. However the comparison cell shows a slightly lower proportion of respondents (21.2%) compared to the others.

Table 1. Percent distribution of respondents in intervention cells

Intervention cell	Number	Percent
BRAC + ICDDR,B	1027	26.8
BRAC only	1015	26.5
ICDDR,B only	977	25.5
Comparison	814	21.2
Total	3833	100.0

BRAC membership status

Respondents in this study are divided into three groups according to their socioeconomic status and affiliation with BRAC. These groups are: BRAC members, target group non-members and non-target group (NTG) non-members. Target group (TG) population represents the group of people eligible for becoming BRAC members whereas non-target group (NTG) represents the BRAC non-eligible group of population¹. Henceforth we will term these two groups in our tables and interpretations as TGs and NTGs.

¹ BRAC eligible respondents are defined as those belonging to a household possessing less than 50 decimals of land and where at least one member from that household has sold manual labours for at least 100 days in the last one year prior to the survey.

Table 2. Distribution of women according to BRAC membership status of the household and intervention cell

Household membership status	BRAC+ICDDR,B	BRAC only	ICDDR,B only	Comparison	Total
BRAC member households	36.8 (n=378)	28.6 (n=290)	--	--	17.4 (n=668)
TG non-member households	25.7 (n=264)	23.5 (n=235)	57.0 (n=557)	68.3 (n=556)	42.1 (n=1612)
NTG households	37.5 (n=385)	49.0 (n=490)	43.0 (n=420)	31.7 (n=258)	40.5 (n=1553)
ALL	100.0 (n=1027)	100.0 (n=1015)	100.0 (n=977)	100.0 (n=814)	100.0 (n=3833)

Table 2. illustrates the percent distribution according to the respondents' membership status and intervention cells.

Sampling strategy: selection of villages, households and respondents

Selection of Villages: In all, 14 villages from the four cells 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, of these 14 villages, 9 were from outside the embankment, 4 from inside the embankment and 1 from both-sides of the embankment.

Selection of households & respondents: From the 1993 census, the total number of households of the 14 villages selected from the previous 60 baseline villages were known. The survey targeted to cover all households of the villages. In these 14 villages, there were 4097 households as obtained from the 1993 census. However, there were non-responses on the part of some households. With regard to the non-response households, repeated visits at adequate intervals were made to find a responsible member for gathering

information. Some households did not exist at all due to migration, split and others. All women who were currently married at the time of survey in the selected households were our respondents and unit of analysis for this report.

Survey instrument

The seasonal longitudinal survey consists of structured questionnaires administered by trained interviewers. It consists of three sets of questionnaires which included one on household composition and socioeconomic status, and individual questionnaires for ever married women and currently married men. Some of the questions were pre-coded while the others were open but amenable to post-coding. Necessary information were collected at nominal, ordinal and interval scales. Questionnaires were pre-tested to ascertain their simplicity and clarity to respondents. All questions were in Bangla.

Data management

Databases were created to compile information and to facilitate statistical analysis. Coding manuals were used by professional coders in Head Office. A computer programme was developed to identify data inconsistency. Using key variables cross-matching was performed which was very important in linking database files and carrying out analysis.

Quality control

A variety of measures were implemented to ensure the quality of data. Pre-testing allowed us to identify which questions were not understood by the respondents and which might yield incorrect information. The sensitivity of the required information was carefully evaluated and the questions framed accordingly, so that the respondents did not hesitate to provide information.

Four permanent field stations in the villages of Uddomdi and Narayanpur outside the embankment and two field stations in the villages of Gouranga bazar and Shahabaz kandi inside the embankment were established. Qualified investigators were grouped into four base teams to carry out the survey. Both male and female investigators were included. The

field investigators were trained sufficiently. They were explained the purpose of the research, the meaning of different concepts and variables used in the questionnaire, the art of rapport building with the respondents and asking questions of sensitive nature. Before the actual survey began, the four teams were deployed to their respective bases for two weeks to get a first hand knowledge of the villages and build rapport with the villagers and to pre-test and repeat-test the survey instruments. In addition refresher training were provided every month to the investigators. There were supervisors in all field stations who facilitated trouble-shooting in the field work, and who randomly cross-checked the collected data. Whatever errors were identified at the time of field editing were verified in the subsequent field visit.

To test the reliability and validity of the data, two independent one-person teams were constituted. The reliability team visited the four bases at random and cross-checked certain specific indicators from all households surveyed in the previous day. The variations were found to be within acceptable limit (less than 5%). The validity team also visited the bases at random and conducted in-depth interviews on specific themes like health behaviour to verify how well the respondent understood the concept, and thus, provided some indication of the validity of the instrument.

RESULTS

Demographic and socioeconomic characteristics

Respondents

Ever married women aged 15-55 years who were available at the time of survey were interviewed for collecting information on women's live. According to BRAC eligibility status of households, women were grouped into three categories: women from BRAC member households, women from TG non-member households, and women from NTG households.

Selected socioeconomic characteristics

Age of respondents

It is evident from Table A.1 that at aggregate membership level the mean age of women was 35 years. Though there is no significant difference in mean age between BRAC member households and TG non-member households, it is significant between women from BRAC members households and NTG households. There was significantly greater proportion of women (25-34 years) among BRAC member households compared to the NTG households and significantly more women above the age of 45 years from NTG households compared to BRAC member households.

At the cell level also, there exists no significant difference in age between women from BRAC member and TG non-member households, though the same tendency as the aggregate level with respect to the difference between women from BRAC member households and NTG household was seen in BRAC only cell and the two other non BRAC cells (Table B.1).

Headship and literacy status

Among the households surveyed, 17% of women were household head. At aggregate level, BRAC member households have significantly less proportion of women household heads compared to TG non-member households. There is no such difference in headship between BRAC member households and NTG households (Table A.2).

The overall literacy² rate of the study population was 37% (Table A.2). Women from BRAC member households have significantly higher literacy rate than those from TG non-member households, but significantly lower literacy rate than those from NTG households.

Formal Education

At aggregate level, women from NTG households had significantly more years of schooling (6 years) compared to BRAC households (5 years). No significant difference exists between women from BRAC member households and TG non-member households in years of schooling. Formal education is grouped into three broad categories such as 'no formal schooling', '1-5 years of schooling' and '6+ years of schooling'. Overall, about 36% of the respondents had formal education (1-5 and 6+ years). There was no significant difference in schooling years between women from BRAC member households and TG non-member households. On the other hand, women from NTG households, in each cell, were likely to have significantly more years of formal education than BRAC member and TG non-member households (Table A.3).

Occupation of respondents

Occupation was defined as the activity in which the concerned respondent spent the major part of her time in a day. We have categorized occupation into eight major groups. These are: 'farming' that earns women their main income through operation of agricultural land; 'wage labour' that includes both farm and non-farm day labour; 'service' that earns women

an income from employment with fixed monthly remuneration; 'trade' includes big business in the thana bazar or other big places of trade and commerce; 'self-employment' includes petty trade and small business such as running various types of retail shops and activities like poultry farming, handicrafts, pottery, rickshaw-pulling, fishing etc.; 'housework' is used for activities associated with household chores, mainly performed by women; and finally 'others' includes very old, retired persons, unemployed youths, beggars, vagabonds, and so on.

Table 3. Percentage distribution of respondents' occupation by household membership status

Variables	BRAC member households	Non-member households		All	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Occupation:						
Farming	*	*	2	1	P<0.01	P<0.01
Wage labour	2	2	*	1		
Service	3	1	3	2		
Trade	1	*	*	*		
Self-employed	3	2	1	2		
Housework.	89	90	91	90		
Student	1	1	2	1		
Others	1	3	1	2		
N	664	1597	1543	3804		

The occupational distribution of the study population (by household membership status) is shown in Table 3. Clearly housework appears to be the single most important occupation for most women irrespective of BRAC membership status of the households. The chi-squared tests suggest that there is significant relationship between occupation and membership status. However, it is difficult to single out which category of occupation is most responsible for making such differences. Other than 'housework' category, the proportion of respondents falling in other occupational groups is very low. Women from BRAC member households were only slightly less likely than the other groups to have

² A person is defined to be literate if he or she can either read or write or can do both.

household work as their main occupation. In general, it can be said that other than ‘housework’, more women from BRAC member households are involved in services and self-employment than women from TG non-member households, more women from NTG households are involved in services and studying (student).

Contribution to household income

Table 4. Percentage distribution of respondents by contribution to household income and household membership status

Variables	BRAC member households	Non-member households		All	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
<i>Contribution to HH income:</i>						
Yes	64	44	46	48	p<0.001	p<0.001
No	36	56	54	52		
N	663	1602	1546	3811		

Table 4 presents the distribution of respondents who have contributed to the overall household income. As a whole, 48% of the respondents contributed to the household income. Of them, significantly greater proportion of women from BRAC member households contributed to household income compared to non-member households whether from TG or NTG households.

In BRAC+ICDDR,B cell, BRAC members had contributed significantly more than TG non-members and NTGs. Whereas in BRAC only cell, TG non-members’ contribution was significantly higher than BRAC members. In ICDDR,B only cell, the proportion of contributors is quite low compared to other three cells and the differences between TGs and NTGs are not significant. In comparison cell, however, significantly higher proportion

of TGs than NTGs contributed to household income. In general, the highest proportion of women contributed to household income in BRAC only cell.

Women's economic condition

Introduction

Savings and credit are the key components of RDP. Poultry, livestock, sericulture, fisheries, social forestry, agriculture, irrigation and rural enterprise are some sectors³ through which RDP provides loans to VO (Village Organization) members. To provide some context of women's economic condition, selected economic indicators are presented in this section. These are savings, loan (and its utilization), women's involvement in income generating activities and possession of assets.

Savings

Table 5. Percentage distribution of women respondents by types of savings by household membership status

	BRAC member households	Non-member households		All	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Have savings (%)	83	26	38	41	P<0.001	P<0.001
N	668	1612	1553	3833		
Mean savings (in Tk.)	668 (899.4)	161 (1012.9)	1851 (17876.3)	552 (7526.8)	t-test	
					P<0.001	NS
% of mean savings						
Cash at home	15	32	10	12		
With BRAC	68	-	-	9		
With other NGO	4	18	13	12		
With other banks	5	8	64	53		
Other places	8	42	13	14		
Total	100	100	100	100		

Note: Figures in parentheses are standard deviations

Table 5 presents the distribution of women by types of savings. As a whole, 41% of the women had savings. A significantly higher proportion of women from BRAC member households (83%) had savings which was more than double for other groups. The mean

³ These activities fall in RDP's Income Generating components.

savings of BRAC member households was Tk. 668 which was significantly more from TG non-member households. Women from BRAC member households kept as much as 68% of their mean savings with BRAC and 15% as cash.

Table A.6 shows that in cells where BRAC is present (BRAC + ICDDR,B cell and BRAC only cell), women from BRAC member households had significantly higher proportion of savings than the other two categories of non-members. Women from NTG households had significantly more savings than TG non-member households in ICDDR,B only cell.

Mean savings of women in BRAC + ICDDR,B cell (Tk. 1325) was greater than that of other three cells. Mean savings of BRAC members was higher than TG non-members households in BRAC + ICDDR,B cell and in BRAC only cell.

At the cell level women from BRAC member households kept major proportion of savings (71% in BRAC + ICDDR,B cell and 64% in BRAC only cell) with BRAC. They prefer to keep their savings (13% and 16% in BRAC + ICDDR,B cell and BRAC only cell respectively) as cash at home. In ICDDR,B only and comparison cells non-members kept most of their savings with other NGOs, banks and at other places. Other places include savings with relatives, loan out, mushti savings⁴ and savings out of land mortgage.

Loan and its use

A member is eligible to receive loan after 12 to 13 weeks of joining VO. In other words, when they show their ability to deposit savings, they can begin to receive loans (11).

**Table 6. Percentage distribution of different sources of first loan
by household membership status in four months**

	BRAC member households	Non-member households		All	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1st loan taken (%)	29	10	7	12	P<0.001	P<0.001
1st loan not taken (%)	71	90	93	88		
N	668	1612	1553	3833		
<i>Mean loan (in Tk.)</i>	<i>2979</i> <i>(1889.0)</i>	<i>1219</i> <i>(2135.7)</i>	<i>2883</i> <i>(8008.6)</i>	<i>2379</i> <i>(4296.5)</i>	t - test	
					P<0.001	NS
Source of loan:						
Bank loan (%)	1	11	*	2		
BRAC loan (%)	95	-	-	58		
Other NGO loan (%)	*	14	2	3		
Money lender (%)	2	17	27	10		
Relatives (%)	2	58	71	27		
n	194	150	105	449		

Note: * denotes <1%

Figures in parentheses are standard deviations

Table 6 shows that 12% women in our study area had taken at least one loan. Significantly more proportion (29%) of women from BRAC member households had taken loan than the women from other two categories of non-member households. The mean loan for women from BRAC member households was Tk. 2979 which is significantly higher than those of women from TG non-member and NTG households. Women from BRAC member households had taken 2% of their mean loan from money lender and relatives. Whereas women from TG non-member households have taken 17% and 58% of their mean loan from money lender and relative respectively. Women from NTG households had taken 27% and 71% of their mean loan from money lender and relatives respectively. However, women from BRAC member households got 95% of their mean loan from BRAC.

At cell level significantly greater proportion of women from BRAC member households (compared to TG non-members and NTGs) in BRAC+ICDDR,B cell and BRAC only cell

⁴ Women in rural areas keep some amount of rice, wheat and other crops in a separate place which is

had taken loan. The mean amount of loan in BRAC+ICDDR,B cell and in BRAC only cell for women from BRAC member households was Tk. 3,100 and Tk 2,836 respectively. Mean loan of women from BRAC member households is significantly higher than women from TG non-member and NTG households (Table A.7).

In cells with BRAC intervention also, BRAC was the main source of loan for women from BRAC member households. On the other hand, relatives and money lenders were the two most common sources for the women for non-member households. For cells without BRAC intervention, the latter two were the most common source (Table A.7).

Table 7. Use of first loan by household membership status in last four months

	BRAC member households	Non-member households		All	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1st loan taken (%)	29	10	7	12		
1st loan not taken (%)	71	90	93	88	P<0.001	P<0.001
N	668	1612	1553	3833		
<i>Mean amount of loan utilized (in Tk.)</i>	<i>2576</i> <i>(1417.2)</i>	<i>1033</i> <i>(1693.3)</i>	<i>2236</i> <i>(4933.0)</i>	<i>1982</i> <i>(2815.0)</i>	t - test	
					P<0.001	NS
Purposes of use						
Consumption (%)	11	59	54	28		
Income generation (%)	60	23	29	47		
Loan repayment (%)	16	8	15	14		
Loan out (%)	10	4	-	7		
Other (%)	3	6	2	4		
<i>n</i>	<i>194</i>	<i>150</i>	<i>105</i>	<i>449</i>		

Note: * denotes <1%

Figures in parentheses are standard deviations

known as mushti saving.

Table 7 presents use of first loan at aggregate membership level. Women from BRAC member households had used higher proportion of the mean loan (60%) for income generation. Women from TG non-member and NTG households used loan mostly (59% & 54% respectively) for consumption. Whereas, women from BRAC member households used only 11% of the mean loan in consumption and 16% for loan repayment of loan and 10% for lending. Women from BRAC member households used 55% and 68% of the mean loan (in BRAC + ICDDR,B cell and BRAC only cell) in income generation activities, while women from TG households used loan mainly for consumption (Table A.8).

Involvement in income generating activities

Women were asked if they were involved in income generating activities during the preceding seven days (before the day of interview) [Table A.9]. Activities under this heading included general income earning activities, agricultural wage labour and other wage labours. General income earning activities include activities such as net making, *kantha stitching*, mat making, bamboo or cane work, egg selling, chicken and milk selling, vegetable cultivation. Agriculture wage labour includes crop cultivation crop weeding, harvesting, collecting and processing and other agriculture activities such as sapling, carrying crops etc. Other daily labour includes activities of house maid, mulberry tree caretaker, livestock vaccinator, grocery, *biri* rolling, food for work, break or stone breaking, business, paddy husking, construction labour, duck or chicken worker, activities of shebika, salaried job and other activities such as sewing, fruit selling, making pickles, teaching, begging, etc.

On average 12% of the women interviewed were employed in income generating activities. Women from BRAC member households were employed more often (20%) than women from TG non-member (12%) and NTG households (8%). There is no significant difference in mean hours of employment between women from BRAC member households and non-member households.

Greatest proportion of women from BRAC member households (17%) was employed in BRAC only cell in last seven days. Mean hours of employment for BRAC members was 2 hours in BRAC+ICDDR,B cell and 4 hours in BRAC only cell. No significant difference was found in hours of employment between women from BRAC member households and the others (TG non-members and NTGs).

Possession of assets

Regarding possession of assets, we wanted to know specifically whether women owned land, poultry, livestock, vegetable garden, jewellery, cash and other assets. Other assets include a wide range of things such as big tree, boat, fishing net, bicycle, rickshaw/van, handloom, sewing machine, plough, deep and shallow tube well, shop, pond, hatchery and chick rearing unit.

From Table A.10 it is apparent at aggregate level that most women from BRAC member households own poultry and cash more likely (71% and 67% respectively) compared to other assets. Women from member households own land, poultry, livestock, jewellery, cash and other assets significantly more often than TG non-members (p ranging from <0.01 to $<.001$). Also women from BRAC member households own poultry and cash significantly more than NTGs (p varying from <0.01 to <0.001).

At cell level, a major proportion of women (67% on BRAC+ICDDR,B cell, 72% in BRAC only cell, 57% in ICDDR,B only cell and 52% in comparison cell) own poultry and following by jewellery (58% on BRAC+ICDDR,B cell, 69% in BRAC only cell, 25% in ICDDR,B only cell and 48% in comparison cell). Women from BRAC member households own more land, cash and other assets compared to TG non-members (p varying from <0.05 to <0.001) in cells with BRAC intervention only. On the other hand,

women from NTG households own more land and jewelry than BRAC members ($p < 0.05$ to < 0.001).

Social status of women

Introduction

In rural Bangladesh women's mobility is restricted due to different social norms. Therefore, when exploring the effects of any development intervention on women's empowerment, mobility is considered as one of the important indicators (12). In this study focus has been given on women's mobility in four places namely, local market, Matlab town market, BRAC office and ICDDR,B office. Also a very selected aspects of violence is documented in this study. These are money, land/jewelry taken against will, prevented from going to natal home, prevented from doing work outside the household, and lastly physical abuse. Along with savings and credit, RDP provides legal and human rights through group formation. We tried to know whether women were aware about legal implications of dowry, legal age for girl's marriage and the legal procedure of divorce. Moreover, we wanted to know whether the respondents know the name of the chairman and prime minister.

Our traditional society ensures that the wife within a rural household acquiesce to the demands of the male kin as well as elder female in-laws. These obligations and duties of a wife within this patriarchal structure implies that in terms of decision making she has very little authority. Therefore we tried to find out whether women are involved in any decision making process and to what extent they are involved in the process.

To see if certain incidents of injustice took place in the village during the preceding one month before interview and if the respondents participated in protest themselves, few

questions were asked. These were husband hurting wife, divorcing wife, unfair wage and price, embezzlement of relief goods and multiple marriage.

Mobility

While considering women's mobility, women were asked if they had gone to four specific places in order of importance during the last four months (before the time of interview). These places are local market, Matlab town market, BRAC office and ICDDR,B office. It is more likely that BRAC members would go to BRAC and all people have access to ICDDR,B as it is a well-known health service provider in the study area for long time. The reason for selecting market areas is that we tried to find out whether due to BRAC+ICDDR,B intervention, women are stepping in the market place which is predominantly a male sphere, especially in Bangladesh.

The respondents are divided into two groups, namely women who went to these four places and those who did not. Among those who went, whether they went alone or accompanied by someone else (among the women who went to these places). As a whole 75% of the women went to at least one of these four places. There is no significant differences in the proportion of women from BRAC member households and the other groups (TG non-members and NTGs) (Table 8).

Table 8. Percentage of women who went to four different places by household membership status

	BRAC member households	Non-member households		All	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Women who went to at least one of the four places (%)	76	73	75	75	NS	NS
Women who did not go to any place (%)	24	27	25	25		
N	668	1612	1553	3833		
Local market						
alone (%)	45	21	17	22	P<0.001	P<0.001
with husband/other male relative (%)	17	24	33	26		
with another woman (%)	14	13	17	15		
children (%)	24	42	33	37		
n	64	318	221	603		
Matlab town market						
alone (%)	27	17	18	20	P<0.001	P<0.05
with husband/other male relative (%)	32	37	20	38		
with another woman (%)	13	20	21	19		
children (%)	28	26	21	23		
n	117	153	312	582		
BRAC office						
alone (%)	24	15	46	26	P<0.001	P<0.001
with husband/other male relative (%)	4	46	29	10		
with another woman (%)	70	23	21	61		
children (%)	2	16	4	3		
n	174	13	24	211		
ICDDR,B office						
alone (%)	28	14	21	20	NS	NS
with husband/other male relative (%)	26	22	17	21		
with another woman (%)	16	29	35	29		
children (%)	30	35	27	30		
n	43	83	86	212		

Denominator (n) denotes no. of women went to four different places.

Table 8. also shows the distribution of women in BRAC intervention areas who went to four places either alone or accompanied by others. As a whole, 22% of women (both from BRAC member and non-member households) went to local market on their own. Moreover, 37% of the women went to the same place accompanied by their children,

22% went to local market on their own. Differences between women from BRAC member households and all non-member households are highly significant (Table 8.)

About 38% of the women at aggregate level went to Matlab town market with husbands or other male relatives, while 23% were accompanied by their children. Significant difference is found between women from BRAC member and non-member households in case of going to Matlab town market.

Sixty one percent of the women went to BRAC office with another woman at aggregate level, whereas the second largest group of women (26%) went alone. Seventy percent of women from BRAC member households went to BRAC office with another woman and 24% of them went alone. Significant difference has been found between women from BRAC member households and non-member households.

Regarding visit to ICDDR,B office, 30% of the women went with their children, whereas slightly lower percentage of women (29%) went with another woman. No difference has been found between women from member households and non-member households.

At cell level, among those who went to local market during the last four months, 37% from BRAC+ICDDR,B cell and 36% from BRAC only cell went alone. Second large group of women of these two cells (28% and 30%) were dependent on their children while going to Matlab town market. In contrast, highest proportion of women from ICDDR,B cell and comparison cell were dependent on their children (40% and 38% respectively). A second large group of women from these two cells (31% and 25% respectively) were accompanied by either husbands or other male relatives for going to local market. There is no significant difference in mobility to local market except two. In BRAC only cell the difference between women from BRAC member and NTG households is significant ($p<0.05$) and in comparison cell there is significant difference between women from TG non-member and NTG households ($p<0.01$) (Table A.12).

In each cell, as long as the Matlab town market is concerned, a higher percentage of women were accompanied by male relatives. In both BRAC+ICDDR,B cell and BRAC only cell there is significant difference in mobility to Matlab town market between BRAC members and NTGs. There is also significant difference between TG non-members and NTGs in ICDDR,B only cell (Table A.12(a)).

Table A.12(b) shows that in each cell except comparison cell, women were most likely to go to BRAC office with another woman and secondly alone. Women's mobility to BRAC office is highly significant for both women from BRAC member and TG non-member households and for BRAC member and NTG households in both BRAC+ICDDR,B cell and BRAC only cell.

Decision making

In terms of decision making, consideration was given only for small purchases such as utensils and sarees. It is apparent that women played an important role in the whole process of identifying need for purchasing of these items (Table A.13).

While identifying need for utensils at aggregate level, 27% of the women identified the need themselves. Those who bought utensils, 60% actually bought utensils themselves but only 24% paid themselves for the item bought. In case of sarees, 41% identified the need. Those who bought sarees, 12% actually bought it themselves but only 4% paid for the saree bought. There is no significant difference between women from BRAC member and TG non-member households. However, there is significant difference between women from BRAC member and NTG households in decision making (Table A.13(b)). It is apparent that in case of need identification a more percentage of women are involved. However, this percentage decreases in case of buying the item and paying the money for it. Interestingly, in case of purchasing sarees husbands were largely involved.

Similar trend is seen in all the cells. There is significant difference in decision making regarding small purchase between women from BRAC member households and women from NTG households in BRAC + ICDDR,B cell except for paying for utensils, buying and paying for the saree. There is also significant difference between women from BRAC member and NTG households in BRAC only cell regarding identifying need for utensils and sarees and buying utensils. Significant difference is observed in ICDDR,B only cell except for buying and paying for utensils and also in comparison cell (except in case of buying saree) in decision making between women from TG non-member households and NTG households (Table A.13 and A.13 (a)).

At the cell level, no significant difference is apparent among members (Table B.9).

Violence against women

Table 9. presents the distribution of women who reported on the occurrence of some specific violence by husbands during the last four months (before the time of interview). These includes money or land or jewellery taken against will⁵, prevented from going to natal home and doing work outside the household, and abusing physically.

⁵ Money taken against will was found to be one of the important reason for violence against women (Schuler, Hashemi, Riley and Akhter, 1996).

Table 9. Violence against women by household membership status

	BRAC member households	Non-member households		All	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Money taken against will (%)	4 (n=573)	3 (n=1377)	2 (n=1324)	3 (n=3274)	NS	NS
Land/jewelry taken against will (%)	* (n=567)	* (n=1348)	1 (n=1313)	* (n=3228)	NS	NS
Prevented from going to natal home (%)	6 (n=557)	8 (n=1328)	6 (n=1288)	7 (n=3173)	NS	NS
Prevented from doing work outside household (%)	3 (n=415)	3 (n=872)	3 (n=756)	3 (n=2043)	NS	NS
Abused physically (%)	7 (n=582)	6 (n=1404)	2 (n=1345)	5 (n=3331)	NS	P<0.001

* denotes <1%

At the aggregate membership level 7% of the women were prevented from going to natal home and 5% were hurt physically. There is no significant difference between women from BRAC member households and TG non-member households, and between women from BRAC member and NTG households except physically abuse which is higher in case of women from BRAC member households.

Nine percent of the women were prevented from going to natal home, 4% from doing work outside the household, and 6% were physically abused by their husbands in BRAC+ICDDR,B cell. Whereas same percentage (6%) of women were physically abused, 2% were prevented from doing work outside the household and 5% were prevented from going to natal home in BRAC only cell. Ten percent in ICDDR,B only cell and 2% women in comparison cell were prevented from going to natal home by their husbands. There is no significant difference between women from BRAC member and TG non-member households in BRAC+ICDDR,B cell (Table A.14). Women from BRAC member households are significantly more physically abused than NTGs. The cases of money taken against will and physical abuse occurred significantly more on the part

of women from BRAC member households compared to NTG households in BRAC only cell.

At cell level, women from BRAC member households in BRAC + ICDDR,B cell were prevented significantly more from going to natal home than those in BRAC only cell (Table B.10).

Political awareness and legal knowledge

In terms of political awareness and legal knowledge, we only concentrated on few important issues such as knowing the name of local chairman and prime minister, knowing that transaction of dowry is punishable offence, knowing legal age for girl’s marriage and lastly knowledge of divorce.

Table 10. Women’s political awareness and legal knowledge by household membership status

	BRAC member households	Non-member households		All	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Knows the name of the Chairman (%)	51	46	55	51	P<0.05	P<0.05
Knows the name of the Prime Minister (%)	51	36	54	46	P<0.001	P<0.001
Knows that transaction of dowry is punishable offence (%)	69	67	72	69	NS	NS
Knows the legal age for girl’s marriage (%)	7	5	15	10	NS	NS
Knowledge of divorce	5	2	7	5	P<0.01	P<0.01
N	668	1612	1553	3833		

Table 10 shows women's political awareness and legal knowledge by membership status. At aggregate membership level it is apparent that 69% of the women knew that dowry transaction was a punishable offence but 5% had the knowledge about legal way of divorce.. Moreover, about 51% and 46% of the women knew the name of the chairman and the prime minister respectively. Women from member households have more knowledge about these issues and divorce than women from TG non-member households. More women from NTG households knew the name of chairman, prime minister, and divorce compared to women from BRAC member households.

In each cell, women have least knowledge about legal way of divorcing and girl's legal age for marriage compared to other issues. In contrast, most women in all cells (around 70%) knew that transaction of dowry was a crime (Table A.15). Women from member households have better knowledge and awareness about dowry and the names of chairman and prime minister compared to women from TG non-member households in BRAC+ICDDR,B cell and BRAC only cell. Women from NTG households in BRAC+ICDDR,B cell had better knowledge on chairman's name and divorce compared to women from BRAC member households. More women from NTG households knew legal age for girl's marriage than BRAC member households in BRAC+ ICDDR,B cell.

Incidents of injustice against women and participation in protest

We wanted to know whether there was any incident of injustice taken place. If so, then we tried to know whether women participated in the protest. Here injustice means wife beaten by husbands, illegal divorce, unfair wage and price, embezzlement of relief goods, multiple and child marriage and finally injustice by *shalish*.

Table 11. Incidents of injustice against women by household membership status, matlab 1995

	BRAC member households	Non-member households		All	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Husband hurt wife (%)	35 (n=607)	18 (n=1445)	21 (n=1438)	22 (n=3490)	P<0.001	P<0.001
Husband divorced wife (%)	16 (n=608)	7 (n=1445)	10 (n=1436)	10 (n=3489)	P<0.001	P<0.001
Unfair wage (%)	2 (n=608)	1 (n=1443)	1 (n=1434)	1 (n=3485)	P<0.001	P<0.05
Unfair price (%)	11 (n=607)	2 (n=1443)	5 (n=1438)	5 (n=3488)	P<0.001	P<0.001
Embezzlement of relief goods (%)	2 (n=601)	1 (n=1438)	1 (n=1429)	1 (n=3468)	P<0.05	P<0.05
Multiple marriage (%)	7 (n=607)	5 (n=1442)	5 (n=1439)	5 (n=3488)	NS	NS
Child marriage (%)	4 (n=607)	2 (n=1444)	3 (n=1440)	3 (n=3491)	P<0.01	NS
Injustice by shalish (%)	4 (n=605)	2 (n=1442)	2 (n=1435)	2 (n=3482)	P<0.05	NS

At aggregate membership level, women from BRAC member households reported more cases of incidents of injustice compared to women from TG non-member households (p ranging from <0.05 to <0.001) except multiple marriage. Women from BRAC member households also reported more incidents of injustice than NTG households (p<0.05 to <0.001) except in case of multiple and child marriage and injustice by shalish. (Table 11).

In each intervention cell around 20% of the women reported the incidence of wife beating by husbands. In BRAC+ICDDR,B Cell and BRAC only cell, more women from BRAC member households reported about husband hurting wife than women from non-member households (Table A.16).

Table 12. Participation in protest against incidents of injustice by household membership status

	BRAC member households	Non-member households		All	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Husband hurt wife (%)	14 (n=218)	20 (n=269)	19 (n=302)	18 (n=789)	NS	NS
Husband divorced wife (%)	6 (n=102)	11 (n=115)	10 (n=158)	9 (n=375)	NS	NS
Unfair wage (%)	19 (n=21)	10 (n=21)	22 (n=32)	18 (n=74)	NS	NS
Unfair price (%)	38 (n=72)	30 (n=44)	41 (n=87)	37 (n=203)	NS	NS
Embezzlement of relief goods (%)	- (n=19)	8 (n=25)	10 (n=31)	7 (n=75)	NS	NS
Multiple marriage (%)	7 (n=46)	21 (n=83)	18 (n=82)	17 (n=211)	P<0.05	NS
Child marriage (%)	14 (n=29)	21 (n=38)	20 (n=61)	19 (n=128)	NS	NS
Injustice by shalish (%)	19 (n=27)	28 (n=39)	14 (n=51)	20 (n=117)	NS	NS

Women were further asked whether they protested against various injustices. At aggregate level, the highest proportion of women (37%) participated in protest against unfair price compared to other injustices. More women from TG non-member households participated in protest against multiple marriage compared to BRAC member households (Table 12).

In intervention cells where women from BRAC member households are present, a greater percentage of women (25% in BRAC+ICDDR,B and 68% in BRAC only cell) participated against incident of unfair wage. When comparison is made between members and non-members (both TG and NTGs), no significant difference has been found in these two cells and in ICDDR,B only cell (between TGs and NTGs). There is significant difference between women from TG non-member and NTG households in case of unfair wage and price in comparison cell (Table A.17).

At cell level, women from BRAC member households in BRAC only cell participated significantly more in protest against unfair price compared to those of BRAC+ICDDR,B cell. There is some difference at cell level among women from TG non-member households regarding husband hurting wife and unfair price. Difference is apparent among women from NTG households in some cells in husband hurting wife, unfair wage, unfair price and embezzlement of relief goods (Table B.13).

Crisis events and coping strategy

Introduction

In this section we tried to explore what were the different crises women faced during the preceding four months and also what are the different strategies they have adopted to cope with that crisis. Crisis is categorized as financial and social or familial crisis. These crises include: not taking food for one full day, urgent need for selling or mortgaging land or asset and household encounters major damage or faced major problems with neighbours.

Crisis events and coping strategies adopted by women

Table 13. Percentage distribution of women suffering from crisis events during last four months by household membership status

Nature of crisis	BRAC member households	Non-member households		All	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Not eaten rice/chapati for whole one day (%)	4	7	1	4	P<0.05	P<0.001
Urgent need for selling/ mortgaging land/assets (%)	2	2	3	2	NS	NS
Household encountered serious/irreparable damage (%)	6	5	2	4	NS	P<0.001
Household faced major problems with others (%)	8	12	7	9	P<0.05	NS
N	668	1612	1553	3833		

Women were asked whether they suffered from crisis events during the preceding four months before the time of interview. Four percent respondents did not take food for one day and 9% faced major problems with others. In both cases, women from TG non-member households seem to suffer more than those of BRAC member households. In

case of not taken food for one full day and household encounters serious damage, women from BRAC member households suffered more than those of NTG households.

Women from TG non-member households suffered significantly more in case of not eaten for a full day than women from BRAC member households in BRAC+ICDDR,B cell. Whereas BRAC members suffered more in such case than NTGs in both cells where BRAC intervention was present (Table A.18).

Table 14. Percentage distribution among women who suffered from disruption of mental peace by household membership status

Nature of crisis	BRAC member households	Non-member households		All	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Suffered from disruption of mental peace (%)	39 (N=668)	44 (N=1612)	30 (N=1553)	37 (N=3833)	P<0.05	P<0.001
Reasons:						
Economic problem (%)	51	48	28	42	NS	P<0.001
Problem with husband and children (%)	4	3	2	3		
Problem with in-laws (%)	45	48	70	55		
General problem (%)	*	*	*	*		
N	261	713	458	1432		

* denotes <1%

As a whole 37% of the women suffered from disruption of mental peace. It has been tried to find the nature of the mental crisis (of those women who suffered from disruption of mental peace), which includes economic crisis⁶, crisis with husband and children⁷, crisis with in-laws⁸ and general crisis⁹. Women from TG non-member households are likely to

⁶ Economic crisis s means when there is any crisis within the household in financial terms such as lack of money, assets, money needed for dowry in daughters’ marriage etc.

⁷ Crisis with husband and children includes second marriage of husband and his extra marital affairs with another women, gambling and lack of contact with children while they are away from home.

⁸ Crisis with in-laws includes different conflict with mother in law and other members in laws’ family.

⁹ General crisis includes illness or death of any household members , parents living abroad etc.

suffer significantly more from disruption of mental peace than women from BRAC member households and the latter seem to suffer more than NTGs. Fifty one percent of the women from BRAC member households suffered for economic reason. Significant difference is apparent in reasons between women from BRAC member households and women from NTG households (Table 14).

In each cell a large percentage of women (33% in BRAC+ICDDR,B, 38% in BRAC only cell, 40% in ICDDR,B and comparison cell) suffered from disruption of mental peace. Large percentage of women faced economic crisis and crisis with in-laws in each cells. There is significant difference in nature of crisis between women from BRAC member and NTG households in BRAC+ICDDR,B and BRAC only cell (Table A.18(a)).

At cell level there is some differences among women from TG non-member households in suffering from disruption of mental peace (Table B. 17).

Table 15. Coping strategy adopted by women who suffered from disruption of mental peace by household membership status

What does she do	BRAC member households	Non-member households		All	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Self torture and misbehaviour with children (%)	80	90	95	90	P<0.001	P<0.001
Seeking help from neighbours, relatives and shamity (%)	9	9	4	7		
Seeking loans from BRAC/Mohajan	11	*	1	3		
N	261	713	458	1432		

* denotes <1%

While women face the above mentioned crisis, we tried to find out the different strategies women adopt to cope with those crisis. The strategies women adopt have been divided into three groups. These are misbehaviour with self and children, seeking help from

neighbours, relatives and *shamity* and finally seeking opportunities from BRAC/*mohajons*. Most women (90%) at aggregate level torture themselves and misbehave with their children in such situation and 11% of women from BRAC member households sought help from BRAC/mahajan which is significantly higher than other two groups of non-members (Table 15).

In each cell a similar trend has been found in women's coping strategy. There is significant difference in coping strategy adopted by women in BRAC+ICDDR,B cell and BRAC only cell between women from BRAC member and TG non-member households and women from BRAC member and NTG households. There is no significant difference between women from TG non-member and NTG households in ICDDR,B only and comparison cells (Table A.18 (b)).

At cell level no difference is apparent in coping strategy adopted by members (Table B.18).

Relationship with natal home

The study concentrates only on number of visit women made to natal home, mean time of their visit, number of times money received from natal home and number of times natal home received money from respondents (Tables A.19 and A.20). Table A.19 shows that 88% of the women have natal home. Of them, 60% visited their natal home more than one time in the preceding one month. The difference is highly significant between women from member households and NTG households at aggregate level. Mean number of women's visit to natal home in the same village is 14 and it is 1 time in outside village¹⁰. Women from BRAC member households visited significantly more often (in the same village) than those of NTG households.

¹⁰ Here out side village means villages in the same Union, Thana or other thana.

In each cell BRAC members visited their natal home more than non-members (both TG and NTGs). No significant difference was found in mean time of visit except between women from member and NTG households (in the same village) in BRAC+ICDDR,B cell and between women from TG and NTG households (in the same village) in comparison cell.

At cell level visit to natal home in the same village is significant among women from TG non-member households in ICDDR,B only and comparison cells. There is some difference in visit to natal home in other village among TG non-members and NTGs (Table B.14).

Table A.20 shows that at aggregate level, 11% of the women (who had natal home) received money at least once in the preceding one month from natal home and only 3% helped their natal home with money more than once during the preceding one month at the time of interview. Twelve percent women from member households, 15% from TG non-member households and 7% from NTG households received money from natal home once or more during the preceding one month. Three percent of women from BRAC member households and TG non-member households and 4% women from NTG households helped their natal home with money. No difference was found between members and TG/NTG non-members in receiving or helping with money except between members and NTGs in case of receiving money from natal home.

In each cell, more women from TG non-member households (compared to members and NTGs) received money from their natal home. In BRAC+ICDDR,B cell and BRAC only cell the second largest group was women from BRAC member households who received money from natal home (11% in BRAC+ICDDR,B cell and 14% in BRAC only cell). The difference was significant regarding number of time receiving money in these two cells between members and NTGs and the difference between TG non-members and NTGs was highly significant in ICDDR,B only cell. No significant difference was observed in helping natal home with money in either cell.

The difference of BRAC members in receiving and giving money from natal home is not statistically significant at cell level. However some difference is apparent among TG non-members and NTGs (Table B.15).

DISCUSSION AND CONCLUSIONS

Socioeconomic and demographic characteristics

Majority of the women were between 25-34 years of age. Nearly one-fifth (17%) of the households in the study area was headed by women. The literacy level of BRAC members was higher than that of TG non-members at aggregate membership level. But there is no significant difference in case of formal schooling. Proportionally more BRAC members were involved in self employed work compared to TG non-members. BRAC's credit scheme might have some impact on self employment. Members' contribution to household income (at aggregate level) was significantly higher than that of TG non-member and NTGs.

Economic aspects of women's lives

While considering savings, women from BRAC member households were found to have more savings. It was found that BRAC members kept major proportion of their savings with BRAC and TG non-members kept a significant proportion (32%) of their savings at home as cash compared to the BRAC members and NTGs. The second largest group in this regard was BRAC members; they kept 15% of savings as cash at home. A probable reason for this could be that they (members) keep the amount to meet cash needs during times of hardship (14). The reason for women from TG non-member households having more cash in hand could be their involvement with other NGOs or informal money lending institutions.

Significantly higher percentage of women from BRAC member households took loan compared to TG non-members and NTGs. The mean loan for members and non-members (TG and NTGs) vary significantly whereas the amount taken by the BRAC members was

more compared to TG non-members and NTGs. Members tend to take loan from BRAC which is quite expected. On the other hand, dependency on money lender and relatives was quite high for TG non-members and NTGs. Since TG non-members have access to other NGOs and bank, some times they depend on these institutions for taking loan. The mean amount of loan used varied significantly between BRAC members and others (TG non-members and NTGs). BRAC members used a higher amount of loan compared to TG non-members and NTGs. They (members) have spend more than half of their amount (60% of mean loan used) in income generating activities. In contrast, greater proportion of TG non-members and NTGs used their first loan in consumption. It seems that there is programme impact in intervention cells where BRAC is present.

Eight hours of work is generally considered as a full time employment. Here in the study women's employment was assessed by how many hours a woman was involved in income generating activities in the preceding seven days. Findings show that 20% of the members were employed during that time which was significantly more than TG non-members and NTGs at aggregate level. Since these women received loan and training from BRAC on income generating activities, it is more likely that the hours of employment depend on the nature of activity in which they were involved. The discrepancy in the proportion of loan used for income generation and the proportion of women's involved in income generating activities raised the question who used the loan?

Findings of other studies (15,16,17) also show that in many cases women's loan were used by men. The same explanation may be valid here in this study. In the study by Goetz and Gupta (17) also argued that handing over the amount of loan might be a survival strategy for women.

Women from BRAC member households had poultry, livestock, cash and other assets¹¹ in their ownership significantly more than TG non-members and NTGs. Poultry is a common source of household income though small in number and considered as a traditional economic activity of the rural people (18). Since BRAC members get loan for poultry rearing, it is quite obvious that they would own more poultry than the non-members. Their (members') access to BRAC loan let them have significantly more cash (which may include their savings and loan) as asset.

Social status of women

This section reflects findings from women's mobility, decision making regarding small purchase¹², violence against women, political awareness and legal knowledge, and finally incidents of injustice and women's participation in protest.

While considering mobility, it is apparent that in case of every place where women go, they are accompanied by at least someone, even it is a child. The reason is that women are not yet confident enough to move alone partly because of social insecurity and social norms and regulations. It cannot be said that BRAC interventions had obvious effect on women's mobility but the data help to speculate that BRAC programmes may have some effect on women's mobility. Besides BRAC and ICDDR,B offices,¹³ members visit market place which is predominantly a male sphere. Another study shows that social norms became flexible for those who were very ultra poor or non-muslim (16). Therefore, this study leads to explore further, whether the issue of insecurity varies according to women's class, age, marital status and religion.

¹¹ As mentioned in the previous chapter other assets include big tree, boat, fishing net, bicycle, rickshaw/van, handloom, sewing machine, plough, deep and shallow tube well, shop, pond, hatchery and chick rearing unit.

¹² Decision making regarding large purchase is enclosed in the appendix section (Table C.1).

Two different items were selected for assessing decision making¹⁴. Which were utensils and sarees. Women were supposed to have some decision making role regarding purchase of household utensils. It is interesting to note that in case of purchasing sarees, women had some role in identifying the need, but very few had bought sarees themselves. Also, their contribution in buying these items was very little. Focus were given on women's contribution regarding decision making in large purchase. It is apparent in Appendix Table 19 that at aggregate level greater percentage of women in case of all big purchasing items¹⁵, knew and contributed more.

A 1994 study shows that violence against women was more prevalent among poor and working class (19). While looking at violence against women according to membership status, BRAC members were physically abused more than NTGs at aggregate level. Another study shows that violence against women diminishes when the women bring home a resource i.e. the loan money regardless of who actually uses the money. When the money benefits the men, women are protected from violence (20). On the other hand, violence may occur when a woman joins credit programme and specially that demands women's time. Moreover, while loan is used by men it creates tension within the household in terms of repayment and that results in domestic violence. This is also apparent in Goetz and Gupta's study (17), while talking about loan use ().

Women from NTG households were found to be more knowledgeable than others. This might have some relation with respondent's literacy level where NTGs were better educated and have more years of schooling than the TG non-members and BRAC

¹³ Women's mobility according to headship status is given in the appendix section in Table C.3.

¹⁴ Decision making regarding small purchase include items such as small food item, small luxury items, children's treat, children's clothing and items for household consumption which is presented in the appendix section in Table C.2.

¹⁵ These are house construction or repair, purchasing cow or goat, purchasing poultry, leasing in land and purchasing land.

members. Poor performance of members in legal knowledge could be because of HRLEP had not been started at that time in Matlab.¹⁶

Members reported significantly more about certain incidents of injustice happened in the preceding one year in their village compared to TG non-members and NTGs. These incidents of injustice were husband hurting wife, husband divorcing wife, unfair wage and price, embezzlement of relief goods and multiple marriage. Members also reported more about child marriage and injustice by *shalish* than those of TG non-members. This may be due to the fact that members are familiar with these terms, more exposed to outside world and are more aware as these issues are discussed in the issue based meetings.

Crisis and coping strategy

Study findings reflect that crisis like not eating food for a full day and problems with neighbours occurred more in case of TG non-members than BRAC members. Members' crisis related to household damage was significantly higher than NTGs. In the study area, 37% of the women reported to suffer from disruption of mental peace. TG non-members suffered more significantly than BRAC members and they (members) suffered more than NTGs. Since reasons for such suffering mainly concentrated on economic problems, it is expected that NTGs would be less likely to suffer compared to BRAC members or TG non-members. In coping with these crises, 90% of the women in the study area tortured themselves or misbehaved with their children. Both TG non-members and NTGs seemed to adopt this strategy more than BRAC members. TG non-members seem to adopt this strategy more than members. One reason might be that another option for BRAC members was open i.e. 11% of them sought loan from BRAC/mohajan whereas less than 1% TG non-members and 1% NTG adopt this strategy.

¹⁶ It was not before 1996, the HRLE programme started in Matlab (Huda S. 1996, Education for Empowerment, A note on BRAC's Human Rights and Legal Education Programme at Matlab, Working Paper No. 15 BRAC-ICDDR,B Joint Research Project, Dhaka).

Conclusions

From the study findings on different aspects of women's live following conclusion can be drawn:

- Women from BRAC member households, at aggregate level, had significantly more savings than women from TG non-members and NTG households.
- BRAC is a common source of loan for BRAC members. Non-members mainly depend upon relatives and money lenders.
- Amount of loan repayment for BRAC members was significantly greater compared to TG non-members and NTGs at BRAC intervention cells.
- BRAC members spent their loan more in income generating activities compared to non-members who spent more in consumption.
- About 88% of the women were not employed during the preceding seven days of interview. This proportion is little higher in BRAC + ICDDR,B intervention cell and little lower in ICDDR,B only cell.
- Women from BRAC member households had own most of the assets (except vegetable garden) significantly more compared to TG non-members at aggregate level.
- RDP might have some effect on women's mobility in different areas.
- Role that women played in identifying need for any good was reduced while paying for the item.
- BRAC members are physically abused significantly more than the NTGs.
- Women had less knowledge of legal age for girl's marriage and divorce compare to other knowledges such as name of chairman and prime minister and knowledge of dowry.
- Significantly more BRAC members reported different incidents of injustice compared to TG non-members and NTGs at aggregate membership level.
- Mean time of visit to natal home within the same village significantly varried between BRAC members and NTGs.
- Members received money significantly more than once during the preceding one month than NTGs.

- Suffering from disruption of mental peace has occurred as a common crisis among women in the study area and reason for such crisis was apparently more economic in nature among members and TG non-members; BRAC members sought help from BRAC /*Mohajan* significantly more than non-members to cope with crisis.

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Table A.1

PERCENTAGE DISTRIBUTION OF RESPONDENTS BY AGE, BY HOUSEHOLD MEMBERSHIP STATUS AND INTERVENTION CELL

BRAC + ICDDR,B cell							BRAC-only cell					
Variables	BRAC member HH	Non-member HH		Cell total	χ^2 - test		BRAC member HH	Non-member HH		Cell total	χ^2 - test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Mean age (in years)	34 (9.7)	34 (10.4)	35 (10.6)	34 (10.3)	NS	NS	35 (9.9)	35 (10.0)	36 (11.0)	35 (10.5)	NS	NS
Age:												
<15 yrs.	1	*	*	1	NS	NS	*	1	*	*	NS	p<0.05
15-24 yrs.	17	21	20	19			16	13	17	16		
25- 34 yrs.	39	40	36	38			41	43	35	39		
35-44 yrs	25	20	23	23			27	21	21	23		
45+	18	19	21	19			16	22	27	22		
N	376	262	384	1022			289	235	490	1014		
ICDDR,B-only cell							Comparison cell					
Variables	TGs	NTGs	Cell total	χ^2 - test		TGs	NTGs	Cell total	χ^2 - test			
				(2) vs (3)	(6) vs (7)							
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)				
Mean age (in years)	35 (10.4)	36 (11.0)	35 (10.7)	NS	35 (10.8)	36 (12.0)	35 (11.2)	NS				
Age:												
<15 yrs.	1	1	1	p<0.05	*	1	1	p<0.01				
15-24 yrs.	16	17	17		19	25	21					
25- 34 yrs.	42	32	38		37	24	33					
35-44 yrs	21	25	22		24	23	23					
45+	20	25	22		20	27	22					
N	551	418	969		555	256	811					
Aggregate Membership Comparison												
Variables	BRAC member HH	Non-member HH		All	χ^2 - test							
		TGs	NTGs		(2) vs (3)	(2) vs (4)						
(1)	(2)	(3)	(4)	(5)	(6)	(7)						
Mean age (in years)	34 (9.8)	35 (10.5)	36 (11.1)	35 (10.6)	NS	P<0.01						
Age:												
<15 yrs.	1	1	1	1	NS	p<0.001						
15-24 yrs.	16	18	19	18								
25- 34 yrs.	40	40	32	37								
35-44 yrs	26	22	23	23								
45+	17	19	25	21								
N	665	1603	1548	3816								

Figures in parentheses are standard deviations

Table A.2 PERCENTAGE DISTRIBUTION OF RESPONDENTS BY HEADSHIP AND LITERACY, BY HOUSEHOLD MEMBERSHIP STATUS AND INTERVENTION CELL

BRAC + ICDDR,B cell							BRAC-only cell					
Variables	BRAC members	Non-member HH		Cell total	χ^2 - test		BRAC members	Non-member HH		Cell total	χ^2 - test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Headship:												
Male	85	85	86	85	NS	NS	84	84	79	81	NS	p<0.01
Female	15	15	14	15			16	16	21	19		
N	378	264	385	1027			290	235	490	1015		
Literacy:												
Can read and/or write	25.5	26.6	62.9	39.8	NS	p<0.001	28.7	25.1	56.1	41.1	NS	p<0.001
Can't read or write/can sign only	74.5	73.4	37.1	60.2			71.3	74.9	43.9	58.9		
N	376	263	383	1022			289	235	490	1014		
ICDDR,B-only cell							Comparison cell					
Variables	TGs	NTGs	Cell total	χ^2 - test		TGs	NTGs	Cell total	χ^2 - test			
(1)	(2)	(3)	(4)	(2) vs (3)		(6)	(7)	(8)	(6) vs (7)			
Headship:												
Male	79	82	80	NS		82	92	85	p<0.001			
Female	21	18	20			18	8	15				
N	557	420	977			556	258	814				
Literacy:												
Can read and/or write	24	57	38	p<0.001		18	42	26	p<0.001			
Can't read or write/can sign only	76	43	62			82	58	74				
N	551	418	969			554	255	809				
Aggregate Membership Comparison												
Variables	BRAC member HH	Non-member HH		All	χ^2 - test							
		TGs	NTGs		(2) vs (3)	(2) vs (4)						
(1)	(2)	(3)	(4)	(5)	(6)	(7)						
Headship:												
Male	85	82	84	83	p<0.01	NS						
Female	15	18	16	17								
N	668	1612	1553	3833								
Literacy:												
Can read and/or write	27	23	56	37	p<0.05	p<0.001						
Can't read or write/can sign only	73	77	44	63								
N	665	1603	1546	3814								

Table A.3 **PERCENTAGE DISTRIBUTION OF RESPONDENTS BY YEARS OF SCHOOLING, BY HOUSEHOLD MEMBERSHIP STATUS AND INTERVENTION CELL**

		BRAC + ICDDR,B cell						BRAC-only cell					
Variables	BRAC members	Non-member HH		Cell total	χ^2 - test		BRAC members	Non-member HH		Cell total	χ^2 - test		
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
Mean years of schooling	5 (2.7)	5 (1.8)	5 (2.6)	6 (2.6)	NS	P<0.01	5 (2.3)	4 (1.8)	6 (2.8)	6 (2.7)	P<0.05	P<0.001	
Years of schooling:													
None	75	73	38	61	NS	p<0.001	71	76	44	59	NS	p<0.001	
1-5 yrs.	19	19	32	24			22	19	30	25			
6+ yrs	6	8	30	15			7	5	26	16			
N	377	263	384	1024			290	235	490	1015			
		ICDDR,B-only cell						Comparison cell					
Variables	TGs	NTGs	Cell total	χ^2 - test		TGs	NTGs	Cell total	χ^2 - test				
				(2) vs (3)	(2) vs (4)				(6) vs (7)	(6) vs (8)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			
Mean years of schooling	5 (1.7)	6 (2.6)	6 (2.4)	P<0.001			5 (2.0)	5 (2.4)	5 (2.2)	NS			
Years of schooling:													
None	75	43	61	p<0.001			82	59	75	p<0.001			
1-5 yrs.	21	30	25				13	28	18				
6+ yrs	4	27	14				5	13	7				
N	552	420	972				555	256	811				
Aggregate Membership Comparison													
Variables	BRAC member HH	Non-member HH		All	χ^2 - test								
		TGs	NTGs		(2) vs (3)	(2) vs (4)							
(1)	(2)	(3)	(4)	(5)	(6)	(7)							
Mean years of schooling	5 (2.1)	5 (2.0)	6 (2.7)	6 (2.6)	NS	P<0.01							
Years of schooling:													
None	74	77	45	64	NS	p<0.001							
1-5 yrs.	20	18	30	23									
6+ yrs	6	5	25	13									
N	667	1605	1550	3822									

Figures in parentheses are standard deviations

Table A.4 PERCENTAGE DISTRIBUTION OF RESPONDENTS BY OCCUPATION, BY INTERVENTION CELL

HOUSEHOLD MEMBERSHIP STATUS AND

BRAC + ICDDR,B cell							BRAC-only cell					
Variables	BRAC members	Non-member HH		Cell total	χ^2 - test		BRAC members	Non-member HH		Cell total	χ^2 - test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Occupation: Farming	*	*	1	1	NS	p<0.01	*	*	2	1	p<0.01	p<0.001
Wage labour	2	-	1	1			3	1	-	1		
Service	2	2	4	3			5	*	3	3		
Trade	1	*	*	*			*	-	-	1		
Self-employed	2	4	1	2			3	*	1	1		
Housework.	91	92	91	91			87	95	92	91		
Student	*	1	2	1			1	-	2	1		
Others	1	1	*	1			*	2	-	1		
N	376	259	382	1017			288	233	488	1009		

ICDDR,B-only cell					Comparison cell				
Variables	TGs	NTGs	Cell total	χ^2 - test	TGs	NTGs	Cell total	χ^2 - test	
				(2) vs (3)				(6) vs (7)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Occupation: Farming	*	2	1	p<0.001	*	2	1	p<0.01	
Wage labour	4	1	2		1	-	*		
Service	1	3	2		1	2	1		
Trade	1	*	1		*	1	1		
Self-employed	3	2	3		2	*	1		
Housework.	88	89	89		89	91	90		
Student	1	2	1		1	2	1		
Others	1	1	1		6	2	5		
N	552	419	971		553	254	807		

Aggregate Membership Comparison						
Variables	BRAC member HH	Non-member HH		All	χ^2 - test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Occupation: Farming	*	*	2	1	p<0.01	p<0.001
Wage labour	2	2	*	1		
Service	3	1	3	2		
Trade	1	*	*	*		
Self-employed	3	2	1	2		
Housework.	89	90	91	90		
Student	1	1	2	1		
Others	1	3	1	2		
N	664	1597	1543	3804		

Table A.5

PERCENTAGE DISTRIBUTION OF RESPONDENTS BY CONTRIBUTION TO HOUSEHOLD INCOME, BY HOUSEHOLD MEMBERSHIP STATUS AND INTERVENTION CELL

	BRAC + ICDDR,B cell						BRAC-only cell					
Variables	BRAC members	Non-member HH		Cell total	χ^2 - test		BRAC members	Non-member HH		Cell total	χ^2 - test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Contribution to HH income:												
Yes	56	40	42	46	p<0.001	p<0.001	74	82	76	77	P<0.05	NS
No	44	60	58	54			26	18	24	23		
N	376	263	382	1021			287	235	490	1012		
	ICDDR,B-only cell						Comparison cell					
Variables	TGs	NTGs	Cell total	χ^2 - test			TGs	NTGs	Cell total	χ^2 - test		
				(2) vs (3)						(6) vs (7)		
(1)	(2)	(3)	(4)	(5)			(6)	(7)	(8)	(9)		
Contribution to HH income:												
Yes	20	19	20	NS			53	41	49	p<0.01		
No	80	81	80				47	59	51			
N	549	418	967				555	256	811			
	Aggregate Membership Comparison											
Variables	BRAC member HH	Non-member HH		All	χ^2 - test							
		TGs	NTGs		(2) vs (3)	(2) vs (4)						
(1)	(2)	(3)	(4)	(5)	(6)	(7)						
Contribution to HH income:												
Yes	64	44	46	48	p<0.001	p<0.001						
No	36	56	54	52								
N	663	1602	1546	3811								

TABLE A.6 PERCENTAGE DISTRIBUTION OF WOMEN BY TYPES OF SAVINGS BY HOUSEHOLD MEMBERSHIP STATUS AND INTERVENTION CELL

	BRAC + ICDDR,B cell					BRAC-only cell						
	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Have savings (%)	82	26	38	51	P<0.001	P<0.001	85	28	40	50	P<0.001	P<0.001
N	378	264	385	1027			290	235	490	1015		
Mean savings (in Tk)	620 (743.4)	166 (923.5)	2811 (21204.3)	1325 (13040.6)	t - test		729 (1067.5)	122 (1023.4)	1879 (23287.9)	1144 (16206.6)	t - test	
					P<0.001	P<0.05					P<0.001	NS
% of mean savings												
Cash at home (%)	13	29	8	10			16	18	9	10		
With BRAC (%)	71	-	-	12			64	-	-	12		
With other NGO (%)	3	44	9	9			5	6	7	7		
With other banks (%)	3	18	64	52			7	-	77	62		
Other places (%)	10	9	19	17			8	76	7	9		
Total	100	100	100	100			100	100	100	100		
	ICDDR,B-only cell					Comparison cell						
	TGs	NTGs	Cell total	χ^2 test		TGs	NTGs	Cell total	χ^2 test			
				(2) vs (3)	(6) vs (7)							
(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	(9)			
Have savings (%)	36	45	40	P<0.05		16	21	17	NS			
N	557	419	976			556	258	814				
Mean savings (in Tk)	201 (1200.5)	1840 (11510.1)	905 (7634.0)	t - test		135 (827.9)	381 (2414.2)	213 (1524.3)	t - test			
				P<0.01	P<0.05							
% of mean savings												
Cash at home (%)	46	11	16			19	20	20				
With BRAC (%)	-	-	-			-	-	-				
With other NGO (%)	16	26	25			8	6	7				
With other banks (%)	*	50	43			17	49	35				
Other places (%)	37	13	16			56	25	38				
Total	100	100	100			100	100	100				

Note: * denotes <1%

Figures in parentheses are standard deviations

TABLE A.7 PERCENTAGE DISTRIBUTION OF DIFFERENT SOURCES OF FIRST LOAN BY HOUSEHOLD MEMBERSHIP STATUS AND INTERVENTION CELL IN FOUR MONTHS

	BRAC + ICDDR,B cell						BRAC-only cell					
	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1st loan taken (%)	31	11	7	17			26	3	5	10		
1st loan not taken (%)	69	89	93	83	P<0.001	P<0.001	74	97	95	90	P<0.001	P<0.001
N	378	264	385	1027			290	235	490	1015		
Mean loan (in Tk.)	3100 (1777.9)	1548 (2149.0)	1770 (2366.5)	2637 (2046.0)	t - test		2836 (1837.1)	728 (845.5)	1900 (2713.3)	2499 (2094.0)	t - test	
					P<0.001	P<0.001					P<0.01	NS
Source of loan:												
Bank loan (%)	1	20	-	2			1	-	-	1		
BRAC loan (%)	95	-	-	77			94	-	-	79		
Other NGO loan (%)	-	39	8	5			*	-	-	*		
Money lender (%)	2	11	31	6			2	35	34	7		
Relatives (%)	2	30	61	10			3	65	66	13		
n	119	28	28	175			75	7	22	104		
	ICDDR,B-only cell						Comparison cell					
	TGs	NTGs	Cell total	χ^2 test		TGs	NTGs	Cell total	χ^2 test			
				(2) vs (3)					(6) vs (7)			
(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	(9)			
1st loan taken (%)	12	9	11			9	6	8				
1st loan not taken (%)	88	91	89	NS		91	94	92	NS			
N	557	419	976			556	258	814				
Mean loan (in Tk.)	1080 (2152.7)	4430 (12703.5)	2312 (7996.9)	t - test		1293 (2252.7)	2452 (2308.4)	1583 (2304.4)	t - test			
				P<0.05					NS			
Source of loan:												
Bank loan (%)	*	*	*			15	-	9				
BRAC loan	-	-	-			-	-	-				
Other NGO loan (%)	8	-	3			-	-	-				
Money lender (%)	5	30	21			31	6	21				
Relatives (%)	87	70	76			54	94	70				
n	67	39	106			48	16	64				

Note: * denotes <1%

Figures in parentheses are standard deviations

TABLE A.8 USE OF FIRST LOAN BY HOUSEHOLD MEMBERSHIP STATUS AND INTERVENTION CELL IN LAST FOUR MONTHS

	BRAC + ICDDR,B cell						BRAC-only cell					
	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1st loan taken (%)	31	11	7	17	P<0.001	P<0.001	26	3	5	10	P<0.001	P<0.001
1st loan not taken (%)	69	89	93	83			74	97	95	90		
N	378	264	385	1027			290	235	490	1015		
Mean amount of loan utilized (in Tk.)	2746 (1438.4)	1318 (1879.7)	2760 (7600.0)	2520 (3345.4)	P<0.001	P<0.01	2424 (1331.1)	509 (390.3)	1502 (1768.4)	2103 (1496.9)	P<0.001	P<0.01
Purposes of use												
Consumption (%)	12	65	58	21			9	10	32	11		
Income generation (%)	55	5	42	50			68	68	36	65		
Loan repayment (%)	19	19	-	17			10	-	28	11		
Loan out (%)	13	6	-	11			3	-	-	3		
Other (%)	1	5	*	1			10	22	4	10		
n	119	28	28	175			75	7	22	104		

	ICDDR,B-only cell				Comparison cell			
	TGs	NTGs	Cell total	χ^2 test	TGs	NTGs	Cell total	χ^2 test
(1)				(2)				(3)
1st loan taken (%)	12	9	11		9	6	8	
1st loan not taken (%)	88	91	89	NS	91	94	92	NS
N	557	419	976		556	258	814	
Mean amount of loan utilized (in Tk.)	878 (1509.1)	3146 (7628.8)	1712 (4868.4)	t - test P<0.05	1161 (1924.1)	2359 (2081.7)	1460 (2016.8)	t - test P<0.05
Purposes of use								
Consumption (%)	59	75	66		60	35	49	
Income generation (%)	22	1	13		30	40	34	
Loan repayment (%)	7	20	12		4	25	13	
Loan out (%)	7	-	4		-	-	-	
Other (%)	5	4	5		6	*	4	
n	67	39	106		48	16	64	

Note: * denotes <1%

Figures in parentheses are standard deviations

TABLE A.9 DISTRIBUTION OF TOTAL HOURS SPENT (WEEKLY) IN INCOME GENERATING ACTIVITIES BY HOUSEHOLD MEMBERSHIP STATUS AND INTERVENTION CELL

	BRAC + ICDDR,B cell						BRAC-only cell					
Variables	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Women's employment unemployed (%)	85	92	93	90	P<0.01	P<0.01	74	82	88	83	P<0.05	P<0.001
employed (%)	15	8	7	10			26	18	12	17		
N	378	264	385	1027			290	235	490	1015		
Mean hours of employment	2 (8.7)	2 (15.3)	1 (6.8)	2 (10.3)	t - test		4 (13.7)	2 (10.6)	1 (4.2)	2 (9.5)	t - test	
					NS	NS					NS	NS
Hours of employment (%)					χ^2 test						χ^2 test	
1-4 hours	43	45	48	45	NS	NS	60	62	73	65	NS	NS
5-8 hours	12	15	3	10			5	9	7	7		
9 + hours	45	40	49	45			35	29	20	28		
n	56	20	29	105			75	42	60	177		
	ICDDR,B-only cell						Comparison cell					
	TGs	NTGs	Cell total	χ^2 test		TGs	NTGs	Cell total	χ^2 test			
				(2) vs (3)	(6) vs (7)							
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)				
Women's employment unemployed (%)	91	96	93	P<0.001	86	91	88	NS				
employed (%)	9	4	7		14	9	12					
N	557	420	977		556	258	814					
Mean hours of employment	2 (13.1)	2 (36.7)	2 (26.0)	t - test		2 (7.6)	2 (15.8)	2 (10.9)	t - test			
				NS	NS							
Hours of employment (%)				χ^2 test					χ^2 test			
1-4 hours	10	-	8	NS	59	58	59	P<0.05				
5-8 hours	29	43	32		11	29	15					
9 + hours	61	57	60		30	13	26					
n	49	14	63		75	24	99					

Table Continued....

TABLE A.9 (a) Continued

Aggregate Membership Comparison						
Variables	BRAC member HH	Non-member HH		All	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Women's employment						
unemployed (%)	80	88	92	88	P<0.001	P<0.001
employed (%)	20	12	8	12		
N	668	1612	1553	3833		
Mean hours of employment	3	2	1	2	t - test	
	(11.2)	(11.6)	(20.5)	(15.8)	NS	NS
Hours of employment (%)					χ^2 test	
1-4 hours	53	45	57	51	NS	NS
5-8 hours	8	16	14	13		
9 + hours	39	39	29	36		
n	131	186	127	444		

Note: * denotes <1%
 Figures in parentheses are standard deviations

TABLE A.10 POSSESSION OF ASSETS BY HOUSEHOLD MEMBERSHIP STATUS AND INTERVENTION CELL

	BRAC + ICDDR,B cell						BRAC-only cell					
Percentage of women who possess following assets	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
Land (%)	7	3	12	8	P<0.05	P<0.05	6	4	7	6	NS	NS
Poultry (%)	67	64	69	67	NS	NS	75	68	72	72	NS	NS
Livestock (%)	10	10	9	10	NS	NS	8	8	6	7	NS	NS
Vegetable garden (%)	4	2	5	4	NS	NS	3	2	1	2	NS	NS
Jewellery (%)	51	48	72	58	NS	P<0.001	59	65	77	69	NS	P<0.001
Cash (%)	67	14	30	39	P<0.001	P<0.001	67	11	24	33	P<0.001	P<0.001
Other assets (%)	4	1	5	4	P<0.05	NS	3	1	3	2	P<0.05	NS
N	341	232	366	939			258	215	446	919		
	ICDDR,B-only cell						Comparison cell					
	TGs	NTGs	Cell total	χ^2 test		TGs	NTGs	Cell total	χ^2 test			
				(2) vs (3)	(6) vs (7)							
									(1)	(2)	(3)	(4)
Land (%)	4	6	5	NS	NS	4	5	4	NS	NS		
Poultry (%)	58	56	57	NS	NS	52	53	52	NS	NS		
Livestock (%)	6	7	7	NS	NS	2	5	3	NS	NS		
Vegetable garden (%)	*	1	1	NS	NS	4	3	4	NS	NS		
Jewellery (%)	25	48	25	P<0.001	P<0.001	46	54	48	P<0.05	P<0.05		
Cash (%)	14	20	17	P<0.01	P<0.01	4	9	6	P<0.01	P<0.01		
Other assets (%)	1	3	2	P<0.01	P<0.01	1	2	1	NS	NS		
N	503	392	895			492	235	727				
	Aggregate Membership Comparison											
Percentage of women who possess following assets	BRAC member HH	Non-member HH		All	χ^2 test							
		TGs	NTGs		(2) vs (3)	(2) vs (4)						
							(1)	(2)	(3)	(4)	(5)	(6)
Land (%)	7	4	8	6	P<0.01	NS						
Poultry (%)	71	59	64	63	P<0.001	P<0.01						
Livestock (%)	9	6	7	7	P<0.01	NS						
Vegetable garden (%)	4	2	3	3	NS	NS						
Jewellery (%)	55	42	64	53	P<0.001	P<0.001						
Cash (%)	67	10	22	25	P<0.001	P<0.001						
Other assets (%)	4	1	3	2	P<0.001	NS						
N	599	1442	1438	3479								

Note: *denotes <1%

TABLE A.11 PERCENTAGE DISTRIBUTION OF WOMEN ACCORDING TO MOBILITY BY HOUSEHOLD MEMBERSHIP STATUS AND INTERVENTION CELL

	BRAC + ICDDR,B cell						BRAC-only cell					
	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Women who went to at least one of the four places ¹ (%)	78	73	79	77			74	69	72	72		
Women who did not go to any place (%)	22	27	21	23	NS	NS	26	31	28	28	NS	NS
N	378	264	385	1027			290	235	490	1015		
	ICDDR,B-only cell						Comparison cell					
	TGs	NTGs	Cell total	χ^2 test		TGs	NTGs	Cell total	χ^2 test			
				(2) vs (3)	(5)				(6) vs (7)	(9)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		
Women who went to at least one of the four places places (%)	76	76	76				72	74	73			
Women who did not go to any place (%)	24	24	24	NS			28	26	27	NS		
N	557	420	977				556	258	814			

¹ Different places are:

- a) Local market
- b) Matlab town market
- c) BRAC office
- d) ICDDR,B office

Effects of BRAC's Development Inputs on Women's Lives

TABLE A.12

WOMEN'S MOBILITY TO FOUR DIFFERENT PLACES¹ BY HOUSEHOLD MEMBERSHIP STATUS AND INTERVENTION CELL

	BRAC + ICDDR,B cell						BRAC-only cell					
Local Market	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Women who went to local market (%)	11 [N=378]	14 [N=264]	9 [N=385]	11 [N=1027]	NS	NS	52 [N=290]	42 [N=235]	15 [N=490]	36 [N=1015]	NS	NS
alone (%)	42	32	36	37			52	42	15	36		
with husband/othermale relative (%)	19	24	12	19			14	17	35	23		
with another woman (%)	14	11	24	16	NS	NS	14	8	10	11	NS	P<0.05
children (%)	25	33	28	28			20	33	40	30		
n	43	37	33	113			21	12	20	53		
	ICDDR,B-only cell						Comparison cell					
(1)	TGs	NTGs	Cell total	χ^2 test		TGs	NTGs	Cell total	χ^2 test			
				(2) vs (3)	(5)				(6) vs (7)	(9)		
Women who went to local market (%)	33 [N=557]	30 [N=420]	32 [N=977]	NS		15 [N=556]	17 [N=258]	16 [N=814]	NS			
alone (%)	17	12	15			22	16	20				
with husband/othermale relative (%)	26	38	31			19	35	25				
with another woman (%)	15	13	14	NS		11	30	17	P<0.01			
children (%)	42	37	40			48	19	38				
n	186	125	311			83	43	126				
	Aggregate Membership Comparison											
(1)	BRAC member HH			Non-member HH		All	χ^2 test					
	(2)	TGs	NTGs	(3)	(4)		(2) vs (3)	(2) vs (4)				
					(5)	(6)	(7)					
Women who went to local market (%)	10 [N=668]	20 [N=1612]	14 [N=1553]	16 [N=3833]			P<0.001	P<0.01				
alone (%)	45	21	17	22								
with husband/othermale relative (%)	17	24	33	26								
with another woman (%)	14	13	17	15			P<0.001	P<0.001				
children (%)	24	42	33	37								
n	64	318	221	603								

Table continued...

TABLE A.12 (a) continued

	BRAC + ICDDR,B cell						BRAC-only cell					
Matlab Town Market	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Women who went to Matlab town market (%)	16 [N=378]	16 [N=264]	28 [N=385]	20 [N=1027]	NS	P<0.001	20 [N=290]	20 [N=235]	26 [N=490]	23 [N=1015]	NS	P<0.05
alone (%)	27	10	21	20			26	21	19	21		
with husband/othermale relative (%)	41	41	36	38			24	28	43	35		
with another woman (%)	10	17	25	20	NS	P<0.001	15	23	18	19	NS	P<0.05
children (%)	22	32	18	22			35	28	20	25		
n	59	41	106	206			58	47	129	234		
	ICDDR,B-only cell						Comparison cell					
	TGs	NTGs	Cell total	χ^2 test		TGs	NTGs	Cell total	χ^2 test			
				(2) vs (3)	(5)				(6) vs (7)	(9)		
(1)	(2)	(3)	(4)		(5)	(6)	(7)	(8)		(9)		
Women who went to Matlab town market (%)	5 [N=557]	10 [N=420]	7 [N=977]		P<0.001	7 [N=556]	13 [N=258]	9 [N=814]		P<0.01		
alone (%)	20	7	12			17	21	19				
with husband/othermale relative (%)	36	42	40			45	41	43				
with another woman (%)	28	26	26		P<0.01	15	15	15		NS		
children (%)	16	25	22			23	23	23				
n	25	43	68			40	34	74				
	Aggregate Membership Comparison											
	BRAC member HH			Non-member HH		All	χ^2 test					
	(2)	(3)	(4)	TGs			(2) vs (3)	(2) vs (4)				
				(5)	(6)							
(1)	(2)	(3)	(4)	(5)	(6)	(7)						
Women who went to Matlab town market (%)	18 [N=668]	10 [N=1612]	20 [N=1553]	15 [N=3833]	P<0.001	NS						
alone (%)	27	17	18	20								
with husband/othermale relative (%)	32	37	20	38								
with another woman (%)	13	20	21	19	P<0.001	P<0.05						
children (%)	28	26	21	23								
n	117	153	312	582								

Table continued...

TABLE A.12 (b) Table continued

	BRAC + ICDDR,B cell						BRAC-only cell					
BRAC office	BRAC members	Non-member HH		Cell	χ^2 test		BRAC members	Non-member HH		Cell	χ^2 test	
		TGs	NTGs	total	(2) vs (3)	(2) vs (4)		TGs	NTGs	total	(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Women who went to BRAC office (%)	28 [N=378]	1 [N=264]	2 [N=385]	12 [N=1027]	P<0.001	P<0.001	23 [N=290]	1 [N=235]	1 [N=490]	8 [N=1015]	P<0.001	P<0.001
alone (%)	25	33	45	27			22	-	72	26		
with husband/othermale relative (%)	6	67	11	7			2	67	14	5		
with another woman (%)	67	-	33	63	P<0.001	P<0.001	73	33	14	66	P<0.001	P<0.001
children (%)	2	-	11	3			3	-	-	3		
n	107	3	9	119			67	3	7	77		
	ICDDR,B-only cell						Comparison cell					
	TGs	NTGs	Cell total	χ^2 test		TGs	NTGs	Cell total	χ^2 test			
				(2) vs (3)					(6) vs (7)			
(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	(9)			
Women who went to BRAC office (%)	1 [N=557]	1 [N=420]	1 [N=977]	NS		1 [N=556]	2 [N=258]	1 [N=814]	NS			
alone (%)	25	-	14			-	40	25				
with husband/othermale relative (%)	-	67	29			67	60	63				
with another woman (%)	50	33	43	NS		-	-	-	NS			
children (%)	25	-	14			33	-	12				
n	4	3	7			3	5	8				
	Aggregate Membership Comparison											
	BRAC member HH	Non-member HH		All	χ^2 test							
		TGs	NTGs		(2) vs (3)	(2) vs (4)						
(1)	(2)	(3)	(4)	(5)	(6)	(7)						
Women who went to BRAC office (%)	26 [N=668]	1 [N=1612]	2 [N=1553]	6 [N=3833]	P<0.001	P<0.001						
alone (%)	24	15	46	26								
with husband/othermale relative (%)	4	46	29	10								
with another woman (%)	70	23	21	61	P<0.001	P<0.001						
children (%)	2	16	4	3								
n	174	13	24	211								

Table continued...

TABLE A.12 (c) Table continued

	BRAC + ICDDR,B cell						BRAC-only cell					
ICDDR,B Office	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Women who went to ICDDR,B office (%)	9 [N=378]	8 [N=264]	12 [N=385]	10 [N=1027]	NS	NS	3 [N=290]	2 [N=235]	3 [N=490]	3 [N=1015]	NS	NS
alone (%)	21	19	27	23			50	40	23	36		
with husband/othermale relative (%)	30	33	9	21			10	40	31	25		
with another woman (%)	12	14	24	18	NS	NS	30	20	31	28	NS	NS
children (%)	37	34	40	38			10	-	15	11		
n	33	21	45	99			10	5	13	28		
	ICDDR,B-only cell						Comparison cell					
(1)	TGs	NTGs	Cell total	χ^2 test		(5)	TGs	NTGs	Cell total	χ^2 test		
				(2) vs (3)	(6) vs (7)					(6) vs (7)		
Women who went to ICDDR,B office (%)	8 [N=557]	6 [N=420]	7 [N=977]		NS		2 [N=556]	2 [N=258]	2 [N=814]		NS	
alone (%)	13	13	13				-	-	-			
with husband/othermale relative (%)	13	18	14				30	60	40			
with another woman (%)	36	65	46		P<0.05		30	-	20		NS	
children (%)	38	4	27				40	40	40			
n	47	23	70				10	5	15			
	Aggregate Membership Comparison											
(1)	BRAC member HH	Non-member HH		(5)	χ^2 test		(6)	(7)	(8)	(9)	(10)	
		TGs	NTGs		(2) vs (3)	(2) vs (4)						
Women who went to ICDDR,B office (%)	6 [N=668]	5 [N=1612]	6 [N=1553]	6 [N=3833]			NS		NS			
alone (%)	28	14	21	20								
with husband/othermale relative (%)	26	22	17	21								
with another woman (%)	16	29	35	29					NS		NS	
children (%)	30	35	27	30								
n	43	83	86	212								

* Four different places are Local market, Matlab town market, BRAC office and ICDDR,B office.

TABLE A.13

NATURE OF DECISION MAKING REGARDING SMALL PURCHASE BY HOUSEHOLD MEMBERSHIP STATUS AND INTERVENTION CELL

	BRAC + ICDDR,B cell						BRAC-only cell					
	BRAC members	Non-member HH		Cell	χ^2 test		BRAC members	Non-member HH		Cell	χ^2 test	
	TGs	NTGs	total	(2) vs (3)	(2) vs (4)		TGs	NTGs	total	(8) vs (9)	(8) vs (10)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Who identified the need												
Utensils												
not bought (%)	68	68	56	64			66	75	68	69		
self (%)	28	30	35	31	NS	P<0.01	30	21	23	24	NS	P<0.05
husband (%)	2	1	3	2			1	2	2	2		
joint (%)	2	1	6	3			3	2	7	5		
Saree												
not bought (%)	45	46	30	40			42	42	33	38		
self (%)	35	36	48	40	NS	P<0.001	39	43	41	41		
husband (%)	13	12	15	14			13	9	16	14	NS	P<0.05
joint (%)	7	6	7	6			6	6	10	7		
N	378	264	385	1027			290	235	490	1015		
Who bought utensils												
self (%)	71	69	58	65			63	58	47	54		
husband (%)	21	26	24	23	NS	P<0.05	20	33	30	27	NS	P<0.05
joint (%)	8	5	18	12			17	9	23	19		
Who paid for utensils												
self (%)	31	21	25	26			28	14	23	23		
husband (%)	58	72	59	61	NS	NS	55	76	52	57	P<0.05	NS
joint (%)	11	7	16	13			17	10	25	20		
n	120	85	169	374			100	59	159	318		
Who bought saree												
self (%)	13	11	18	14			11	4	10	9		
husband (%)	73	78	68	72	NS	NS	75	84	74	76	NS	NS
joint (%)	14	11	14	14			14	12	16	15		
Who paid for saree												
self (%)	4	1	8	5			3	1	5	4		
husband (%)	83	87	80	82	NS	NS	84	87	78	81	NS	NS
joint (%)	13	12	12	13			13	12	17	15		
n	208	143	270	621			168	137	331	636		

Table continued....

TABLE A.13 (a) Continued

	ICDDR,B-only cell				Comparison cell			
	TGs	NTGs	Cell total	χ^2 test	TGs	NTGs	Cell total	χ^2 test
				(2) vs (3)				(6) vs (7)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Who identified the need								
Utensils								
not bought (%)	73	62	68	P<0.01	72	60	68	P<0.001
self (%)	23	30	26		26	34	29	
husband (%)	1	2	2		1	1	1	
joint (%)	3	6	4		1	5	2	
Saree								
not bought (%)	52	34	44	P<0.001	38	27	34	P<0.01
self (%)	30	36	32		51	57	53	
husband (%)	13	17	15		6	5	6	
joint (%)	5	13	9		5	11	7	
N	557	420	977		556	258	814	
Who bought utensils								
self (%)	68	56	62	NS	67	51	61	P<0.01
husband (%)	22	28	25		22	24	23	
joint (%)	10	16	13		11	25	16	
Who paid for utensils								
self (%)	22	19	20	NS	31	22	27	P<0.001
husband (%)	64	61	63		60	52	57	
joint (%)	14	20	17		9	26	16	
n	152	161	313		157	104	261	
Who bought saree								
self (%)	10	17	14	P<0.01	9	12	10	NS
husband (%)	76	63	69		73	63	70	
joint (%)	14	20	17		18	25	20	
Who paid for saree								
self (%)	2	7	4	P<0.01	3	6	4	P<0.01
husband (%)	83	74	78		81	67	76	
joint (%)	15	19	18		16	27	20	
n	269	277	546		348	187	535	

Table continued...

TABLE A.13 (b) Continued

	Aggregate Membership Comparison					
	BRAC member HH	Non-member HH		All	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Who identified the need						
Utensils						
not bought (%)	67	72	62	67	NS	P<0.01
self (%)	29	25	29	27		
husband (%)	1	1	2	2		
joint (%)	3	2	7	4		
Saree						
not bought (%)	44	44	32	39	NS	P<0.001
self (%)	37	40	44	41		
husband (%)	13	10	14	12		
joint (%)	6	6	10	8		
N	668	1612	1553	3833		
Who bought utensils						
self (%)	67	66	53	60	NS	P<0.001
husband (%)	21	24	27	25		
joint (%)	12	10	20	15		
Who paid for utensils						
self (%)	30	24	22	24	NS	P<0.05
husband (%)	57	66	56	60		
joint (%)	13	10	22	16		
n	220	454	592	1266		
Who bought saree						
self (%)	12	9	14	12	NS	NS
husband (%)	74	77	68	72		
joint (%)	14	14	18	16		
Who paid for saree						
self (%)	3	2	7	4	NS	P<0.01
husband (%)	83	84	75	80		
joint (%)	14	14	18	16		
n	377	897	1064	2338		

Denominator (n) denotes no. of women who bought and paid for the items

TABLE A.14

VIOLENCE AGAINST WOMEN BY HOUSEHOLD MEMBERSHIP STATUS AND INTERVENTION CELL

	BRAC + ICDDR,B cell						BRAC-only cell					
Incidents took place	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Money taken against will (%)	4 [n=323]	6 [n=211]	2 [n=338]	4 [n=872]	NS	NS	4 [n=250]	3 [n=202]	1 [n=415]	2 [n=867]	NS	P<0.05
Land/jewelry taken against will (%)	- [n=323]	1 [n=210]	1 [n=340]	* [n=873]	NS	NS	1 [n=244]	2 [n=204]	1 [n=415]	1 [n=863]	NS	NS
Prevented from going to natal home (%)	9 [n=317]	13 [n=215]	5 [n=338]	9 [n=870]	NS	NS	3 [n=240]	7 [n=198]	5 [n=406]	5 [n=844]	NS	NS
Prevented from doing work outside household (%)	4 [n=212]	6 [n=128]	2 [n=170]	4 [n=510]	NS	NS	2 [n=203]	2 [n=152]	2 [n=261]	2 [n=616]	NS	NS
Abused physically	8 [n=331]	10 [n=229]	2 [n=356]	6 [n=916]	NS	P<0.01	7 [n=251]	9 [n=214]	3 [n=428]	6 [n=893]	NS	P<0.05
	ICDDR,B-only cell						Comparison cell					
Incidents took place	TGs	NTGs	Cell total	χ^2 test		TGs	NTGs	Cell total	χ^2 test			
				(2) vs (3)	(5)				(6) vs (7)	(9)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		
Money taken against will (%)	5 [n=476]	5 [n=341]	5 [n=817]	NS	*	*	*	*	*	NS		
Land/jewelry taken against will (%)	- [n=448]	* [n=329]	* [n=777]	NS	NS	- [n=486]	* [n=229]	* [n=715]	*	NS		
Prevented from going to natal home (%)	11 [n=456]	9 [n=326]	10 [n=782]	NS	NS	2 [n=459]	2 [n=218]	2 [n=677]	2	NS		
Prevented from doing work outside household (%)	6 [n=117]	5 [n=100]	5 [n=217]	NS	NS	1 [n=475]	1 [n=225]	1 [n=700]	1	NS		
Abused physically	7 [n=474]	1 [n=331]	5 [n=805]	P<0.001	P<0.001	3 [n=487]	2 [n=230]	2 [n=717]	2	NS		

Note: * denotes <1%

Table continued...

TABLE A.15 WOMEN'S POLITICAL AWARENESS AND LEGAL KNOWLEDGE BY HOUSEHOLD MEMBERSHIP STATUS AND INTERVENTION CELL

	BRAC + ICDDR,B cell						BRAC-only cell					
	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
(1)	(2)	TGs (3)	NTGs (4)	(5)	(2) vs (3) (6)	(2) vs (4) (7)	(8)	(9)	(10)	(11)	(8) vs (9) (12)	(8) vs (10) (13)
Knows the name of the Chairman (%)	60	50	73	62	P<0.05	P<0.001	39	26	36	35	P<0.01	NS
Knows the name of the Prime Minister (%)	53	36	62	52	P<0.001	NS	50	29	47	44	P<0.001	P<0.05
Knows that transaction of dowry is punishable offence (%)	65	56	70	65	P<0.05	NS	73	63	73	71	P<0.05	NS
Knows the legal age for girl's marriage (%)	7	7	19	12	NS	NS	7	7	16	11	NS	P<0.001
Knowledge of divorce (%)	4	3	11	6	NS	P<0.001	6	4	9	7	NS	NS
N	378	264	385	1027			290	235	490	1015		
	ICDDR,B-only cell						Comparison cell					
	TGs	NTGs	Cell total	χ^2 test			TGs	NTGs	Cell total	χ^2 test		
(1)	(2)	(3)	(4)	(2) vs (3) (5)	(6) vs (7) (8)		(6)	(7)	(8)	(9)	(10)	(11)
Knows the name of the Chairman (%)	53	63	57	p>0.01			45	52	48			NS
Knows the name of the Prime Minister (%)	45	61	52	P<0.001			29	40	32			P<0.01
Knows that transaction of dowry is punishable offence (%)	63	73	67	P<0.01			77	73	76			NS
Knows the legal age for girl's marriage (%)	6	15	10	P<0.001			4	5	4			NS
Knowledge of divorce(%)	3	4	3	NS			1	3	2			NS
N	557	420	977				556	258	814			

Table continued...

TABLE A.16 REPORTED INCIDENTS OF INJUSTICE AGAINST WOMEN IN THE VILLAGE BY HOUSEHOLD MEMBERSHIP STATUS AND INTERVENTION CELL

INTERVENTION CELL												
	BRAC + ICDDR,B cell						BRAC-only cell					
	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Husband hurt wife (%)	35 [n=341]	25 [n=232]	25 [n=366]	29 [n=939]	P<0.01	P<0.01	35 [n=266]	24 [n=217]	26 [n=444]	28 [n=928]	P<0.01	P<0.01
Husband divorced wife (%)	10 [n=341]	7 [n=232]	9 [n=366]	9 [n=939]	NS	NS	24 [n=267]	18 [n=217]	19 [n=444]	20 [n=928]	NS	NS
Unfair wage (%)	2 [n=341]	1 [n=232]	* [n=365]	1 [n=938]	NS	NS	3 [n=267]	2 [n=217]	3 [n=443]	3 [n=927]	NS	NS
Unfair price (%)	12 [n=340]	8 [n=232]	12 [n=365]	11 [n=937]	NS	NS	9 [n=267]	6 [n=217]	7 [n=447]	7 [n=931]	NS	NS
Embezzlement of relief goods (%)	2 [n=339]	1 [n=231]	1 [n=363]	1 [n=933]	NS	NS	2 [n=262]	1 [n=214]	1 [n=440]	1 [n=916]	NS	NS
Multiple marriage (%)	8 [n=340]	5 [n=232]	5 [n=366]	6 [n=938]	NS	NS	5 [n=267]	5 [n=216]	6 [n=446]	6 [n=929]	NS	NS
Child marriage (%)	2 [n=340]	* [n=231]	1 [n=366]	1 [n=937]	NS	NS	6 [n=267]	4 [n=217]	6 [n=448]	6 [n=932]	NS	NS
Injustice by shalish (%)	3 [n=340]	* [n=231]	2 [n=365]	2 [n=936]	P<0.05	NS	5 [n=265]	4 [n=216]	5 [n=444]	4 [n=925]	NS	NS
ICDDR,B-only cell												
	TGs	NTGs	Cell total	χ^2 test		TGs	NTGs	Cell total	χ^2 test			
				(2) vs (3)	(6) vs (7)							
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		
Husband hurt wife (%)	17 [n=504]	15 [n=392]	16 [n=896]	NS	14 [n=492]	11 [n=235]	13 [n=727]	NS				
Husband divorced wife (%)	10 [n=504]	8 [n=391]	9 [n=895]	NS	* [n=492]	1 [n=235]	* [n=727]	NS				
Unfair wage (%)	- [n=503]	* [n=391]	* [n=894]	NS	- [n=491]	* [n=235]	* [n=726]	NS				
Unfair price (%)	- [n=503]	* [n=391]	* [n=894]	NS	- [n=491]	* [n=235]	* [n=726]	NS				
Embezzlement of relief goods (%)	* [n=502]	1 [n=391]	* [n=893]	NS	1 [n=491]	* [n=235]	1 [n=726]	NS				
Multiple marriage (%)	9 [n=503]	6 [n=392]	7 [n=895]	NS	* [n=491]	* [n=235]	* [n=726]	NS				
Child marriage (%)	3 [n=504]	4 [n=391]	3 [n=895]	NS	* [n=492]	* [n=235]	* [n=727]	NS				
Injustice by shalish (%)	3 [n=504]	1 [n=391]	2 [n=895]	P<0.05	* [n=491]	1 [n=235]	* [n=726]	NS				

Note: * denotes <1%

TABLE A.17 PARTICIPATION IN PROTEST AGAINST INCIDENTS OF INJUSTICE BY HOUSEHOLD MEMBERSHIP STATUS AND INTERVENTION CELL

	BRAC + ICDDR,B cell						BRAC-only cell					
	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Husband hurt wife (%)	15 [n=124]	16 [n=58]	23 [n=93]	18 [n=275]	NS	NS	13 [n=63]	13 [n=53]	12 [n=119]	12 [n=266]	NS	NS
Husband divorced wife (%)	10 [n=39]	6 [n=18]	14 [n=36]	11 [n=93]	NS	NS	3 [n=63]	5 [n=38]	6 [n=87]	5 [n=188]	NS	NS
Unfair wage (%)	9 [n=11]	17 [n=6]	- [n=6]	9 [n=23]	NS	NS	30 [n=10]	20 [n=5]	31 [n=16]	29 [n=31]	NS	NS
Unfair price (%)	19 [n=48]	19 [n=21]	34 [n=47]	25 [n=116]	NS	NS	75 [n=24]	75 [n=12]	59 [n=32]	68 [n=68]	NS	NS
Embezzlement of relief goods (%)	- [n=14]	- [n=5]	- [n=9]	- [n=28]	-	-	- [n=5]	33 [n=3]	9 [n=11]	11 [n=19]	NS	NS
Multiple marriage (%)	9 [n=33]	13 [n=15]	19 [n=21]	13 [n=69]	NS	NS	- [n=13]	18 [n=11]	16 [n=31]	13 [n=55]	NS	NS
Child marriage (%)	9 [n=11]	- [n=4]	- [n=8]	4 [n=23]	NS	NS	17 [n=18]	44 [n=9]	25 [n=32]	25 [n=59]	NS	NS
Injustice by shalish (%)	14 [n=14]	- [n=3]	9 [n=11]	11 [n=28]	NS	NS	23 [n=13]	40 [n=10]	15 [n=26]	22 [n=49]	NS	NS
	ICDDR,B-only cell						Comparison cell					
	TGs	NTGs	Cell total	χ^2 test			TGs	NTGs	Cell total	χ^2 test		
				(2) vs (3)						(6) vs (7)		
(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	(9)			
Husband hurt wife (%)	33 [n=87]	29 [n=63]	31 [n=150]	NS		11 [n=71]	19 [n=27]	13 [n=87]	NS			
Husband divorced wife (%)	19 [n=54]	15 [n=33]	17 [n=87]	NS		- [n=5]	- [n=2]	- [n=7]	-			
Unfair wage (%)	- [n=6]	11 [n=9]	7 [n=15]	NS		- [n=4]	100 [n=1]	20 [n=5]	P<0.05			
Unfair price (%)	- [n=4]	14 [n=7]	9 [n=11]	NS		- [n=7]	- [n=1]	- [n=8]	-			
Embezzlement of relief goods (%)	- [n=8]	10 [n=10]	6 [n=18]	NS		11 [n=9]	100 [n=1]	20 [n=10]	P<0.05			
Multiple marriage (%)	25 [n=49]	21 [n=29]	23 [n=78]	NS		13 [n=8]	- [n=1]	11 [n=9]	NS			
Child marriage (%)	21 [n=19]	21 [n=19]	21 [n=38]	NS		- [n=6]	- [n=2]	- [n=8]	-			
Injustice by shalish (%)	32 [n=19]	8 [n=12]	23 [n=31]	NS		14 [n=7]	50 [n=2]	22 [n=9]	NS			

Note: * denotes <1%

TABLE A.18

PERCENTAGE DISTRIBUTION OF WOMEN SUFFERING FROM CRISIS EVENTS DURING LAST FOUR MONTHS BY HOUSEHOLD MEMBERSHIP STATUS AND INTERVENTION CELL

	BRAC + ICDDR,B cell						BRAC-only cell					
Nature of crisis	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Not eaten rice/chapati for whole one day (%)	5	10	1	5	P<0.05	P<0.01	3	6	1	3	NS	P<0.05
Urgent need for selling/ mortgaging land/assets (%)	2	3	2	2	NS	NS	2	3	3	3	NS	NS
Household encountered serious/irreparable damage (%)	5	3	1	3	NS	P<0.01	6	8	4	6	NS	NS
Household faced major problems with others (%)	8	8	4	6	NS	P<0.05	8	11	9	9	NS	NS
N	378	264	385	1027			290	235	490	1015		
	ICDDR,B-only cell						Comparison cell					
	TGs	NTGs	Cell total	χ^2 test		TGs	NTGs	Cell total	χ^2 test			
				(2) vs (3)	(5)				(6) vs (7)	(9)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)				
Not eaten rice/chapati for whole one day (%)	8	1	5	P<0.001	5	*	4	P<0.001				
Urgent need for selling/ mortgaging land/assets (%)	2	3	3	NS	1	4	2	P<0.05				
Household encountered serious/irreparable damage (%)	4	1	3	P<0.05	7	2	5	P<0.01				
Household faced major problems with others (%)	16	8	13	P<0.001	10	6	9	NS				
N	557	420	977		556	258	814					

Table continued...

TABLE A.18(a) PERCENTAGE DISTRIBUTION AMONG WOMEN WHO SUFFERED FROM DISRUPTION OF MENTAL PEACE BY MEMBERSHIPS STATUS AND INTERVENTION CELL

	BRAC + ICDDR,B cell						BRAC-only cell					
Nature of crisis	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
(1)	(2)	TGs (3)	NTGs (4)	(5)	(2) vs (3)	(2) vs (4)	(8)	TGs (9)	NTGs (10)	(11)	(8) vs (9)	(8) vs (10)
Suffered from disruption of mental peace (%)	37 [N=378]	35 [N=264]	27 [N=385]	33 [N=1027]	NS	P<0.01	42 [N=290]	46 [N=235]	31 [N=490]	38 [N=1015]	NS	P<0.01
Reasons:												
Economic problem (%)	52	55	33	47	NS	P<0.05	50	54	29	43	NS	P<0.01
Problem with husband and children (%)	6	7	4	6			2	3	1	2		
Problem with in-laws (%)	41	38	62	47			48	42	68	54		
General problem (%)	*	*	*	*			*	*	2	1		
N	140	93	103	336			121	109	153	383		
	ICDDR,B-only cell						Comparison cell					
Nature of crisis	TGs	NTGs	Cell total	χ^2 test			TGs	NTGs	Cell total	χ^2 test		
(1)	(2)	(3)	(4)	(2) vs (3)	(2) vs (4)		(6)	(7)	(8)	(6) vs (7)	(6) vs (8)	
Suffered from disruption of mental peace (%)	47 [N=557]	30 [N=420]	40 [N=977]		P<0.001		45 [N=556]	29 [N=258]	40 [N=814]		P<0.001	
Reasons:												
Economic problem (%)	53	20	42		P<0.001		37	31	35		NS	
Problem with husband and children (%)	4	2	3				2	*	1			
Problem with in-laws (%)	43	78	54				61	63	63			
General problem (%)	*	*	*				*	*	*			
N	262	127	389				249	75	324			

Note: * denotes <1%

TABLE A.18 (b) COPING STRATEGY ADOPTED BY WOMEN WHO SUFFERED FROM DISRUPTION OF MENTAL PEACE BY MEMBERSHIP STATUS AND INTERVENTION CELL

What does she do	BRAC + ICDOR,B cell						BRAC-only cell					
	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Self torture and misbehaviour with children (%)	82	76	95	84	P<0.01	P<0.01	77	92	97	89	P<0.01	P<0.001
Seeking help from neighbours, relatives and shamity (%)	6	20	4	10			13	7	2	7		
Seeking loans from BRAC/Mohajan	12	4	1	6			10	1	1	4		
N	140	93	103	336			121	109	153	383		
	ICDDR,B-only cell				Comparison cell							
	TGs	NTGs	Cell total	χ^2 test (2) vs (3)	TGs	NTGs	Cell total	χ^2 test (6) vs (7)				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)				
Self torture and misbehaviour with children (%)	89	94	90	NS	96	95	96	NS				
Seeking help from neighbours, relatives and shamity (%)	11	6	10		3	1	3					
Seeking loans from BRAC/Mohajan	*	*	*		*	4	1					
N	262	127	389		249	75	324					

Note: * denotes <1%

TABLE A.19 RELATIONSHIP WITH NATAL HOME BY HOUSEHOLD MEMBERSHIP STATUS AND INTERVENTION CELL

	BRAC + ICDDR,B cell						BRAC-only cell					
	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Having natal home (%)												
yes	87	85	84	85			87	86	87	87		
no	7	11	8	9	NS	NS	5	10	5	6	NS	NS
resides in natal home	6	4	8	6			8	4	8	7		
N	341	232	365	938			267	214	450	931		
No. of time respondent's visit to natal home (%)												
0 time	40	35	44	40			32	39	47	41		
1+ time	60	65	56	60	NS	NS	68	61	53	59	NS	P<0.001
n	295	198	308	801			233	185	389	807		
Mean time of visit					t - test						t - test	
same village	19 (13.5)	16 (13.2)	10 (11.9)	15 (13.2)	NS	P<0.5	14 (13.5)	13 (12.1)	11 (13.9)	12 (13.4)	NS	NS
other village	1 (2.0)	1 (2.7)	1 (2.1)	1 (2.2)	NS	NS	1 (3.2)	1 (3.1)	1 (2.8)	1 (3.0)	NS	NS
	ICDDR,B-only cell					Comparison cell						
	TGs	NTGs	Cell total	χ^2 test		TGs	NTGs	Cell total	χ^2 test			
				(2) vs (3)	(5)				(6) vs (7)	(9)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		
Having natal home (%)												
yes	89	90	89			90	88	89				
no	5	5	5	NS		5	3	5			NS	
resides in natal home	6	5	6			5	9	6				
N	503	392	895			492	234	726				
No. of time respondent's visit to natal home (%)												
0 time	41	50	45			27	38	30				
1+ time	59	50	55	P<0.05		73	62	70			P<0.01	
n	447	352	799			442	206	648				
Mean time of visit				t - test					t - test			
same village	13 (13.1)	9 (10.8)	11 (12.4)	NS		17 (12.1)	11 (11.6)	16 (12.2)			P<0.01	
other village	1 (2.9)	1 (2.1)	1 (2.6)	NS		3 (5.7)	2 (5.5)	2 (5.7)			NS	

Table continued.....

TABLE A.19(a) Continued

Aggregate Membership Comparison						
	BRAC member HH	Non-member HH		All	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Having natal home (%)						
yes	87	88	87	88		
no	6	7	6	6	NS	NS
resides in natal home	7	5	7	6		
N	608	1441	1441	3490		
No. of time respondent's visit to natal home (%)						
0 time	36	35	46	40		
1+ time	64	65	54	60	NS	P<0.001
n	528	1272	1255	3055		
Mean time of visit					t - test	
same village	16	16	10	14	NS	P<0.01
	(13.6)	(12.5)	(12.3)	(12.8)		
other village	1	2	1	1	NS	NS
	(2.6)	(3.9)	(3.0)	(3.3)		

Note: * denotes <1%

Denominator (n) denotes no. of women having natal homes

TABLE A.20 RELATIONSHIP WITH NATAL HOME HOUSEHOLD MEMBERSHIP STATUS AND INTERVENTION CELL

BRAC + ICDDR,B cell							BRAC-only cell					
(1)	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
No. of times money received from natal home (%)												
0 time	89	85	93	89		86	85	93	89			
1+ time	11	15	7	11	NS	P<0.05	14	15	7	11	NS	P<0.05
No. of times natal home received money from respondents (%)												
0 time	97	99	95	96		97	99	97	97			
1+ time	3	1	5	4	NS	NS	3	1	3	3	NS	NS
n	295	198	308	801			233	185	389	807		
ICDDR,B-only cell							Comparison cell					
(1)	TGs	NTGs	Cell total	χ^2 test		TGs	NTGs	Cell total	χ^2 test			
				(2) vs (3)	(5)				(6) vs (7)	(9)		
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)					
No. of times money received from natal home (%)												
0 time	88	97	92			83	88	85				
1+ time	12	3	8	P<0.001		17	12	15	NS			
No. of times natal home received money from respondents (%)												
0 time	97	97	97			94	96	94				
1+ time	3	3	3	NS		6	4	6	NS			
n	447	352	799			442	206	648				
Aggregate Membership Comparison												
(1)	BRAC member HH	Non-member HH		All	χ^2 test							
		TGs	NTGs		(2) vs (3)	(2) vs (4)						
(2)	(3)	(4)	(5)	(6)	(7)							
No. of times money received from natal home (%)												
0 time	88	85	93	89								
1+ time	12	15	7	11	NS	P<0.001						
No. of times natal home received money from respondents (%)												
0 time	97	97	96	97								
1+ time	3	3	4	3	NS	NS						
n	528	1272	1255	3055								

Note: * denotes <1%

Denominator (n) denotes no. of women having natal homes

Table B.1 Aggregate cell comparison for age, headship, literacy, and occupation

Variable	Member HH		TG Non-member HH		NTG HH	
	Cell comparison	p value	Cell comparison	p value	Cell comparison	p value
Age	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	NS	(1) vs (4)	P<0.05
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	P<0.05
			(3) vs (4)	NS	(3) vs (4)	NS
Mean age	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	NS	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	NS
			(3) vs (4)	P<0.01	(3) vs (4)	NS
Headship	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	p<0.01
			(1) vs (3)	p<0.05	(1) vs (3)	NS
			(1) vs (4)	NS	(1) vs (4)	p<0.05
			(2) vs (3)	p<0.10	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	p<0.001
			(3) vs (4)	NS	(3) vs (4)	p<0.001
Literacy	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	p<0.05
			(1) vs (3)	NS	(1) vs (3)	p<0.10
			(1) vs (4)	p<0.001	(1) vs (4)	p<0.001
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	0.05	(2) vs (4)	p<0.001
			(3) vs (4)	p<0.01	(3) vs (4)	p<0.001
Years of schooling	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	p<0.01	(1) vs (4)	p<0.001
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	p<0.001
			(3) vs (4)	p<0.01	(3) vs (4)	p<0.001
Mean years of schooling	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	NS	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	NS
			(3) vs (4)	p<0.05	(3) vs (4)	NS

Note : (1) - BRAC+ICDDR,B cell; (2) - BRAC cell; (3) - ICDDR,B cell; (4) - Comparison cell

Table B.2 Aggregate cell comparison for contribution to household income, total living children by sex

Variable	Member HH		TG Non-member HH		NTG HH	
	Cell comparison	p value	Cell comparison	p value	Cell comparison	p value
Occupation	(1) vs (2)	NS	(1) vs (2)	p<0.05 ?	(1) vs (2)	NS
			(1) vs (3)	p<0.10	(1) vs (3)	NS
			(1) vs (4)	NS	(1) vs (4)	NS
			(2) vs (3)	p<0.05	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	NS
			(3) vs (4)	p<0.001	(3) vs (4)	NS
Contribution to HH income	(1) vs (2)	P<0.001	(1) vs (2)	P<0.001	(1) vs (2)	P<0.001
			(1) vs (3)	P<0.001	(1) vs (3)	P<0.001
			(1) vs (4)	P<0.001	(1) vs (4)	NS
			(2) vs (3)	P<0.001	(2) vs (3)	P<0.001
			(2) vs (4)	P<0.001	(2) vs (4)	P<0.001
			(3) vs (4)	P<0.001	(3) vs (4)	P<0.001

Note : (1) - BRAC+ICDDR,B cell; (2) - BRAC cell; (3) - ICDDR,B cell; (4) - Comparison cell

Table B.3 Aggregate cell comparison for savings

Variable	Member HH		TG Non-member HH		NTG HH	
	Cell comparison	p value + sig.	Cell comparison	p value + sig.	Cell comparison	p value + sig.
Savings	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	P<0.01	(1) vs (3)	P<0.05
			(1) vs (4)	P<0.01	(1) vs (4)	P<0.001
			(2) vs (3)	P<0.05	(2) vs (3)	NS
			(2) vs (4)	P<0.001	(2) vs (4)	P<0.001
			(3) vs (4)	P<0.001	(3) vs (4)	P<0.001
mean savings	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	NS	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	NS
			(3) vs (4)	NS	(3) vs (4)	NS

Note : (1) - BRAC+ICDDR,B cell; (2) - BRAC cell; (3) - ICDDR,B cell; (4) - Comparison cell

Table B.4 Aggregate cell comparison for loan and mean loan

Variable	Member HH		TG Non-member HH		NTG HH	
	Cell comparison	p value + sig.	Cell comparison	p value + sig.	Cell comparison	p value + sig.
Loan	(1) vs (2)	NS	(1) vs (2)	P<0.001	(1) vs (2)	P<0.001
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	NS	(1) vs (4)	NS
			(2) vs (3)	P<0.001	(2) vs (3)	P<0.01
			(2) vs (4)	P<0.01	(2) vs (4)	NS
			(3) vs (4)	NS	(3) vs (4)	NS
mean loan	(1) vs (2)	P<0.05	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	NS	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	NS
			(3) vs (4)	NS	(3) vs (4)	NS

Note : (1) - BRAC+ICDDR,B cell; (2) - BRAC cell; (3) - ICDDR,B cell; (4) - Comparison cell

Table B.5 Aggregate cell comparison for loan use

Variable	Member HH		TG Non-member HH		NTG HH	
	Cell comparison	p value + sig.	Cell comparison	p value + sig.	Cell comparison	p value + sig.
Mean loan utilized	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	NS	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	P<0.05
			(3) vs (4)	NS	(3) vs (4)	NS

Note : (1) - BRAC+ICDDR,B cell; (2) - BRAC cell; (3) - ICDDR,B cell; (4) - Comparison cell

Table B.6 Aggregate cell comparison for income generating activities

Variable	Member HH		TG Non-member HH		NTG HH	
	Cell comparison	p value + sig.	Cell comparison	p value + sig.	Cell comparison	p value + sig.
Involvement in income generating activities	(1) vs (2)	P<0.001	(1) vs (2)	P<0.001	(1) vs (2)	P<0.05
			(1) vs (3)	NS	(1) vs (3)	P<0.05
			(1) vs (4)	P<0.05	(1) vs (4)	NS
			(2) vs (3)	P<0.001	(2) vs (3)	P<0.001
			(2) vs (4)	NS	(2) vs (4)	NS
			(3) vs (4)	P<0.05	(3) vs (4)	P<0.01

Note : (1) - BRAC+ICDDR,B cell; (2) - BRAC cell; (3) - ICDDR,B cell; (4) - Comparison cell

Table B.7 Aggregate cell comparison for asset

Variable	Member HH		TG Non-member HH		NTG HH	
	Cell comparison	p value + sig.	Cell comparison	p value + sig.	Cell comparison	p value + sig.
Assets:						
Land	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	P<0.01
			(1) vs (3)	NS	(1) vs (3)	P<0.01
			(1) vs (4)	NS	(1) vs (4)	P<0.01
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	NS
			(3) vs (4)	NS	(3) vs (4)	NS
Poultry	(1) vs (2)	P<0.05	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	P<0.001
			(1) vs (4)	P<0.01	(1) vs (4)	P<0.001
			(2) vs (3)	P<0.01	(2) vs (3)	P<0.001
			(2) vs (4)	P<0.001	(2) vs (4)	P<0.001
			(3) vs (4)	P<0.05	(3) vs (4)	NS
Livestock	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	P<0.001	(1) vs (4)	P<0.05
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	P<0.001	(2) vs (4)	NS
			(3) vs (4)	P<0.01	(3) vs (4)	NS
Vegetable garden	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	P<0.01
			(1) vs (3)	P<0.05	(1) vs (3)	P<0.001
			(1) vs (4)	NS	(1) vs (4)	NS
			(2) vs (3)	P<0.05	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	NS
			(3) vs (4)	P<0.001	(3) vs (4)	P<0.05

Table B.7(a) Continued

Variable	Member HH		TG Non-member HH		NTG HH	
	Cell comparison	p value + sig.	Cell comparison	p value + sig.	Cell comparison	p value + sig.
Assets:						
Jewellery	(1) vs (2)	P<0.05	(1) vs (2)	P<0.001	(1) vs (2)	NS
			(1) vs (3)	P<0.001	(1) vs (3)	P<0.001
			(1) vs (4)	NS	(1) vs (4)	P<0.001
			(2) vs (3)	P<0.001	(2) vs (3)	P<0.001
			(2) vs (4)	P<0.001	(2) vs (4)	P<0.001
			(3) vs (4)	P<0.001	(3) vs (4)	NS
Cash	(1) vs (2)	NS	(1) vs (2)	P<0.001	(1) vs (2)	NS
			(1) vs (3)	P<0.001	(1) vs (3)	P<0.01
			(1) vs (4)	NS	(1) vs (4)	P<0.001
			(2) vs (3)	P<0.001	(2) vs (3)	NS
			(2) vs (4)	P<0.001	(2) vs (4)	P<0.001
			(3) vs (4)	P<0.001	(3) vs (4)	P<0.001
Other asset	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	NS	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	NS
			(3) vs (4)	NS	(3) vs (4)	NS

Note : (1) - BRAC+ICDDR,B cell; (2) - BRAC cell; (3) - ICDDR,B cell; (4) - Comparison cell

Table B.8 Aggregate cell comparison for mobility

Variable	Member HH		TG Non-member HH		NTG HH	
	Cell comparison	p value + sig.	Cell comparison	p value + sig.	Cell comparison	p value + sig.
Women's mobility	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	P<0.05
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	NS	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	NS
Mobility to local market	(1) vs (2)	NS	(3) vs (4)	NS	(3) vs (4)	NS
			(1) vs (2)	P<0.001	(1) vs (2)	P<0.01
			(1) vs (3)	P<0.001	(1) vs (3)	P<0.001
			(1) vs (4)	NS	(1) vs (4)	P<0.01
			(2) vs (3)	P<0.001	(2) vs (3)	P<0.001
Mobility to Matlab town market	(1) vs (2)	NS	(2) vs (4)	P<0.001	(2) vs (4)	P<0.001
			(3) vs (4)	P<0.001	(3) vs (4)	P<0.001
			(1) vs (2)	NS	(1) vs (2)	P<0.01
			(1) vs (3)	P<0.001	(1) vs (3)	P<0.001
			(1) vs (4)	P<0.001	(1) vs (4)	P<0.01
Mobility to BRAC office	(1) vs (2)	NS	(2) vs (3)	P<0.001	(2) vs (3)	P<0.001
			(2) vs (4)	P<0.001	(2) vs (4)	P<0.001
			(3) vs (4)	NS	(3) vs (4)	P<0.001
			(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
Mobility to ICDDR,B office	(1) vs (2)	P<0.01	(1) vs (4)	NS	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	NS
			(3) vs (4)	NS	(3) vs (4)	NS
			(1) vs (2)	P<0.01	(1) vs (2)	P<0.001
			(1) vs (3)	NS	(1) vs (3)	P<0.01
			(1) vs (4)	P<0.001	(1) vs (4)	P<0.001
			(2) vs (3)	P<0.001	(2) vs (3)	P<0.05
			(2) vs (4)	NS	(2) vs (4)	NS
			(3) vs (4)	P<0.001	(3) vs (4)	P<0.05

Note : (1) - BRAC+ICDDR,B cell; (2) - BRAC cell; (3) - ICDDR,B cell; (4) - Comparison cell

Table B. 9 Aggregate cell comparison for decision making regarding small purchase

Variable	Member HH		TG Non-member HH		NTG HH	
	Cell comparison	p value + sig.	Cell comparison	p value + sig.	Cell comparison	p value + sig.
Who identified need						
Utensils	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	P<0.001
			(1) vs (3)	NS	(1) vs (3)	P<0.05
			(1) vs (4)	P<0.01	(1) vs (4)	P<0.05
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	P<0.05	(2) vs (4)	NS
			(3) vs (4)	P<0.001	(3) vs (4)	P<0.05
Who bought						
Utensils	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	P<0.05
			(1) vs (3)	NS	(1) vs (3)	P<0.001
			(1) vs (4)	NS	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	P<0.05
			(2) vs (4)	NS	(2) vs (4)	NS
			(3) vs (4)	P<0.05	(3) vs (4)	NS
Who paid for						
Utensils	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	NS	(1) vs (4)	P<0.05
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	NS
			(3) vs (4)	NS	(3) vs (4)	P<0.05

Note : (1) - BRAC+ICDDR,B cell; (2) - BRAC cell; (3) - ICDDR,B cell; (4) - Comparison cell

Table B.9(a) Continued

Variable	Member HH		TG Non-member HH		NTG HH	
	Cell comparison	p value + sig.	Cell comparison	p value + sig.	Cell comparison	p value + sig.
Who identified need						
Saree	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	P<0.05
			(1) vs (3)	NS	(1) vs (3)	P<0.01
			(1) vs (4)	P<0.001	(1) vs (4)	P<0.001
			(2) vs (3)	P<0.01	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	P<0.001
			(3) vs (4)	P<0.001	(3) vs (4)	P<0.001
Who bought						
Saree	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	NS	(1) vs (4)	P<0.01
			(2) vs (3)	NS	(2) vs (3)	P<0.01
			(2) vs (4)	P<0.05	(2) vs (4)	P<0.05
			(3) vs (4)	NS	(3) vs (4)	NS
Who paid for						
Saree	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	P<0.05
			(1) vs (3)	NS	(1) vs (3)	P<0.05
			(1) vs (4)	NS	(1) vs (4)	P<0.001
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	P<0.05
			(3) vs (4)	NS	(3) vs (4)	NS

Note : (1) - BRAC+ICDDR,B cell; (2) - BRAC cell; (3) - ICDDR,B cell; (4) - Comparison cell

Table B.10 Aggregate cell comparison for violence

Variable	Member HH		TG Non-member HH		NTG HH	
	Cell comparison	p value + sig.	Cell comparison	p value + sig.	Cell comparison	p value + sig.
Money taken against will	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	P<0.001	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	P<0.01
			(2) vs (4)	P<0.01	(2) vs (4)	NS
Land/jewellery taken against will	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	NS	(1) vs (4)	NS
			(2) vs (3)	P<0.01	(2) vs (3)	NS
			(2) vs (4)	P<0.01	(2) vs (4)	NS
Prevented from going to natal home	(1) vs (2)	P<0.01	(1) vs (2)	P<0.01	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	P<0.001	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	P<0.05
			(2) vs (4)	P<0.01	(2) vs (4)	NS
Prevented from doing work outside household	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	P<0.001	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	NS
Abused physically	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	P<0.001	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	P<0.05
			(2) vs (4)	P<0.001	(2) vs (4)	NS
			(3) vs (4)	P<0.001	(3) vs (4)	NS

Note : (1) - BRAC+ICDDR,B cell; (2) - BRAC cell; (3) - ICDDR,B cell; (4) - Comparison cell

Table B.11 Aggregate cell comparison for political awareness and legal knowledge

Variable	Member HH		TG Non-member HH		NTG HH	
	Cell comparison	p value + sig.	Cell comparison	p value + sig.	Cell comparison	p value + sig.
Knows the name of the chairman	(1) vs (2)	P<0.001	(1) vs (2)	P<0.001	(1) vs (2)	P<0.001
			(1) vs (3)	NS	(1) vs (3)	P<0.01
			(1) vs (4)	NS	(1) vs (4)	P<0.001
			(2) vs (3)	P<0.001	(2) vs (3)	P<0.001
			(2) vs (4)	P<0.001	(2) vs (4)	P<0.001
			(3) vs (4)	P<0.05	(3) vs (4)	P<0.01
Knows the name of the prime minister	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	P<0.001
			(1) vs (3)	P<0.05	(1) vs (3)	NS
			(1) vs (4)	P<0.05	(1) vs (4)	P<0.001
			(2) vs (3)	P<0.001	(2) vs (3)	P<0.001
			(2) vs (4)	NS	(2) vs (4)	NS
			(3) vs (4)	P<0.001	(3) vs (4)	P<0.001
Knows that transaction of dowry is punishable offence	(1) vs (2)	P<0.05	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	P<0.001	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	P<0.001	(2) vs (4)	NS
			(3) vs (4)	P<0.001	(3) vs (4)	NS
Knows the legal age for girl's marriage	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	P<0.05	(1) vs (4)	P<0.001
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	P<0.05	(2) vs (4)	P<0.001
			(3) vs (4)	NS	(3) vs (4)	P<0.001
Knowledge of divorce	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	P<0.001
			(1) vs (4)	NS	(1) vs (4)	P<0.001
			(2) vs (3)	NS	(2) vs (3)	P<0.001
			(2) vs (4)	NS	(2) vs (4)	P<0.001
			(3) vs (4)	NS	(3) vs (4)	NS

Note : (1) - BRAC+ICDDR,B cell; (2) - BRAC cell; (3) - ICDDR,B cell; (4) - Comparison cell

Table B.12 Aggregate cell comparison for incidents of injustice

Variable	Member HH		TG Non-member HH		NTG HH	
	Cell comparison	p value + sig.	Cell comparison	p value + sig.	Cell comparison	p value + sig.
Husband hurt wife	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	P<0.01	(1) vs (3)	P<0.001
			(1) vs (4)	P<0.001	(1) vs (4)	P<0.001
			(2) vs (3)	P<0.05	(2) vs (3)	P<0.001
			(2) vs (4)	P<0.001	(2) vs (4)	P<0.001
			(3) vs (4)	NS	(3) vs (4)	NS
Husband divorce wife	(1) vs (2)	P<0.001	(1) vs (2)	P<0.001	(1) vs (2)	P<0.001
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	P<0.001	(1) vs (4)	P<0.001
			(2) vs (3)	P<0.01	(2) vs (3)	P<0.001
			(2) vs (4)	P<0.001	(2) vs (4)	P<0.001
			(3) vs (4)	P<0.001	(3) vs (4)	P<0.001
Unfair wage	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	P<0.01
			(1) vs (3)	P<0.01	(1) vs (3)	NS
			(1) vs (4)	P<0.01	(1) vs (4)	NS
			(2) vs (3)	P<0.01	(2) vs (3)	P<0.01
			(2) vs (4)	P<0.01	(2) vs (4)	P<0.05
			(3) vs (4)	-	(3) vs (4)	NS
Unfair price	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	P<0.05
			(1) vs (3)	P<0.001	(1) vs (3)	P<0.001
			(1) vs (4)	P<0.001	(1) vs (4)	P<0.001
			(2) vs (3)	P<0.001	(2) vs (3)	P<0.001
			(2) vs (4)	P<0.001	(2) vs (4)	P<0.001
			(3) vs (4)	-	(3) vs (4)	NS
Embezzlement of relief goods	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	NS	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	NS
			(3) vs (4)	NS	(3) vs (4)	NS
Multiple marriage	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	P<0.001	(1) vs (4)	P<0.01
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	P<0.001	(2) vs (4)	P<0.001
			(3) vs (4)	P<0.001	(3) vs (4)	P<0.001
Child marriage	(1) vs (2)	P<0.01	(1) vs (2)	P<0.05	(1) vs (2)	P<0.001
			(1) vs (3)	P<0.05	(1) vs (3)	NS
			(1) vs (4)	NS	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	P<0.001	(2) vs (4)	P<0.001
			(3) vs (4)	P<0.01	(3) vs (4)	P<0.05
Injustice by shalish	(1) vs (2)	NS	(1) vs (2)	P<0.05	(1) vs (2)	P<0.05
			(1) vs (3)	P<0.05	(1) vs (3)	NS
			(1) vs (4)	NS	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	P<0.01
			(2) vs (4)	P<0.001	(2) vs (4)	P<0.01
			(3) vs (4)	P<0.001	(3) vs (4)	NS

Note: (1) - BRAC+ICDDR,B cell; (2) - BRAC cell; (3) - ICDDR,B cell; (4) - Comparison cell

Effects of BRAC's Development Inputs on Women's Lives

Table B.13 Aggregate cell comparison for participation in protest

Variable	Member HH		TG Non-member HH		NTG HH	
	Cell comparison	p value + sig.	Cell comparison	p value + sig.	Cell comparison	p value + sig.
Husband hurt wife	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	P<0.05
			(1) vs (3)	P<0.05	(1) vs (3)	NS
			(1) vs (4)	NS	(1) vs (4)	NS
			(2) vs (3)	P<0.01	(2) vs (3)	P<0.01
			(2) vs (4)	NS	(2) vs (4)	NS
Husband divorce wife	(1) vs (2)	NS	(3) vs (4)	P<0.001	(3) vs (4)	NS
			(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	NS	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	NS
Unfair wage	(1) vs (2)	NS	(2) vs (4)	NS	(2) vs (4)	NS
			(3) vs (4)	NS	(3) vs (4)	NS
			(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	NS	(1) vs (4)	P<0.01
Unfair price	(1) vs (2)	P<0.001	(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	NS
			(3) vs (4)	-	(3) vs (4)	P<0.05
			(1) vs (2)	P<0.01	(1) vs (2)	P<0.05
			(1) vs (3)	NS	(1) vs (3)	NS
Embezzlement of relief goods	(1) vs (2)	-	(1) vs (4)	NS	(1) vs (4)	NS
			(2) vs (3)	P<0.01	(2) vs (3)	P<0.05
			(2) vs (4)	P<0.01	(2) vs (4)	NS
			(3) vs (4)	-	(3) vs (4)	NS
			(1) vs (2)	NS	(1) vs (2)	NS
Multiple marriage	(1) vs (2)	NS	(1) vs (3)	-	(1) vs (3)	NS
			(1) vs (4)	NS	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	P<0.05
			(2) vs (4)	NS	(2) vs (4)	P<0.05
			(3) vs (4)	NS	(3) vs (4)	NS
Child marriage	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	NS	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	NS
Injustice by shalish	(1) vs (2)	NS	(3) vs (4)	NS	(3) vs (4)	NS
			(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	NS	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	NS
			(3) vs (4)	NS	(3) vs (4)	NS
			(3) vs (4)	NS	(3) vs (4)	NS

Note : (1) - BRAC+ICDDR,B cell; (2) - BRAC cell; (3) - ICDDR,B cell; (4) - Comparison cell

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Table B.14 Aggregate cell comparison for contact with natal home

Variable	Member HH		TG Non-member HH		NTG HH	
	Cell comparison	p value + sig.	Cell comparison	p value + sig.	Cell comparison	p value + sig.
Visit to natal home						
<i>Same village</i>	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	NS	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	NS
			(3) vs (4)	P<0.05	(3) vs (4)	NS
<i>Other village</i>	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	P<0.01	(1) vs (4)	P<0.05
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	P<0.01	(2) vs (4)	NS
			(3) vs (4)	P<0.001	(3) vs (4)	P<0.05

Note : (1) - BRAC+ICDDR,B cell; (2) - BRAC cell; (3) - ICDDR,B cell; (4) - Comparison cell

Table B.15 Aggregate cell comparison for contact with natal home

Variable	Member HH		TG Non-member HH		NTG HH	
	Cell comparison	p value + sig.	Cell comparison	p value + sig.	Cell comparison	p value + sig.
No. of time money received from natal home	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	P<0.05
			(1) vs (4)	NS	(1) vs (4)	P<0.05
			(2) vs (3)	NS	(2) vs (3)	P<0.05
			(2) vs (4)	NS	(2) vs (4)	NS
			(3) vs (4)	P<0.05	(3) vs (4)	P<0.001
No. of time natal home received money from respondents	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	P<0.05
			(1) vs (4)	P<0.01	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	P<0.01	(2) vs (4)	NS
			(3) vs (4)	P<0.05	(3) vs (4)	NS

Note : (1) - BRAC+ICDDR,B cell; (2) - BRAC cell; (3) - ICDDR,B cell; (4) - Comparison cell

Table B.16 Aggregate cell comparison for sufferings from crisis events

Variable	Member HH		TG Non-member HH		NTG HH	
	Cell comparison	p value + sig.	Cell comparison	p value + sig.	Cell comparison	p value + sig.
Crisis events:						
Not eaten for one full day	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	P<0.05	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	NS
			(3) vs (4)	NS	(3) vs (4)	NS
Urgent need for mortgaging land/assets	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	NS
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	NS	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	NS
			(3) vs (4)	NS	(3) vs (4)	NS
Household encountered serious damage	(1) vs (2)	NS	(1) vs (2)	P<0.05	(1) vs (2)	P<0.01
			(1) vs (3)	NS	(1) vs (3)	NS
			(1) vs (4)	P<0.05	(1) vs (4)	NS
			(2) vs (3)	P<0.05	(2) vs (3)	P<0.01
			(2) vs (4)	NS	(2) vs (4)	NS
			(3) vs (4)	P<0.05	(3) vs (4)	NS
Household faced major problems with others	(1) vs (2)	NS	(1) vs (2)	NS	(1) vs (2)	P<0.01
			(1) vs (3)	P<0.001	(1) vs (3)	P<.05
			(1) vs (4)	NS	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	NS
			(3) vs (4)	P<0.01	(3) vs (4)	NS

Note : (1) - BRAC+ICDDR,B cell; (2) - BRAC cell; (3) - ICDDR,B cell; (4) - Comparison cell

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Table B.17 Aggregate cell comparison for disruption from mental peace

Variable	Member HH		TG Non-member HH		NTG HH	
	Cell comparison	p value + sig.	Cell comparison	p value + sig.	Cell comparison	p value + sig.
Disruption from mental peace	(1) vs (2)	NS	(1) vs (2)	P<0.05	(1) vs (2)	NS
			(1) vs (3)	P<0.01	(1) vs (3)	NS
			(1) vs (4)	P<0.01	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	NS
			(3) vs (4)	NS	(3) vs (4)	NS

Note : (1) - BRAC+ICDDR,B cell; (2) - BRAC cell; (3) - ICDDR,B cell; (4) - Comparison cell

Table B.18 Aggregate cell comparison for coping strategy adopted by women

Variable	Member HH		TG Non-member HH		NTG HH	
	Cell comparison	p value + sig.	Cell comparison	p value + sig.	Cell comparison	p value + sig.
Coping strategy	(1) vs (2)	NS	(1) vs (2)	P<0.01	(1) vs (2)	NS
			(1) vs (3)	P<0.001	(1) vs (3)	NS
			(1) vs (4)	P<0.001	(1) vs (4)	NS
			(2) vs (3)	NS	(2) vs (3)	NS
			(2) vs (4)	NS	(2) vs (4)	NS
			(3) vs (4)	P<0.001	(3) vs (4)	P<0.05

Note : (1) - BRAC+ICDDR,B cell; (2) - BRAC cell; (3) - ICDDR,B cell; (4) - Comparison cell

Table C.1 DECISION MAKING REGARDING LARGE PURCHASE BY HOUSEHOLD MEMBERSHIP STATUS AND INTERVENTION CELL, MATLAB 1995

	BRAC + ICDDR,B cell						BRAC-only cell					
	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
House construction/repair (%)												
not known & no contribution	-	-	-	-			-	-	5	3		
later known & no contribution	19	30	40	27	NS	NS	14	33	55	38	NS	P<0.05
knew & contributed	81	70	60	73			86	67	40	59		
n	21	10	10	41			14	3	20	37		
Purchasing cow/goat (%)												
not known & no contribution	-	-	-	-			-	-	40	22		
later known & no contribution	50	50	83	64	NS	NS	-	-	20	11	-	NS
knew & contributed	50	50	17	36			100	100	40	67		
n	6	2	6	14			3	1	5	9		
Purchasing poultry (%)												
not known & no contribution	-	-	40	20			-	-	-	-		
later known & no contribution	-	33	20	20	NS	NS	-	-	50	30	-	NS
knew & contributed	100	67	40	60			100	100	50	70		
n	2	3	5	10			3	1	6	10		
Leasing in land (%)												
not known & no contribution	-	-	-	-			20	-	-	13		
later known & no contribution	50	25	67	44	NS	NS	40	-	67	50	-	NS
knew & contributed	50	75	33	56			40	-	33	37		
n	2	4	3	9			5	-	3	8		
Purchasing land (%)												
not known & no contribution	-	-	-	-			-	-	-	-		
later known & no contribution	-	-	50	50			-	-	20	17	-	NS
knew & contributed	-	-	50	50			100	-	80	83		
n	-	-	4	4			1	-	5	6		

Table continued....

Table C.1(a) Continued

	ICDDR,B-only cell				Comparison cell			
	TGs	NTGs	Cell total	χ^2 test	TGs	NTGs	Cell total	χ^2 test
				(2) vs (3)				(6) vs (7)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
House construction/repair (%)								
not known & no contribution	-	-	-	NS	-	-	-	NS
later known & no contribution	25	14	20		31	33	31	
knew & contributed	75	86	80		69	67	69	
n	8	7	15		13	3	16	
Purchasing cow/goat (%)								
not known & no contribution	-	-	-	NS	-	-	-	NS
later known & no contribution	14	50	27		17	50	25	
knew & contributed	86	50	73		83	50	75	
n	7	4	11		6	2	8	
Purchasing poultry (%)								
not known & no contribution	-	-	-	P<0.05	-	-	-	-
later known & no contribution	15	64	38		40	-	40	
knew & contributed	85	36	62		60	-	60	
n	13	11	24		5	-	5	
Leasing in land (%)								
not known & no contribution	-	-	-	-	-	-	-	-
later known & no contribution	-	-	-		25	-	25	
knew & contributed	-	-	-		75	-	75	
n	-	-	-		7	-	4	
Purchasing land (%)								
not known & no contribution	-	-	-	-	-	-	-	-
later known & no contribution	-	-	-		67	-	25	
knew & contributed	-	-	-		33	-	75	
n	-	-	-		3	-	3	

Table continued....

Table C.1(b) Continued

Aggregate Membership Comparison						
	BRAC member HH	Non-member HH		All	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
House construction/repair (%)						
not known & no contribution	-	-	2	1	NS	P<0.05
later known & no contribution	17	29	43	30		
knew & contributed	83	71	55	69		
n	35	34	40	109		
Purchasing cow/goat (%)						
not known & no contribution	-	-	12	5	NS	NS
later known & no contribution	33	19	53	36		
knew & contributed	67	81	35	59		
n	9	16	17	42		
Purchasing poultry (%)						
not known & no contribution	-	-	9	4	NS	NS
later known & no contribution	-	23	50	33		
knew & contributed	100	77	41	63		
n	5	22	22	49		
Leasing in land (%)						
not known & no contribution	14	-	-	5	NS	NS
later known & no contribution	43	25	67	43		
knew & contributed	43	75	33	52		
n	7	8	6	21		
Purchasing land (%)						
not known & no contribution	-	-	-	-	NS	NS
later known & no contribution	-	67	33	39		
knew & contributed	100	33	67	61		
n	1	3	9	13		

Note: *denotes <1%

Table C.2 NATURE OF DECISION MAKING REGARDING SMALL PURCHASE BY HOUSEHOLD MEMBERSHIP STATUS AND INTERVENTION CELL, MATLAB 1995

	BRAC + ICDDR,B cell						BRAC-only cell					
	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Who identified the need												
Small food items												
not bought (%)	11	14	7	10	NS	NS	11	10	11	11	NS	P<0.01
self (%)	76	76	78	77			75	82	65	72		
husband (%)	2	4	1	2			3	3	4	3		
joint (%)	11	6	14	11			11	5	20	14		
Small luxury items												
not bought (%)	18	22	10	16	NS	P<0.01	24	25	25	24	NS	NS
self (%)	61	61	69	64			52	60	50	53		
husband (%)	11	11	8	10			12	9	9	10		
joint (%)	10	6	13	10			12	6	16	13		
N	378	264	385	1027			290	235	490	1015		
Who bought small food items												
self (%)	5	4	7	6	NS	P<0.01	5	4	3	4	NS	P<0.001
husband (%)	72	76	58	68			78	78	63	71		
joint (%)	23	20	35	26			17	18	34	25		
Who paid for small food items												
self (%)	4	3	5	4	NS	NS	3	1	2	2	NS	P<0.01
husband (%)	78	86	74	78			84	88	72	76		
joint (%)	18	11	21	18			13	11	26	19		
n	338	228	359	925			257	212	437	906		
Who bought small luxury items												
self (%)	6	4	8	6	NS	P<0.01	5	4	4	5	NS	P<0.01
husband (%)	72	81	60	70			78	81	66	73		
joint (%)	22	15	32	24			17	15	30	22		
Who paid for small luxury items												
self (%)	5	3	6	5	NS	NS	3	1	4	3	NS	P<0.01
husband (%)	79	87	73	78			83	89	72	79		
joint (%)	16	10	21	17			14	10	24	18		
n	312	207	346	865			222	177	369	768		

Table continued....

Table C.2 (a) Continued

	ICDDR,B-only cell				Comparison cell			
	TGs	NTGs	Cell total	χ^2 test	TGs	NTGs	Cell total	χ^2 test
				(2) vs (3)				(6) vs (7)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Who identified the need								
Small food items								
not bought (%)	9	7	9	P<0.001	12	12	12	P<0.001
self (%)	78	72	75		81	69	77	
husband (%)	5	4	4		1	1	1	
joint (%)	8	17	12		6	18	10	
Small luxury items								
not bought (%)	11	8	9	P<0.01	12	9	11	P<0.001
self (%)	74	71	73		76	74	75	
husband (%)	7	6	7		7	3	6	
joint (%)	8	15	11		5	14	8	
N	557	420	977		556	258	814	
Who bought small food items								
self (%)	1	1	1	P<0.01	4	3	4	P<0.001
husband (%)	76	67	72		76	60	71	
joint (%)	23	32	27		20	37	25	
Who paid for small food items								
self (%)	5	4	4	P<0.001	3	4	3	P<0.001
husband (%)	83	73	79		85	64	78	
joint (%)	12	23	17		12	32	19	
n	504	389	893		490	227	717	
Who bought small luxury items								
self (%)	1	2	2	P<0.05	4	4	4	P<0.01
husband (%)	78	70	74		80	66	75	
joint (%)	21	28	24		16	30	21	
Who paid for small luxury items								
self (%)	5	4	4	P<0.01	2	4	3	P<0.001
husband (%)	83	76	80		87	69	81	
joint (%)	12	20	16		11	27	16	
n	498	387	885		492	235	727	

Table continued....

Table C.2 (b) Continued

	BRAC member HH	Aggregate Membership Comparison				
		Non-member HH		All	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Who identified the need						
Small food items						
not bought (%)	11	11	9	10	P<0.01	P<0.001
self (%)	76	79	71	75		
husband (%)	2	3	3	3		
joint (%)	11	7	17	12		
Small luxury items						
not bought (%)	20	15	14	15	P<0.001	P<0.001
self (%)	58	71	64	66		
husband (%)	12	8	7	8		
joint (%)	10	6	15	11		
N	668	1612	1553	3833		
Who bought small food items						
self (%)	5	3	4	4	NS	P<0.001
husband (%)	74	76	62	70		
joint (%)	21	21	34	26		
Who paid for small food items						
self (%)	3	3	4	4	NS	P<0.001
husband (%)	81	85	72	79		
joint (%)	16	12	24	17		
n	595	1434	1412	3441		
Who bought small luxury items						
self (%)	6	3	5	4	P<0.01	P<0.001
husband (%)	75	79	66	73		
joint (%)	19	18	29	23		
Who paid for small luxury items						
self (%)	4	3	4	4	P<0.05	P<0.01
husband (%)	81	86	73	79		
joint (%)	15	11	23	17		
n	534	1374	1337	3245		

Table continued....

Table C.2 (c) Continued

	BRAC + ICDDR,B cell						BRAC-only cell					
	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Who identified the need												
Children's treat												
not bought (%)	54	54	46	51			53	56	49	52		
self (%)	10	14	19	15	NS	P<0.001	15	12	17	15	NS	NS
husband (%)	28	28	23	26			24	26	22	23		
joint (%)	8	4	12	8			8	6	12	10		
Children's clothing												
not bought (%)	56	53	46	52			51	57	46	50		
self (%)	22	22	30	25	NS	P<0.05	28	24	25	26	NS	NS
husband (%)	16	20	15	16			13	14	18	16		
joint (%)	6	5	9	7			8	5	11	8		
N	378	264	385	1027			290	235	490	1015		
Who bought children's treat												
self (%)	3	6	10	7			7	6	9	8		
husband (%)	79	84	60	72	NS	P<0.01	74	79	63	69	NS	NS
joint (%)	18	10	30	21			19	15	28	23		
Who paid for children's treat												
self (%)	3	4	11	7			4	6	12	8		
husband (%)	86	90	72	81	NS	P<0.01	86	89	70	79	NS	P<0.01
joint (%)	11	6	17	12			10	5	18	13		
n	174	121	207	502			137	103	250	490		
Who bought children's clothing												
self (%)	7	4	16	10			7	1	5	5		
husband (%)	78	86	66	75	NS	P<0.05	74	86	72	75	P<0.05	NS
joint (%)	15	10	18	15			19	13	23	20		
Who paid for children's clothing												
self (%)	2	2	8	5			4	1	2	2		
husband (%)	83	89	77	82	NS	NS	80	85	76	79	NS	NS
joint (%)	15	9	15	13			16	14	22	19		
n	165	124	207	496			141	102	268	511		

Table continued....

Table C.2 (d) Continued

	ICDDR,B-only cell				Comparison cell			
	TGs	NTGs	Cell total	χ^2 test	TGs	NTGs	Cell total	χ^2 test
	(1)	(2)	(3)	(2) vs (3)	(6)	(7)	(8)	(6) vs (7)
Who identified the need								
Children's treat								
not bought (%)	39	32	36	NS	25	25	25	P<0.01
self (%)	24	29	26		30	32	31	
husband (%)	24	24	24		33	22	30	
joint (%)	13	15	14		12	21	14	
Children's clothing								
not bought (%)	48	39	44	P<0.01	43	31	39	P<0.001
self (%)	29	30	29		45	49	46	
husband (%)	15	17	16		8	9	9	
joint (%)	8	14	11		4	11	6	
N	557	420	977		556	258	814	
Who bought children's treat								
self (%)	2	1	2	P<0.01	5	4	5	P<0.01
husband (%)	76	65	71		76	64	72	
joint (%)	22	34	27		19	32	23	
Who paid for children's treat								
self (%)	5	4	4	P<0.01	3	5	4	P<0.001
husband (%)	83	74	79		87	71	82	
joint (%)	12	22	17		10	24	14	
n	340	287	627		419	193	612	
Who bought children's clothing								
self (%)	6	7	7	NS	5	7	5	P<0.01
husband (%)	77	69	73		82	69	77	
joint (%)	17	24	20		13	24	18	
Who paid for children's clothing								
self (%)	3	5	4	NS	2	6	3	P<0.001
husband (%)	80	76	78		86	71	80	
joint (%)	17	19	18		12	23	17	
n	287	255	542		319	177	496	

Table continued....

Table C.2 (c) Continued

	Aggregate Membership Comparison					
	BRAC member HH	Non-member HH		All	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Who identified the need						
Children's treat						
not bought (%)	54	39	40	42	P<0.001	P<0.001
self (%)	12	23	23	21		
husband (%)	26	28	23	26		
joint (%)	8	10	14	11		
Children's clothing						
not bought (%)	54	48	41	47	P<0.01	P<0.001
self (%)	25	32	32	31		
husband (%)	15	14	15	14		
joint (%)	6	6	12	8		
N	668	1612	1553	3833		
Who bought children's treat						
self (%)	5	4	6	5	NS	P<0.001
husband (%)	77	77	63	71		
joint (%)	18	19	31	24		
Who paid for children's treat						
self (%)	4	4	8	6	NS	P<0.001
husband (%)	86	86	72	80		
joint (%)	10	10	20	14		
n	311	983	937	2231		
Who bought children's clothing						
self (%)	7	5	9	7	NS	NS
husband (%)	76	81	69	75		
joint (%)	17	14	22	18		
Who paid for children's clothing						
self (%)	3	2	5	3	NS	NS
husband (%)	82	84	75	80		
joint (%)	15	14	20	17		
n	307	832	908	2047		

Table continued....

Table C.2 (f) Continued

	BRAC + ICDDR,B cell						BRAC-only cell					
	BRAC members	Non-member HH		Cell	χ^2 test		BRAC members	Non-member HH		Cell	χ^2 test	
		TGs	NTGs	total	(2) vs (3)	(2) vs (4)		TGs	NTGs	total	(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Who identified the need												
Household consumption												
not bought (%)	15	17	14	15			16	16	25	20		
self (%)	68	72	67	69	NS	NS	67	64	52	59	P<0.01	P<0.01
husband (%)	8	5	5	6			6	16	7	9		
joint (%)	9	6	14	10			11	4	16	12		
N	378	264	385	1027								
Who bought household												
consumption												
self (%)	4	4	4	4			4	2	3	3		
husband (%)	76	78	68	73	NS	P<0.05	80	86	67	76	NS	P<0.01
joint (%)	20	18	28	23			16	12	30	21		
Who paid for household												
consumption												
self (%)	3	2	4	3			3	1	3	2		
husband (%)	80	86	76	80	NS	NS	84	89	72	80	NS	P<0.01
joint (%)	17	12	20	17			13	10	25	18		
n	322	220	331	873			244	198	367	809		
	ICDDR,B-only cell						Comparison cell					
	TGs	NTGs	Cell	χ^2 test		TGs	NTGs	Cell	χ^2 test			
			total	(2) vs (3)				total	(6) vs (7)			
(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	(9)			
Who identified the need												
Household consumption												
not bought (%)	12	11	12			16	20	17				
self (%)	72	65	69	P<0.01		76	62	71	P<0.001			
husband (%)	8	7	8			2	1	2				
joint (%)	8	17	11			6	17	10				
N	557	420	977			556	258	814				
Who bought household												
consumption												
self (%)	2	1	1			2	3	3				
husband (%)	82	70	77	P<0.001		78	58	72	P<0.001			
joint (%)	16	29	22			20	39	25				
Who paid for household												
consumption												
self (%)	4	4	4			2	3	2				
husband (%)	85	74	80	P<0.001		86	64	79	P<0.001			
joint (%)	11	22	16			12	33	19				
n	488	373	861			468	207	675				

Table continued....

Table C.2 (g) Continued

Aggregate Membership Comparison						
	BRAC member HH	Non-member HH		All	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Who identified the need						
Household consumption						
not bought (%)	15	15	18	16	P<0.05	P<0.01
self (%)	67	72	61	67		
husband (%)	7	7	6	6		
joint (%)	11	6	15	11		
N	668	1612	1553	3833		
Who bought household						
consumption						
self (%)	4	2	3	3	NS	P<0.001
husband (%)	78	81	67	75		
joint (%)	18	17	30	22		
Who paid for household						
consumption						
self (%)	3	2	3	3	P<0.05	P<0.001
husband (%)	82	86	72	80		
joint (%)	15	12	25	17		
n	566	1373	1276	3215		

Table continued....

Table C.3 WOMEN'S (OF MALE HEADED HOUSEHOLDS) MOBILITY TO FOUR DIFFERENT PLACES* BY HOUSEHOLD MEMBERSHIP STATUS AND INTERVENTION CELL, MATLAB 1995

	BRAC + ICDDR,B cell						BRAC-only cell					
Local Market	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Women who went to local market (%)	11 [N=323]	14 [N=224]	8 [N=331]	10 [N=878]	NS	NS	7 [N=244]	6 [N=198]	4 [N=385]	5 [N=827]	NS	NS
alone (%)	32	26	35	31			47	46	12	34		
with husband/othermale relative (%)	24	26	15	22			18	18	31	23		
with another woman (%)	15	13	31	19			18	9	13	14		
children (%)	29	35	19	28			17	27	44	29		
n	34	31	26	91			17	11	16	44		
ICDDR,B-only cell												
	TGs	NTGs	Cell total	χ^2 test		TGs	NTGs	Cell total	χ^2 test			
				(2) vs (3)	(5) vs (6)				(6) vs (7)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		
Women who went to local market (%)	34 [N=439]	29 [N=346]	32 [N=785]	NS	NS	15 [N=454]	17 [N=236]	16 [N=690]	NS	NS		
alone (%)	17	12	15			23	18	21				
with husband/othermale relative (%)	30	39	33			23	31	26				
with another woman (%)	13	9	12			10	33	19				
children (%)	40	40	40			44	18	34				
n	149	100	249			69	39	108				
Aggregate Membership Comparison												
	BRAC member HH			Non-member HH		All	χ^2 test					
	TGs	NTGs		TGs	NTGs		(2) vs (3)	(2) vs (4)				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)				
Women who went to local market (%)	9 [N=367]	20 [N=1315]	14 [N=1298]	16 [N=3180]	P<.001	P<.01						
alone (%)	37	21	17	21								
with husband/othermale relative (%)	22	27	33	29								
with another woman (%)	16	12	18	15	P<0.001	P<0.001						
children (%)	25	40	32	35								
n	51	260	181	492								

Table continued...

Table C.3(a): continued

BRAC + ICDRR,B cell													BRAC-only cell					
Matlab Town Market	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test							
(1)	(2)	TGs (3)	NTGs (4)	(5)	(2) vs (3) (6)	(2) vs (4) (7)	(8)	TGs (9)	NTGs (10)	(11)	(8) vs (9) (12)	(8) vs (10) (13)						
Women who went to Matlab town market (%)	17 [N=323]	16 [N=224]	26 [N=331]	20 [N=878]	NS	P<.01	19 [N=244]	20 [N=198]	26 [N=385]	23 [N=827]	NS	NS						
alone (%)	27	11	21	21			19	20	19	19								
with husband/othermale relative (%)	40	46	38	40			28	28	44	37								
with another woman (%)	9	17	24	18			17	20	17	18								
children (%)	24	26	17	21			36	32	20	26								
n	55	35	85	175			47	40	99	186								

ICDRR,B-only cell						Comparison cell					
(1)	TGs (2)	NTGs (3)	Cell total (4)	χ^2 test (2) vs (3) (5)	TGs (6)	NTGs (7)	Cell total (8)	χ^2 test (6) vs (7) (9)			
Women who went to Matlab town market (%)	5 [N=439]	9 [N=346]	7 [N=785]	NS	7 [N=454]	12 [N=236]	9 [N=690]	P<.05			
alone (%)	24	9	15		21	17	20				
with husband/othermale relative (%)	24	41	34		52	45	48				
with another woman (%)	33	31	32		6	17	11				
children (%)	19	19	19		21	21	21				
n	21	32	53		33	29	62				

Aggregate Membership Comparison							
(1)	BRAC member HH		Non-member HH		All	χ^2 test	
(2)	(3)	(4)	TGs (5)	NTGs (6)	(7)	(2) vs (3) (8)	(2) vs (4) (9)
Women who went to Matlab town market (%)	18 [N=567]	10 [N=1315]	19 [N=1298]	15 [N=3180]	P<.001	NS	
alone (%)	24	19	18	20			
with husband/othermale relative (%)	34	38	42	39			
with another woman (%)	13	18	21	18			
children (%)	29	25	19	23			
n	102	129	245	476			

Table continued....

Table C.3(b): continued

BRAC + ICDDR,B cell							BRAC-only cell					
BRAC office	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
(1)	(2)	TGs (3)	NTGs (4)	(5)	(2) vs (3) (6)	(2) vs (4) (7)	(8)	(9)	(10)	(11)	(8) vs (9) (12)	(8) vs (10) (13)
Women who went to BRAC office (%)	31 [N=323]	1 [N=224]	2 [N=331]	13 [N=878]	P<.001	P<.001	26 [N=244]	2 [N=198]	2 [N=385]	9 [N=827]	P<.001	P<.001
alone (%)	24	33	50	26			22	-	67	25		
with husband/othermale relative (%)	6	67	13	8			2	67	17	6		
with another woman (%)	68	-	25	63			73	33	16	67		
children (%)	2	-	12	3			3	-	-	2		
n	100	3	8	111			63	3	6	72		
ICDDR,B-only cell							Comparison cell					
	TGs	NTGs	Cell total	χ^2 test			TGs	NTGs	Cell total	χ^2 test		
(1)	(2)	(3)	(4)	(2) vs (3) (5)	(6)	(7)	(8)	(9)	(10)	(8) vs (9) (11)	(12)	(13)
Women who went to BRAC office (%)	1 [N=439]	1 [N=346]	1 [N=785]	NS			1 [N=454]	2 [N=236]	1 [N=690]	NS		
alone (%)	33	-	20				-	40	25			
with husband/othermale relative (%)	-	100	40				67	60	63			
with another woman (%)	33	-	20				-	-	-			
children (%)	34	-	20				33	-	12			
n	3	2	5				3	5	8			
Aggregate Membership Comparison												
	BRAC member HH	Non-member HH		All	χ^2 test							
(1)	(2)	TGs (3)	NTGs (4)	(5)	(2) vs (3) (6)	(2) vs (4) (7)	(8)	(9)	(10)	(11)	(12)	(13)
Women who went to BRAC office (%)	29 [N=567]	1 [N=1315]	2 [N=1298]	6 [N=3180]	P<.001	P<.001						
alone (%)	23	17	48	26								
with husband/othermale relative (%)	4	50	33	10								
with another woman (%)	70	17	14	61								
children (%)	3	16	5	3								
n	163	12	21	196								

Table continued....

Table C.3(c): continued

Table 10(C)(3) - Continued												
ICDDR,B Office	BRAC + ICDDR,B cell						BRAC-only cell					
	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Women who went to ICDDR,B office (%)	10 [N=323]	9 [N=224]	12 [N=331]	10 [N=878]	NS	NS	4 [N=244]	3 [N=198]	3 [N=385]	3 [N=827]	NS	NS
alone (%)	21	21	26	23			50	40	27	39		
with husband/othermale relative (%)	30	32	10	22			10	40	36	27		
with another woman (%)	12	16	23	18			30	20	27	26		
children (%)	37	31	41	37			10	-	10	8		
n	33	19	39	91			10	5	11	26		
	ICDDR,B-only cell						Comparison cell					
	TGs	NTGs	Cell total	χ^2 test		TGs	NTGs	Cell total	χ^2 test			
				(2) vs (3)	(5)				(6) vs (7)	(9)		
(1)	(3)	(3)	(4)	(5)	(6)	(7)	(8)	(9)				
Women who went to ICDDR,B office (%)	8 [N=439]	6 [N=346]	7 [N=785]	NS	2 [N=454]	2 [N=236]	2 [N=690]	NS				
alone (%)	11	15	13		-	-	-					
with husband/othermale relative (%)	14	10	12		38	50	42					
with another woman (%)	39	70	50		12	-	8					
children (%)	36	5	25		50	50	50					
n	36	20	56		8	4	12					
Aggregate Membership Comparison												
	BRAC member HH		Non-member HH		All		χ^2 test					
	TGs	NTGs	TGs	NTGs			(2) vs (3)	(2) vs (4)				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)				
Women who went to ICDDR,B office (%)	8 [N=567]	5 [N=1315]	6 [N=1298]	6 [N=3180]	6 [N=3180]	6 [N=3180]	P<.05	NS				
alone (%)	28	15	22	21	21	21						
with husband/othermale relative (%)	26	24	16	21	21	21						
with another woman (%)	16	28	35	28	28	28						
children (%)	30	33	27	30	30	30						
n	43	68	74	185	185	185						

Appendix Table 21(d): WOMEN'S (OF FEMALE HEADED HOUSEHOLDS) MOBILITY TO FOUR DIFFERENT PLACES BY HOUSEHOLD MEMBERSHIP STATUS AND INTERVENTION CELL, MATLAB 1995

STATUS AND INTERVENTION CELL, MARCH 1995												
Local Market	BRAC + ICDDR,B cell						BRAC-only cell					
	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Women who went to local market (%)	16 [N=55]	15 [N=40]	13 [N=54]	15 [N=149]	NS	NS	9 [N=46]	3 [N=37]	4 [N=105]	5 [N=188]	NS	NS
alone (%)	78	67	43	64			75	-	25	44		
with husband/othermale relative (%)	-	17	-	5			-	-	50	22		
with another woman (%)	11	-	-	4			-	-	-	-		
children (%)	11	16	57	27			25	100	25	34		
n	9	6	7	22			4	1	4	9		
	ICDDR,B-only cell					Comparison cell						
	TGs	NTGs	Cell total	χ^2 test		TGs	NTGs	Cell total	χ^2 test			
				(2) vs (3)	(5)				(6) vs (7)	(9)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		
Women who went to local market (%)	31 [N=118]	34 [N=74]	32 [N=192]	NS	14 [N=102]	18 [N=22]	15 [N=124]	NS				
alone (%)	19	12	16		14	-	11					
with husband/othermale relative (%)	13	32	21		-	75	17					
with another woman (%)	19	28	23		14	-	11					
children (%)	49	28	40		72	25	61					
n	37	25	62		14	4	18					
Aggregate Membership Comparison												
	BRAC member HH			Non-member HH		All	χ^2 test					
	TGs	NTGs	TGs	NTGs	(2) vs (3)		(2) vs (4)					
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)				
Women who went to local market (%)	13 [N=101]	16 [N=297]	17 [N=255]	17 [N=653]	NS	NS	NS					
alone (%)	77	22	18	27								
with husband/othermale relative (%)	-	10	32	17								
with another woman (%)	8	16	17	15								
children (%)	15	52	33	41								
n	13	58	40	111								

Table continued...

Table C.3(c): continued

Table 2.5(7). Continued

	BRAC + ICDDR,B cell						BRAC-only cell					
Matlab Town Market	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
(1)	(2)	(3)	(4)	(5)	(2) vs (3)	(2) vs (4)	(8)	(9)	(10)	(11)	(8) vs (9)	(8) vs (10)
Women who went to Matlab town market (%)	7 [N=55]	15 [N=40]	39 [N=54]	21 [N=149]	NS	P<.001	24 [N=46]	19 [N=37]	29 [N=105]	25 [N=188]	NS	NS
alone (%)	25	-	19	16			54	29	20	29		
with husband/othermale relative (%)	50	17	29	29			9	29	37	29		
with another woman (%)	25	17	33	29			9	42	20	21		
children (%)	-	66	19	26			28	-	23	21		
n	4	6	21	31			11	7	30	48		

	ICDDR,B-only cell				Comparison cell			
(1)	TGs	NTGs	Cell total	χ^2 test (2) vs (3)	TGs	NTGs	Cell total	χ^2 test (6) vs (7)
Women who went to Matlab town market (%)	3 [N=118]	15 [N=74]	8 [N=192]	P<.01	7 [N=102]	23 [N=22]	10 [N=124]	P<.05
alone (%)	-	-	-		-	40	17	
with husband/othermale relative (%)	100	46	60		14	20	17	
with another woman (%)	-	9	7		57	-	33	
children (%)	-	45	33		29	40	33	
n	4	11	15		7	5	12	

Aggregate Membership Comparison							
(1)	BRAC member HH		Non-member HH		All	χ^2 test	
	(2)	(3)	TGs	NTGs		(2) vs (3)	(2) vs (4)
			(4)	(5)	(6)		
Women who went to Matlab town market (%)	15 [N=101]	8 [N=297]	26 [N=255]	16 [N=653]	P<.05	P<.05	
alone (%)	47	8	18	20			
with husband/othermale relative (%)	20	33	34	32			
with another woman (%)	13	33	21	23			
children (%)	20	26	27	25			
n	15	24	67	106			

Table continued...

Table C.3 (f): continued

BRAC + ICDDR,B cell							BRAC-only cell						
BRAC office	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test		
(1)	(2)	TGs (3)	NTGs (4)	(5)	(2) vs (3) (6)	(2) vs (4) (7)	(8)	TGs (9)	NTGs (10)	(11)	(8) vs (9) (12)	(8) vs (10) (13)	
Women who went to BRAC office (%)	13 [N=55]	- [N=40]	2 [N=54]	5 [N=149]	P<.05	P<.05	9 [N=46]	- [N=37]	1 [N=105]	3 [N=188]	NS	P<.05	
alone (%)	43	-	-	38			25	-	100	40			
with husband/othermale relative (%)	-	-	-	-			-	-	-	-			
with another woman (%)	57	-	100	62			75	-	-	60			
children (%)	-	-	-	-			-	-	-	-			
n	7	-	1	8			4	-	1	5			
ICDDR,B-only cell							Comparison cell						
	TGs	NTGs	Cell total	χ^2 test			TGs	NTGs	Cell total	χ^2 test			
(1)	(2)	(3)	(4)	(5)	(2) vs (3)	(6)	(7)	(8)	(9)	(6) vs (7)	(10)	(11)	
Women who went to BRAC office (%)	1 [N=118]	1 [N=74]	1 [N=192]	NS		- [N=102]	- [N=22]	- [N=124]	-				
alone (%)	-	-	-			-	-	-	-				
with husband/othermale relative (%)	-	-	-			-	-	-	-				
with another woman (%)	100	100	100			-	-	-	-				
children (%)	-	-	-			-	-	-	-				
n	1	1	2			-	-	-	-				
Aggregate Membership Comparison													
	BRAC member HH	Non-member HH		All	χ^2 test								
(1)	(2)	TGs (3)	NTGs (4)	(5)	(2) vs (3) (6)	(2) vs (4) (7)							
Women who went to BRAC office (%)	11 [N=101]	* [N=297]	1 [N=255]	2 [N=653]	P<.001	P<.001							
alone (%)	37	-	33	33									
with husband/othermale relative (%)	-	-	-	-									
with another woman (%)	63	100	67	67									
children (%)	-	-	-	-									
n	11	1	3	15									

Table continued...

Table C.3(g): continued

Table 2.3.3g: Continued												
BRAC + ICDDR,B cell												
ICDDR,B Office	BRAC members	Non-member HH		Cell total	χ^2 test		BRAC members	Non-member HH		Cell total	χ^2 test	
		TGs	NTGs		(2) vs (3)	(2) vs (4)		TGs	NTGs		(8) vs (9)	(8) vs (10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Women who went to ICDDR,B office (%)	-	5	11	5	NS	P<.05	-	-	2	1	-	NS
	[N=55]	[N=40]	[N=54]	[N=149]			[N=46]	[N=37]	[N=105]	[N=188]		
alone (%)	-	-	33	25			-	-	-	-		
with husband/othermale relative (%)	-	50	-	13			-	-	-	-		
with another woman (%)	-	-	33	25			-	-	50	50		
children (%)	-	50	34	37			-	-	50	50		
n	-	2	6	8			-	-	2	2		
ICDDR,B-only cell												
(1)	TGs	NTGs	Cell total	χ^2 test		TGs	NTGs	Cell total	χ^2 test			
				(2) vs (3)	(6) vs (7)							
Women who went to ICDDR,B office (%)	9	4	7	NS		2	5	2	NS			
	[N=118]	[N=74]	[N=192]			[N=102]	[N=22]	[N=124]				
alone (%)	18	-	14			-	-	-				
with husband/othermale relative (%)	9	67	21			-	100	33				
with another woman (%)	27	33	29			100	-	67				
children (%)	46	-	36			-	-	-				
n	11	3	14			2	1	3				
Comparison cell												
Aggregate Membership Comparison												
(1)	BRAC member HH	Non-member HH		All	χ^2 test							
		TGs	NTGs		(2) vs (3)	(2) vs (4)						
Women who went to ICDDR,B office (%)	-	5	5	4	P<.05	P<.05						
	[N=101]	[N=297]	[N=255]	[N=653]								
alone (%)	-	13	17	15								
with husband/othermale relative (%)	-	13	25	18								
with another woman (%)	-	33	33	33								
children (%)	-	41	25	34								
n	-	15	12	27								

* Four different places are local market, Matlab town market, BRAC and ICDDR,B office