

**Assessing change in women's lives:  
A conceptual framework**

**Marty Chen  
Simeen Mahmud**

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## **FOREWORD**

Empirical evidence point to a causal relationship between the socioeconomic status of individuals and communities and their health. Indeed improvement in health is expected to follow socioeconomic development. Yet this hypothesis has rarely been tested; at least it has not undergone the scrutiny of scientific inquiry. Even less understood are the processes and mechanisms by which the changes are brought about.

The Rural Development Programme (RDP) of BRAC is a multisectoral integrated programme for poverty alleviation directed at women and the landless poor. It consists of mobilization of the poor, provision of non-formal education, skill training and income generation opportunities and credit facilities. The programme is the result of 20 years of experience through trial and error. However, evaluation of its impact on human well-being including health has not been convincingly undertaken.

The Matlab field station of ICDDR,B is an area with a population of 200,000, half of whom are recipients of an intensive maternal and child health and family planning services. The entire population is part of the Center's demographic surveillance system where health and occasionally socioeconomic indicators have been collected prospectively since 1966.

A unique opportunity arose when BRAC decided to extent its field operations (RDP) to Matlab. ICDDR,B and BRAC joined hands to seize this golden occasion. A joint research project was designed to study the impact of BRAC's socioeconomic interventions on the well-being of the rural poor, especially of women and children, and to study the mechanism through which this impact is mediated.

In order to share the progress of the project and its early results, a working paper series has been initiated. This paper is an important addition in this endeavour. The project staff will appreciate critical comments from the readers.

**Fazle Hasan Abed**  
**Executive Director, BRAC**

**Demissie Habte**  
**Director, ICDDR,B**

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## **INTRODUCTION**

In 1992, BRAC extended its comprehensive Rural Development Programme (RDP) to 100 villages of Matlab thana (sub-district) where the International Centre for Diarrhoeal Disease Research, Bangladesh (ICDDR,B) has been involved in demographic surveillance and health interventions since the early 1960s. The availability of comprehensive ICDDR,B baseline data on the population of Matlab thana presents a unique opportunity to investigate possible linkages between socioeconomic development and changes in human initiated a collaborative research project.

Under this collaborative research project, BRAC and ICDDR,B hope not only to monitor the impact of BRAC and ICDDR,B interventions on health status and women's status but also to investigate the processes or pathways through which this change (if any) occurs. The purpose of this working paper is to present a conceptual framework and a research plan for monitoring the impact of BRAC and ICDDR,B interventions on women's lives and for investigating the processes or pathways through which women experience change.

Part I of this paper reviews existing literature from different parts of the world on women's status and ongoing studies in Bangladesh on the impact of development interventions on women's status. The relevance of standard definitions, concepts, and measures of women's status to the assessment of change in the everyday lives of women is questioned. Part II describes the institutional context of women's lives in rural Bangladesh and the key clients and variables which determine women's position relative to men's position. Part III presents a five-part analytical framework which can be used to monitor the impact of development interventions on women's lives and to investigate the pathways through which women experience change. And Part IV described a one-year research plan which draws largely on qualitative methodologies to track the processes and to measure impact.

## **PART I: THE MEASUREMENT OF WOMEN'S STATUS**

In the literature on women's status, the term 'status' is used to refer to women's position to men's position in any given society or to women's position in other societies. The standard reassures of women's status include female rates of literacy, life expectancy, and labour force participation. This use of the term 'status' is limited by a common tendency to use aggregate measures of women's status at single points in time relative on the status of others. In the literature on rural Bangladesh the term 'status' is used to refer to the class/status hierarchy by which traditional society is structured and which ascribes different levels of status or prestige (or lack thereof) to different types of behaviour by women. This use of the term 'status' is limited by the tendency to ascribe status or prestige only to nose types of female behaviour which are sanctioned by traditional social rules. Given the limitations of these two uses of the term 'status' and similar limitations to other terms such as 'autonomy' or 'empowerment', we have chosen to discuss and describe ways to asses changes in women's 'lives'.

Historically, improvements in the socioeconomic status of women as implied in the process of economic development and modernisation of society has been measured in terms of aggregate indicator like female literacy and schooling rates, female labour force participation rates, female life expectancies, and so on. One of the most commonly used indicators of women's status, and one which continues to receive a lot of attention by national governments, has been the percentage of school educated women. Apart from the

inherent appeal of education as a generalised good, improving the level of female education is also justified on the grounds of the instrumental significance of female education for influencing women's contribution to the development process through their 'production' and 'reproduction'. The other indicator of women's status frequently cited is that of female participation in the labour force which is thought to impact on women's incomes and their contributions to family welfare.

While these macro indicators do reflect the position of women relative to men in the society or relative to women in other societies or classes, they are inadequate in capturing women's ability to function and control at the individual level, i.e. ability to be healthy and well nourished, to have healthy well nourished children, to be able to access public services and mobilise community resources, to be able to move freely in public, to be able to gain information and knowledge, to be able to participate in the community, etceteras. For example, in spite of a significant volume of research investigating the impact of female education women's behaviour, little is known about how formal schooling influences women's personal attitudes about their own well being and self efficacy. the impact of female employment on behaviour is even less consistent, suggesting that the underlying institutional structures which determine the value of women's labour in the society may play an important role.

A more realistic understanding of the concept of women's status should be rooted in the broader socioeconomic environment and the prevailing ideologies regarding socially legitimate gender behaviour. The concept of status must also be distinguished from the concept of autonomy which refers to the gender balance of power and how this affects women's control over their productive and their reproductive behaviour. Even though women may rise to higher status levels (such as with the birth of the first son or on becoming a mother-in-law) within the existing social hierarchy, their subordination to men is not necessarily reduced. Alternately, although women may gain some degree of autonomy through various non-family experiences (such as wage employment for survival) they may lose some of their status by having broken the tradition of seclusion or purdah. Hence, the underlying trade-off between status and autonomy become crucial in trying to identify and evaluate the pathways of impact on women's lives.

## **PART II : THE POSITION OF WOMEN IN RURAL BANGLADESH**

### *Institutions which Shapes Women's Lives*

A number of powerful institutions cut across class distinctions between women to shape the lives, roles, and status of women in general in Bangladesh. The institution of marriage and family formation, which is patrilocal and prenatal, has remained fairly rigid and inflexible. Women are generally married around the age of puberty, although there has been a slight increase in the age at marriage over the last one and a half decades. Girls are typically married to men 8 to 10 years older. Upon marriage, a woman moves to her husband's village and home, retaining only occasional and formal links with her natal family and kin. Although fertility norms are moderate, there is pressure to start childbearing early and especially to bear and raise healthy sons. Thus, at a time when a woman is initiated into her productive and reproductive roles her subordination to men and women of higher status (most notably, her mother-in-law) is the greatest.

Although inheritance is patrilineal, sharia laws (a school of Islamic law) allow women to inherit land and property from both fathers and husbands. Daughters typically receive half the share of sons, and that too

is often a token, being relinquished by most women in exchange for certain future favours from her brothers (like occasional visits to her natal home). Also, even if a woman is able to retain ownership, in reality it is extremely difficult for her to maintain use and direct control over property held in another village given the restrictions on her mobility because of purdah. Property inherited from her husband is likewise unable to provide a woman any psychological leverage or economic independence since she has only use rights with no power to dispose of it.

The other significant institutional presence in women's lives is constituted by the highly gender segregated labour market. The low economic value placed on women's labour together with the restrictions imposed on their mobility and behaviour by the norms of purdah have meant that there is little demand for the types of activities that women have skills for or specialise in. Until very recently, apart from crop processing, most of the productive activities that women were engaged in had very little market value. Even for those activities that are expenditure saving like homestead horticulture, livestock raising or utensil production women rarely have direct access to the market for the sale of their production.

By far the most powerful institution that dictates women's lives and in which the norms regarding marriage, family formation, inheritance and women's labour are rooted is that of seclusion or purdah. Purdah circumscribes the boundaries of traditional legitimate behaviour for women and endows them with status or prestige. The powerful functional role of purdah lies in its effectiveness in controlling women's labour and fertility, and the consequences of women's labour and fertility for their well-being.

As noted above, one concept of women's status is that defined as "the esteem in which she is held by different individuals and groups who come in contact with her" (Epstein 1982). As a woman proceeds through the different phases of her life cycle, she assumes different roles and is "awarded different prestige ranking by the different people within her social range". These status rankings are in most part hierarchical and derive from the underlying of the society. All of these status rankings in this highly structures system are primarily determined by the woman's reproductive outcomes, but may also be determined to some extent by her productive outcomes in situations where women's labour has social value.

#### *Elements and Locations of Women's Status*

The different elements which constitute status are prestige, power, and control over productive resources. Women's low status is the consequence of existing gender-based inequalities in these component elements which are predetermined by the institutional structures mentioned above. Superimposed on this is the fact that gender inequality may vary by social 'location' such as by class and by stage in the life cycle. As noted above, women's status differs significantly across the life-cycle: in the transition from unmarried daughter to newly-wed bride to mother to mother-in-law. BRAC classifies its target group households as those whose members sell their manual labour for at least 100 days a year. This definition suggests a useful labour-based classification of rural household as follows:

1. Survival or female labour households: household in which one more female members engage in manual wage labour for sometime during the year (e.g. as domestic labour in other households or at food-for-work sites), whether or not male members engage in wage labour.
2. Assistance or male-labour households: households in which one more male members engage in

manual wage labour for some time during the year, but no female members engage in wage labour.

3. Surplus or non-labour households: households in which no male or female members engage in manual wage labour at any time in the year.

In addition to location by class or life-cycle stage, women's status is multi-dimensional in that there is more than one to be unequal such as immediate family, extended family, para (neighbourhood), village, and so on. The effect of the different dimensional and locational variables on the status elements may not always be in a consistent manner. For instance, women may gain control for resources in the form of wages but may lose out on prestige, or women may gain in prestige within the family but lose out on prestige in the village.

In the specific instance of BRAC members the locational variables are as follows:

Social class: Survival and subsistence.

Life cycle: Young bride to older mother (mainly married women between the ages of 20 and 40, although some younger or older women's well divorced/abandoned women may be members).

The manifestations of women's low status relative to men are primarily in terms of women's lack of autonomy and lack of economic security these manifestations result in women's behaviour patterns that do it reflect their own wellbeing or that of their young children, but rather the wellbeing of those of higher status, i.e., those having greater prestige, power and control over resources. Behaviour and resulting outcomes reinforce the existing gender balance in prestige, power and control, and hence the underlying institutional structures, so that entire process of status determination is a self-perpetuating one.

#### *Forces of Change in Women's Lives*

However, even within this self-perpetuating process, there are various forces which may impact on women's lives as well as various points of entry at which these forces may impact on women's lives. These can be conceptualised as follows:

1. External forces (public policy, development programmes, political mobilisations, market fluctuations, institutional change);
2. Crisis events (adult male death or disease, desertion by male earner, migration, crop failure, loss of wage income);
3. Extra family experiences (group membership, non-domestic employment, non-formal education, peer networks, access to resources like skills training, credit, information); and
4. BRAC interventions.

These forces may effect the gender balance in prestige, power and control, altering the status of women, either enhancing or lowering it in the different spheres and locations. They may act simultaneously or independently, and in the same or in opposite directions.



### **PART III: A CONCEPTUAL FRAMEWORK FOR ASSESSING CHANGE IN WOMEN'S LIVES**

What follows is a five-part conceptual framework for measuring the impact of development interventions on women's lives and for investigating the processes by which this impact occurs. The conceptual framework is a tool to help BRAC and ICDDR,B design research studies which can measure impact and investigate processes of change. The investigation of complex processes is greatly facilitated by a simplified but comprehensive framework for analysis.

To deal with the variety of impact and prices variables relevant to this investigation, we need to delimit the universe of variables we will consider and to structure this universe so that the diversity and complexity becomes more comprehensible. To do so, this framework sets out five matrices which categorize the variables that need to be considered and suggests a sequence or order in which to consider them. The categories considered are comprehensive enough to cover most important variables, but few enough that the investigation will be manageable. And the sequence suggested is, hopefully, appropriate and logical enough that the investigation will be meaningful.

In practice, this framework should help BRAC and ICDDR,B 'map' the process of change, to highlight the critical factors and pathways of change, to illustrate the interrelationship among factors that impact. The first part of the framework - the Input Matrix - can be used to classify participants in development programmes by the degree and intensity with which they have been involved in or had access to programme inputs. The second part - the pathways Matrix - can be used to track the actual agents and processes through which development inputs bring about change in women's lives. The third part - the Indicators Matrix - can be used to develop a comprehensive set of concrete, measurable indicators of change. And the fourth part - the Status Ranking Matrix - can be used for considering what status (or level of prestige or esteem) might be ascribed to a particular type of change in women's lives : either by the women themselves or by other actors in their lives.

This conceptual framework should provide BRAC and ICDDR,B researchers a straightforward system for considering the variables that are critical to the design of meaningful impact studies. It can also be used by BRAC managers and staff for considering the factors that are critical to the design or effective development interventions<sup>1</sup>. In using this framework, researchers or managers are not expected to investigate all categories of variables (or boxes) in the various matrices but are expected, in the interest of systematic analysis, to locate any variable under investigation within a category (or box).

#### **Matrix 1: Input Matrix**

The following matrix can be used to classify inputs of different development programmes by type of input, by number of inputs received by a typical participant under the basic package of that development programme, by number of additional inputs which participants may (or may not) avail of, and by key variables relating to these inputs. So used, the matrix offers a tool for systematically considering the input end of the development input - impact equation.

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<sup>1</sup> The design and description of this framework draws on the work of Mary B. Anderson and Peter J. Woodrow who have designed analytical frameworks for analyzing different NGO relief projects.

### Matrix 1a: Input Matrix

Type Service	Basic Package	Additional Options	Variables
Organizational			
Educational			
Economic			
Health			
Other			

To illustrate the use of this matrix. BRAC's inputs or services for women can be classified and presented as below :

### Matrix 1B: BRAC Input Matrix

Type of Service	Basic Package	Additional Options	Variables*
Organizational	Group Formation	Group Leadership	Length of membership Strength of group
Educational	Non-formal education	Child's Education	Duration of Education
Economic	Credit + Savings	Enterprise Development: Training Inputs Services	Number of loans  Productivity of enterprise
Health	General	Women-specific	Frequency of services
Other		Legal Literacy	

Notes: \* Other key variables include:

1. Whether woman is currently active or a 'drop-out'
2. Duration and intensity of participation: e.g., length of group membership and number of loans
3. Capacity in which woman participates : as individual/as member of BRAC-organized group/ as leader of BRAC-organized group/as para-professional recruited and trained by BRAC
4. Whether group was formed pre or post-1985

This framework can also be used to classify participants in development programmes by the degree and intensity with which they have been involved in or had access to programme inputs. For instance using the input matrix as detailed for BRAC above, women who participate in BRAC programmes can be usefully classified for sampling purposes into three groups:

1. *Basic members*: Women who have access to the basic package of BRAC inputs (i.e., the vast majority of women who participate in BRAC programmes);
2. *Basic plus members*: Women who have access to the basic package of BRAC inputs plus one or more of the additional input options;
3. *Para-professionals*: Women who typically not only have access to the basic package or basic-plus package of BRAC inputs but have also been recruited and trained by BRAC to serve as para-

professionals in the delivery of BRAC inputs (e.g. as para-vets or para legals).

**Matrix 2: Classification of Women Matrix**

A comprehensive sampling framework for classifying women who participate in BRAC programmes would need to include the BRAC variables detailed above and the ‘locational’ variables detailed in part II, as below:

**Matrix 2: Classification of Women Matrix**

Locational Variables	BRAC Variables		
	Basic	Basic Plus	Para-professionals
Survival Class			
Unmarried Daughter			
Young Bride			
Mother			
Elderly Woman			
Subsistence Class			
Unmarried Daughter			
Young Bride			
Mother			
Elderly Woman			
Surplus Class:			
Unmarried Daughter			
Young Bride			
Mother			
Elderly Woman			

**Matrix 3: Pathways Matrix**

The third part - the pathways Matrix - presents alternative pathways and agents of change and can be used to track the actual processes and agents through which BRAC (and/or ICDDR,B) inputs affect change in women’s lives.

### Matrix 3A: Pathways Matrix

Unit of Change	Pathways of Change			
	Material	Cognitive	Perceptual	Relational
Individual Woman				
Women's Group				
Immediate Family				
Extended Family				
Kinship Group				
Community				
Elite				
Officials				
Others				

In this matrix, there are four pathways to change in women's lives - material, cognitive, perceptual, and relational - defined as follows:

Material = Changes in access to and control over material resources.

Cognitive = Changes in levels of knowledge, skills, and awareness of wider environment.

Perceptual = Changes in self-perception on the part of the woman plus changes in the perception of the woman by others.

Relational = Changes in contractual agreements and bargaining power in various types of relationships

These pathways can be experienced not only by the women themselves but by other agents or actors in their lives, as defined below:

Self = Woman in her individual capacity or as member of BRAC-organized group.

Family = Woman's natal and marital families: both nuclear and extended (bari)

Community = Kinship group, clan, para (neighborhood), faction, samaj and broader village community to which a woman belongs either through birth or marriage ties.

Elite = Village elders, religious leaders, and local politicians in village where woman lives.

Officials = Government officials and officials of formal institutions (e.g. banks).

In order to better understand the processes by which women experience change, this matrix can be used to track specific development inputs (BRAC or ICDDR,B) across the different categories of pathway-agent interaction presented in the matrix. The internal lines in the matrix are deliberately dotted because the categories overlap and there is constant interaction among them. Hypothesize or actual pathway

sequences can be traced or mapped through a series of boxes in the matrix.

For instance, one hypothesized sequence of pathway-agent interaction suggests that, initially, individual women or groups of women experience increased access to material resources (e.g. through BRAC's credit component) and increased knowledge and awareness of their environment (through BRAC's non-formal education programme); that, gradually, as these women's self-esteem rises they begin bargaining for more equal or less exploitative relationships (first within their family and kinship group, then with wider village community including the village elite); and that, in response, those with whom they maintain relationships begin to change their perceptions of these women (either positively or negatively). This hypothesized pathway has been tracked or mapped through a series of numbered boxes (numbered in the sequence in which change is hypothesized to occur) in the following matrix:

**Matrix 3B: Hypothesized Sequence Through Pathways Matrix**

Unit of Change	Pathways of Change			
	Material	Cognitive	Perceptual	Relational
Individual Woman	1	1	2	
Women's Group	1	1	2	
Immediate Family			5	3
Extended Family			5	3
Kinship Group			5	3
Community			6	4
Elite			6	4
Officials				
Others				

**Matrix 4: Indicator Matrix**

The fourth part - the indicators Matrix - presents various dimensions of change in women's lives and the various socio-geographic spheres in which they might experience change and can be used to develop a comprehensive set of concrete, measurable indicators of change.

**Matrix 4: Indicator Matrix**

Dimensions	Sphere					
	Self	Family	Community	Elite	Officials	Markets
Break-down position						
Livelihood Base						
Basic Needs						
Resources						
Relationships/Power						
Perceptions						

Under this matrix, there are six dimensions of a woman's life in which she might experience change, defined as follows:

*Break-down Position* = a woman's position in the event of a breakdown in household composition or cooperation measured primarily by her degree of mobility and entrepreneurship and also by her asset base.

*Livelihood Base* = the livelihood base of the family in which a woman lives measured primarily by its asset base and by the viability of its economic activities.

*Basic Needs* = the basic needs status of a woman and her family measured by the degree to which she/they enjoy access to adequate shelter and nutrition and to health and education services.

*Resources* = women's ownership of, access to, and/or control over material resources (public, private, and common) and social resources (e.g. exchange networks and group membership).

*Relationships/Power* = the nature of women's contractual agreements, the bargaining power of women, and the ability of a woman to resist exploitative relationships and to control their socioeconomic environment.

*Perceptions* = clearer perception on the part of a woman of her own individuality, interest, and value plus clearer perceptions by others of her contortions and worth<sup>2</sup>.

Women can experience change in any of these dimensions as well as in various socio-geographic spheres (both private and public). In the context of rural Bangladesh, each dimension of empowerment can be exercised in the following spheres:

*Self* = woman in her individual capacity or as member of BRAC-organized group.

*Family* = woman's natal and marital families: both nuclear and extended (bari).

*Community* = kinship group, clan, para (neighborhood), faction, samaj and broader village community to which a woman belongs either through birth or marriage ties.

*Elite* = village elders, religious leaders, and local politicians in village where woman lives.

*Officials* = government officials and officials of formal institutions (e.g. banks).

*Markets* = land, labour, and capital markets as well as consumer markets.

In order for this (or any other) conceptual framework to be useful as a tool to assess change in women's lives, it is important to be able to specify the chosen categories of change as concretely as possible with corresponding indicators. Refer to Appendix I for five lists of indicators based on in-depth research in rural Bangladesh.

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<sup>2</sup> This concept and definition draw on Amartya Sen's discussion of positive change in women's status in Sen, A: K. 1990. "Gender and Cooperative Conflicts" in Irene Tinker (ed.) Persistent Inequalities. New York: Oxford University Press.

### Matrix 5: Status Ranking Matrix

The fifth part - the Status Ranking Matrix - presents a framework for considering what status (i.e., level of prestige or esteem) might be ascribed to a particular type of change in women's lives according to who is being ranked and who is doing the ranking.

### Matrix 5: Status Ranking Matrix

Type of Woman	Type or Ranker*					
	Self	Family	Community	Elite	Officials	Others
Survival class:						
Young Bride						
Mother						
Elderly Woman						
Subsistence class:						
Young Bride						
Mother						
Elderly Woman						
Surplus class:						
Young Bride						
Mother						
Elderly Woman						

Notes: \* Both men and women from each of the ranking units should be considered.

\*\* Both natal and marital family and kin should be considered.

### Part IV: Research Design

The following research plan is designed to help BRAC and ICDDR,B develop a better understanding of the pathways through which development impact occurs; develop a set of concrete, measurable indicators of change in women's lives; and develop an understanding of how women themselves and others in their lives perceive and value these changes. The plan outlines a set of intensive qualitative research activities which are seen as a necessary preliminary stage of research before any extensive quantitative research activities to assess changes in women's lives are launched.

According to this research plan, the preliminary round of research activities detailed below should be carried out in older BRAC areas where BRAC's Rural Development Programme (RDP) has been in place for some time. And should be carried out by a small core team of researchers trained in in-depth qualitative research methods. As designed, this preliminary round of research activities could be completed within a year and should generate a set of critical qualitative insights which should, in turn, be used to inform the design of future quantitative research activities. In essence, almost all of the research activities detailed below center on a set of intensive case-studies of selected BRAC-organized women's groups and selected individual members of those groups.

### *Sampling Frame*

The sampling of responding for the proposed research will consist of three stages:

Stage # 1: Selection of BRAC villages (4) - by saturation level (i.e., by density of BRAC-organized credit groups) and by length of BRAC involvement, as follows:

Saturation level	Year when BRAC entered	
	Pre-1985	Post-1985
High	1	1
Low	1	1

Stage # 2: Selection of BRAC credit groups (8) - One strong and one weak group in each village to be recommended by BRAC staff according to the following criteria: relative group strength or weakness to be measured by regularity of meetings, cohesion of membership, strength or weakness to be measured by regularity of meetings, cohesion of membership, strength of leadership, degree of mutual self help and social action.

Stage # 3: Selection of BRAC members (40) - five members per group characterized by the nature of services received: basic member (only basic package), basic plus (basic package + additional options) and para-professional (para-professional recruited and trained by BRAC). The three levels of membership will be further qualified by the length of membership, as below:

Level of membership	Length of membership	
	<Five years	>Five years
Basic member		
Basic plus member		
Para-professional		

### **Research Component 1: Investigating Pathways**

As noted above, the central focus of this research plan is a set of case studies of selected BRAC-organized female credit groups and selected individual members of those groups: both the groups and members to be selected according to the sampling frame outlined above. Most of the research activities detailed below serve to develop the case studies as they offer opportunities to explore various thematic dimensions of the selected case studies. In practice, the researchers should remain flexible in regard to the timing, sequencing, and intensity of the various research activities.

The first component of this research plan will investigate the pathways through which groups of women and individual women experience change. The specific research activities to be undertaken in this component and the expected output of this component are outline below:



## 1. Research Activities

Research Activity 1.a: As part of conducting the case studies or life-histories of selected women's groups and selected women, the researchers should track the groups/women's involvement with different BRAC inputs and track the key events (both positive and crisis events) in the 'life' of the group/woman since joining BRAC. These inputs and events should provide a common time line as a reference point for all group and individual interviews. Around each input intervention, the researchers should track the sequence and timing of input interventions, various responses by different agents of change, and the interaction of these responses. Around each key event, the researchers should determine the options available to, the decision-making process of, and the rationale for the decisions taken by the groups/women.

Research Activity 1.b: During the investigation of BRAC inputs and key events in Activity 1.a, certain key players in these events will have been mentioned by the groups/women. The researchers should interview these key players for their perspective on the key events and on the groups/women's involvement with BRAC.

Research Activity 1.c: Comparable non-BRAC women who have experienced some of the common key events should be interviewed to determine the options available to, the decision-making processes of, and the rationale for the decisions taken by these women.

Research Activity 1.d: During activities 1.a and 1.b, the groups/women and the key players will have identified those individuals with vested interests in the village (e.g., the village elders, the Union Council Chairman or members, large landowners or moneylenders, etceteras). The researchers should interview these individuals for their perspective on the key events, on the groups/women's involvement with BRAC, and on the presence, more broadly, of BRAC in the village.

## 2. Research Methods

- 8 group case study interviews (to include all group members)
- 8 focus group discussions (on specific issues)
- 40 individual case study interviews
- 20 'key player' interviews
- 20 'comparable non-BRAC women' interviews
- 10 'vested interest' interviews

## 3. Research Output

Research Output 1.A: Preliminary case studies or life-histories of 8 women's groups and 40 individual members of those groups.

Research Output A.B: Perspective of key players, vested interests, and non-BRAC women on BRAC inputs and key events.

Research Output 1.C: Models of alternative pathways through which women experience change, including the sequence and timing of input interventions, various responses by different agents of change,

and the interaction of these responses.

Research Output 1.D: A preliminary set of impact indicators to be further developed under the second component of the research plan.

## Research Component 2: Developing Indicators

Using Matrix 4 as a guide, the researchers should undertake the following research activities:

### 1. Research Activities

Research Activity 2.a: Develop a set of indicators based on the case study interviews using Matrices 3 and 4 to capture both process indicators and actual outcome indicators.

Research Activity 2.b: Develop a set of indicators of desired or expected impact from each programme input based on interviews with individual women and groups of women.

Research Activity 2.c: Develop a set of indicators of desired or expected impact from each programme input based on interviews with a cross-section of BRAC field and head-office staff.

Research Activity 2.d: Develop a fourth set of indicators based on existing or on-going studies in Bangladesh of development impact on women's lives.

Research Activity 2.e: Hold a two-day workshop with researchers involved in this research, relevant BRAC staff, and selected outside scholars to develop a consolidated, priority list of indicators based on the four sets developed during Activities 2.a-d.

Research Activity 2.f: Pre-test this consolidated set of indicators on 80 women, selected on the basis of the same sampling criteria as the case studies using focus group discussions and individual interviews, and further refine and develop this set of indicators.

Research Activity 2.g: Develop a survey questionnaire using this consolidated set of indicators to be canvassed with one woman in each of 1200 households in the Matlab area: 10 percent of households in each category or cell of the Matlab baseline survey sample<sup>3</sup>.

### 2. Research methods

- 8 group case study interviews
- 8 focus group discussions
- 40 individual interviews
- 20 BRAC staff interviews
- 80 respondent interviews
- questionnaire survey of 1200 women

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<sup>3</sup> If appropriate and timely to do so, a survey of indicators of health status could be canvassed at the same time on the same 10 percent sample of the Matlab baseline households.

### 3. Research Output

Research Output 2.A: Four alternative sets of impact indicators

Research Output 2.B: One consolidated set of priority impact indicators

Research Output 2.C: Additional set of baseline data on women for BRAC-ICDDR,B baseline sample.

Research Component 3: Understanding Status Ranking

#### 1. Research Activities

Research Activity 3.a: Using the consolidated set of indicators developed in the third research component, using Matrix 5 as a sampling frame for persons to be interviewed, and using Matrix 2 as a classification frame for various types of women, the researchers should interview a cross-section of rankers to determine what value or esteem they would place on the various indicators of change in women's lives for various types of women and how they perceive the trade-off faced by many women between considerations of social status/shame and considerations of economic security/insecurity.

Research Activity 3.b: Based on the findings and insights from Activity 3.a, the researchers should develop a ranking matrix using traditional terms and concepts to indicate the trade-off or balance between considerations of women's economic security/break-down position and women's social status/prestige/esteem.

#### 2. Research Methods

24 'ranker' interviews (6 per village)

8 focus group discussions

#### 3. Research Output

Research Output 3.A: A set of actual rankings for selected indicators with qualitative material on the social rules, local proverbs, local terms and concepts used to explain given rankings.

Research Output 3.B: A ranking matrix using traditional terms and concepts to indicate the continuum between considerations of economic security/break-down position at one pole of the continuum, of social status/prestige/esteem at the other pole of the continuum, and of the trade-offs and balancing required by many women in the middle.

The research activities described above, with the exception of the questionnaire survey of 10 percent of the Matlab baseline sample, require training and/or experience in qualitative methods: particularly in conducting case study interviews and developing case-studies; in conducting focus group discussions; and in conducting in-depth informant interviews. We recommend that two pairs of researchers, preferably women, be identified and trained to carry out this research (with the exception of the questionnaire survey) : that is, a core team of four researchers. And we recommend a one-week workshop in which the core research team (and others recommended by BRAC or ICDDR,B) are trained to assess the process of change in women's lives using the analytical framework (and related conceptual issues) and the recommended methods outlined above.

The sample to be studied and the methods to be used in each of the three research components outlined above are summarized in Table 1 below. And our calculation of the time required to undertake the actual field work involved in these research activities, subject to recalculation by BRAC and ICDDR,B is presented in Table 2. The total time required for field work, other than for the questionnaire survey, is estimated to be about 180 days: which works out to 90 days or 4.5 months of field work for each pair of investigators. However, additional time needs to be spent in related activities: research design, training, analysis, and writing. Ideally, each pair should spend a total to twelve months on the research described in this research plan: an initial 1.5 months for research design, training, and related reading; nine months of field work plus related research activities (half of each month in actual field work and half of each month in related analysis and writing); and a final 1.5 months for writing the final report.

**Table 1: Research Plan: Research Component, Sample and Methods**

Sample	Components and Methods			
	Case study interviews	Focus group discussions	Informant interviews	Survey questionnaire
Credit Groups: 8	Pathways [4 rounds] Indicators [1 rounds]	Pathways [2 rounds] Indicators [1 round] Ranking [1 round]	--	--
BRAC Members: 40	Pathways [4 rounds] Indicators [1 rounds]	--	--	--
Key Players: 20	--	--	Pathways [1 round]	--
Non-BRAC Women: 20	--	--	Pathways [1 round]	--
Vested Interests:10	--	--	Pathways [1 round]	--
BRAC Staff: 20	--	--	Indicators [ 1 round]	--
Wider BRAC Sample: 80	--	--	Indicators [ 1 round]	--
‘Rankers’: 24	--	--	Ranking [ 1 round]	--
Matlab Sample: 1200	--	--	--	Indicators [1 round]

**Table 2: Research Plan: Time Required**

Sample	Time Required per Method				Total time Required
	Case study Interviews	Focus Group Discussions	Informant Interviews	Questionnaire Survey	
Credit Groups: 8	5 rounds x 1/2 day	4 rounds x 1/2 day	--	--	36 days
BRAC Members:40	5 rounds x 1 /2 day	--	--	--	100 days
Key Players: 20	-	--	1 round x 1/4 day	--	5 days
Non-BRAC Women: 20	--	--	1 round x 1/4 day	--	5 days
Vested interests: 10	--	--	1 round x 1/4 day	--	2.5 days
BRAC staff: 20	--	--	1 round x 1/4 day	--	5 days
Wider BRAC Sample: 80	--	--	1 round x 1/4 day	--	20 days
'Rankers': 24	--	--	1 round x 1/4 day	--	6 days
Sub-total	--	--	--	--	179.5 days
Matlab Sample: 1200	--	--	--	1 round x 1/5 day	240 days

**PART V: CONCLUDING REMARKS**

The research plan described above is for a preliminary year of intensive qualitative studies. The substantive findings as well as the methodological lessons from these preliminary studies should be used to inform the content and methods of future BRAC-ICDDR,B research to assess change in women's lives. At present, we are hesitant to design a research plan beyond this preliminary round of research activities.

However, we would like to make some final comments on the limitations of this particular research plan and some suggestions programme inputs. First, the current research plan is retrospective in nature: that is, all the component activities are designed to investigate processes or pathways of change in the past. A future research plan should include, therefore, longitudinal case studies with repeat rounds of interviews at regular intervals to track programme inputs and key events (plus responses to these inputs and events) on a more prospective basis.

Second, although we mention in Part II a number of forces other than BRAC/ICDDR,B interventions that may impact on women's lives, the current research plan does not focus on these other forces. In undertaking the research activities outlined in this and future research plans, particularly in exploring the pathways of change, the impact of these other forces should be deliberately and systematically assessed.

Thirdly, the current research plan is designed to assess change in women's lives not change in women's enterprises, in the activities described above are designed to assess the economic impact of BRAC inputs on women's enterprises. However, an analysis of economic impact (e.g. economic rate of return) is critical to an understanding of the material pathway of change. In Appendix II, we have listed some research topics and questions relating to broader dimensions of change. And, in Appendix III, we have listed some topics that relate more specifically to the operation and impact of BRAC's credit and enterprise-promotion inputs. Some of these topics might be considered in the design of future research both under the BRAC-ICDDR,B collaborative research programme and by BRAC's own Research and Evaluation Department.

Finally, and a related point, the analytical framework as presented here focuses primarily on changes at an individual or group level not on changes at the societal level. Although some analytical framework only hints at institutional and ideological change. If BRAC's objective is to bring about fundamental change in women's lives, then the fundamental institutions that affect women's lives (i.e., marriage, inheritance, labour markets, and purdah) must change and these cannot change unless the underlying ideology which governs them (i.e., patriarchy) is changed. This is not an issue which can be directly addressed in the current research plan, other than by exploring the broader rural society's response to changes in individual women's lives (as in the analysis of pathways and status ranking described above), but remains an issue to be addressed by BRAC staff and managers, as they design future action programmes.

## APPENDIX

### ALTERNATIVE LISTS OF IMPACT INDICATORS

This appendix contains five lists of impact indicators prepared by different scholars and practitioners based on in-depth field work in Bangladesh, as follows:

#### *Simeen Mahmud List*

This list follows, roughly, Matrix 4: across most spheres for each dimension of change and then on to the next dimension:

1. Increased mobility - ability to seek wage work engage in commercial transactions with men  
Entrepreneurship - physical ability to work for wages ability to engage in petty trade  
increased coping skills - skill in profitable activity like rice processing increased self efficacy -  
does not fear abandonment by husband.
2. Does not depend on husband for daily expenses
3. Ability to move freely without harassment
4. Ability to face hostility of elite and to gain support of elite during crises
5. Ability to go to buy or sell at the market
6. Literacy and accounting skills savings or money lending
7. Ownership of small assets like poultry or livestock petty business or other viable activities
8. Access to community resources like fuel
9. Demand of services/goods from elite or officials
10. Access to officials like livestock or agricultural extension officers
11. Access to marketing through dealers or children
12. Health status like tiredness, leisure, work burden
13. Access to food/other household resources for self and children
14. Access to safe drinking water
15. Labour support from others in house building, repair, food processing, child care
16. Support of elite in meeting basic needs like getting tube-wells or schools
17. Access/utilisation of public services
18. Capacity to bargain for own wages, terms of work, type of work
19. Capacity to bargain about children's labour contributions to family, children's schooling and  
treatment, own employment, birth control, visiting parents.

- 20. Bargaining power in contractual arrangements like negotiation of wages, sharecropping terms (e.g. for animal rearing), selling price of water, money lending terms and conditions**
- 21. Legal bargaining with village shalish in land matters, divorce/marriage matters**
- 22. Capacity to mobilise/demand services - group mobilisation**
- 23. Bargaining power in the marketplace with traders, dealers, customers**
- 24. Ownership of animals, land, other assets**
- 25. Joint ownership with husband of land and role in decisions to sell/purchase household assets**
- 26. Perceptions of own well-being. Perceptions of own and other's legitimate behaviour**
- 27. Self reliance in dealing with children's illness/vaccination**
- 28. Level of domestic violence**
- 29. Advice sought for community decisions**
- 30. Signs of respect/disrespect shown by elite**
- 31. Visits granted by government officers and change in their attitudes**
- 32. Signs of respect/disrespect shown in the marketplace. Signs of respect shown by dealers, shopkeepers, traders, middlemen**
- 33. Increased access to health/family planning services**



### **Marty Chen List # 1**

The following list represents an attempt to specify the framework presented in Matrix # 4 within the context of rural Bangladesh<sup>1</sup>. Under, each dimension of change, several indicators are listed in a rough sequence of spheres in which this change has been (and can be) experienced.

#### **I. RESOURCES**

1. increased access to, ownership of, or control over assets (both individual and household)
2. increased access to community resources (schools, tube-wells, or other)
3. increased access to government goods and services
4. increased access to wage employment opportunities (farm and non-farm)
5. increased access to markets (either as buyers or sellers)
6. membership in local organizations

#### **II. PERCEPTIONS**

1. clearer perceptions on the part of women of their own individuality, interests, and worth
2. clearer perceptions on the part of women's families of their contribution to family welfare
3. clearer perceptions on the part of women of local socio-political realities
4. clearer perceptions on the part of women of their rights (both legal and civic)

#### **III. RELATIONSHIPS/POWER**

1. decreased incidence of early marriages, of marriages with dowry, of polygamy, of wife-beating, of divorce or desertion
2. increased role in household decision-making and intra-household allocation of food and other resources
3. reduced dependence by women on local power elite (e.g. matbars or UP chairmen) for advice or for settling disputes
4. increased incidence of local power elite inviting women to attend religious or social functions
5. increased solidarity within local organizations for women

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<sup>1</sup> This and the following list are based on interviews with women in BRAC groups conducted by Marty Chen.

6. increased contact between women and local rural development offices
7. increased bargaining power of women within their own families
8. increased participation by women in local shalish
9. increased participation by women in local elections (both as informed voters, as voting blocs, and as candidates)
10. increased representation of women in local political offices
11. increased bargaining power of women for access to government goods and services
12. increased bargaining power of women for higher wages or better working conditions.

**Marty Chen List # 2**

The following indicators of social change were derived from discussions with BRAC staff and BRAC-organized groups of landless men and women. They have been grouped into seven levels or arenas of social change listed in order of increasing complexity. A few examples of social action or change are presented.

**I. INDIVIDUAL**

1. increased self confidence
2. increased ability to diagnose the local socio-political
3. reduced dependence on patrons, the elite, or others for decisions, guidance, or conflict resolution, e.g. not turning to Union Council Chairmen or members for advice on decisions
4. increased awareness of status, rights, and exploitation
5. increased mobility and participation in the public sphere, especially for women
6. increased respect gained from being able to sign one's name, being a member of a group, being a group leader

**II. FAMILY**

12. decreased incidence of marriage with dowry
13. decreased incidence of early marriage
14. increased registration of marriages
15. decreased incidence of second marriages (i.e. polygamy)
16. decreased incidence of divorce, abandonment, separation
17. increased demand for mehr and maintenance due women if divorced
18. increased claims by women to their share of inheritance
19. reduced gambling
20. reduced alcoholism
21. reduced wife-beating

### III. WITHIN VILLAGE ORGANIZATIONS

1. increased discipline: regular attendance at meetings, regular savings
2. increased ability to diagnose and address common problems
3. increased understanding of and sympathy towards the problems
4. increased mutual self-help, e.g. raising contributions to help a recently divorced woman or someone who has not been able to eat regularly in the past week or someone who needs to repair their roof.
5. development of representative and accountable leadership
6. increased trust: for example, in the management of group funds
7. increased democratic management
8. increased ability to resolve conflicts within the group without outside interference
9. use of group funds or savings as consumption loans to need group members or to general members for social purposes

### IV. WITHIN VILLAGE

1. reduced dependence on political or economic patrons, factional leaders, or local elite (notably the matbars or elders; Union Council Chairman and Members) for:
  - a. loans at high interest rates
  - b. employment at low wages
  - c. decision making
  - d. conflict resolution
  - e. advice
2. reduced participation by landless in factional politics
3. increased evidence of elite inviting landless to religious or social functions
4. reduced corruption by political or economic patrons, factional leaders, or local elite in:
  - a) land transactions - e.g. sharecropping contracts
  - b) money transactions - e.g. money lending contracts
  - c) labor transactions - e.g. wage rate
5. reduced instances of arbitrary arrests
6. reduced instances of thumb print on blank paper
7. increased worth (dan) placed on landless by elite
8. reduced exploitation by political or economic patrons, factional leaders, matbars or local elite, for example:
9. beating of male labourers
10. sexual exploitation of female labourers or young widows
11. increased ability to diagnose and resist divisive (“divide-and-conquer”) tactics of the local elite
12. higher wages - increased wage bargaining
13. increased participation in the local judicials, shalish:
  - a) more cases of shalish convened by the landless to resolve conflicts between themselves

- b) more cases of representatives of the landless being called to participate in shalish convened by the local elite
  - c) reduced instances of quarrels/disputes among the landless
  - d) fewer cases of matbars being called as judges in shalish
12. increased instances of local justice for the landless
  13. decreased incidence of false cases or injustice against the landless
  14. weakened hold of patrons over clients
    - a. debtor - creditor
    - b. tenant - landlord
    - c. laborer - landlord
  15. increased bargaining power for: higher wages

## **V. BETWEEN VILLAGE ORGANIZATIONS**

1. increased mutual self-confidence and sense of power through inter-village meetings and federation of landless
2. development of elected representatives of large numbers of landless
3. increased solidarity through:
  - a. undertaking large joint schemes: e.g. brick fields, rice mills, market leases, ferry leases, power tillers, and tube-wells
  - b. making successful demands for public goods and services
  - c. making successful cases against misappropriation of public goods and services
4. reduced dependence upon and corruption or exploitation by local elite (notably Union and Upazila Council Chairmen and Members): refer to items listed under “Within Village”
5. increased ability to analyze operations of government and local politics: e.g. ability to understand why some Union Councils perform better than others in terms of delivering government goods and services

## **VI. WITH PUBLIC SECTOR**

1. increasing cases of effective demand for government goods and services, including
  - a. medical services
  - b. drinking water facilities
  - c. fair price commodities
  - d. food-for-work wheat
  - e. vulnerable group development wheat
  - f. irrigation facilities
  - g. public khas land
  - h. public fishing areas (jhaula)
  - i. veterinary services
  - j. agricultural extension

2. increasing instances of effective cooperation with government in the delivery of goods and services, including:
  - a. health services and medical supplies
  - b. livestock services and vaccines
  - c. poultry services, vaccines and supplies (chicks or eggs)
  - d. irrigation pumps, including government subsidies
  - e. sericulture training and inputs

## VII. WITHIN POLITICAL SYSTEM

1. knowledge about voting rights - refusing to be influenced or bought out
2. increased respect and power as “vote bank” - voting collectively
3. increased numbers of successful candidates in local elections
4. cases of landless - controlled Union or Upazila Councils, either by ‘having a landless Chairman or a majority of landless members
5. reduced dependence on the directions by the elite in local elections
6. increased political representation
7. increased political awareness

### NOTES:

<u>Shalish</u>	=	village court ( <u>matbars</u> typically are the judges)
<u>Matbars</u>	=	village elders; often factional leaders
<u>UP Chairman</u>	=	members of Upazila (sub-district court)
<u>Samaj</u>	=	informal institution constituted by a section of the population dominated by a designated <u>matbar</u>

### Power Holders:

1. matbars - control samaj and shalish
2. union parishad leaders - control formal administrative institutions at local level
3. rural political elite
4. government employees/state elite
5. economic elite control economic organizations:
  - coops
  - deep tube-wells management committees
  - shallow tube-wells management committees
  - rations shops
  - fertilizer shops

## **BRAC LIST<sup>2</sup>**

1. Women are recognized within their families, kinship groups, neighbourhoods, and villages.
2. Relatives, friends, and other neighbours want to develop contact and have interactions with women or to consult them on important matters.
3. Women do not need to go to others for advise or to borrow things.
4. Women are now addressed and talked to by richer section of the population.
5. Women (or female Village Organisations) report that women outside BRAC groups are taking interest in their activities or are jealous of their earning capacity.
6. Women feel proud when people from their parental village come to visit them.
7. Women (or female Village Organizations) feel responsible towards others or who help others facing economic hardship.
8. Women report that they know and understand more or can explain things around them.
9. Women have talked to government officials.
10. Female Village Organisations (VOs) report they can now solve their own problems on their own.
11. Women report that they now discuss problems they face in their own homes or with others.
12. Women's discretion to spend money as needed has increased.
13. Women no longer have to ask money from their husbands.
14. Women who once worked as maid servants in others' homes no longer have to.
15. Women who once went to richer people or to mahajans for crisis loans who no longer have to.
16. Women are able to run their households without the help of their husbands.
17. Unmarried girls are able to provide help to their parents and, therefore, no longer feel they are a burden on their parents.
18. Women who once borrowed from others in times of need now lend to others.
19. Women have bought land, tin roofs, cows (or other animals), poultry.
20. Women who once never had cash on hand now have cash on hand.
21. Women with school-age children send their children to BRAC.
22. Women with school-age children who never sent their children to school before sending them to BRAC schools.
23. Women who were denied access to food-for-work programmes but now have access.
24. Women (or of women's households) who never engaged in business or trade but now are engaged.
25. Women with married sons or daughters took part in the marriage decisions.

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<sup>2</sup> These indicators were raised by BRAC female loanees in a study on gender differences and the role of women in households reported ... Z. Ahmad *et al.*, 1990.

26. Women whose husbands tried to take another wife were able to resist their husband's attempts to do so, either by themselves or with the help of their VO.
27. Women whose husbands take a second wife yet want to retain control over their income are able to resist their husbands' attempts to do so, either by themselves or with the help of their VO.
28. Women who want to practice family planning are allowed to do so by their husbands (and/or in-laws).

**I. Sense of self and vision of a future**

**Assertiveness**

doesn't leave road when man appears  
doesn't hide behind sari or burkha  
talks directly when outsiders/men  
outspoken  
looks others in the eye (rather than looking down)  
will respond or quarrel when men if provoked

**Does not fear abandonment/isolation**

abandonment by husband  
isolation in old age

**Does not experience visibility as shameful**

**Relative freedom from threat of physical violence**

**Actions indicating sense of security**

actions against negative behaviours of husband  
resists violence  
prevents husband from squandering money  
does not allow husband do take second wife  
initiates divorce  
behaviour toward daughters  
no discrimination in allocation of food  
education, healthcare  
does not try to many off daughters at young ages  
registers daughters' marriages  
demands little or no dowry from daughter-in-law

**Awareness of own problems and options**

**Plans for future**

**Future-oriented actions**

preventive health measures  
immunization of children  
prenatal care  
improved sanitation  
attention to nutrition



uses contraception/persuades husband to use  
educates children  
    sends to school  
    buys shoes etc.  
    prepares space for study  
saving  
borrowing  
investment  
    in economic enterprise  
    in improved housing  
    in education

## **II      Mobility and visibility**

### **Activities outside the home**

goes to BRAC/GB centre/office, interacts with staff  
goes to group meetings, training sessions  
goes to bank  
goes to pick up relief supplies  
goes to market (make purchases)  
goes to health facility (use of services)  
goes to cinema, social events  
works in fields  
others employment/work outside HH

### **Relative freedom from harassment in public spaces**

while working in public  
while traveling  
while participating in nontraditional groups

### **Interaction with men**

participation in shalish and other decision-making groups that traditionally exclude women  
included in collective actions (e.g. protests)  
cooperation at BRAC meetings  
commercial transactions with men  
time allocation of other family members

## **III   Economic security**

### **Owns property**

productive assets  
other property (homestead)

### **New skills and knowledge**

ability to run a business  
other income-earning skills

**Engages in new/nontraditional types of work**

**Increased income/cash income**

**provides partial/total support for family  
not dependent on husband for daily expenses**

**IV Status and decision making power within the household**

**Enhanced status in family**

**improved communication with family members  
signs of respect and appreciation from family members  
husband/others help with household work**

**Self-confidence/ability to use money**

**makes individual purchase  
contributes to joint purchase**

**Participates in/makes decisions on**

**allocation of resources  
food  
other basic necessities  
money spent on education, health, nutrition  
nontraditional expenditures (related to increased income)**

**buying/selling major assets  
what to grow, produce sell vs consume  
allocation of own time/effort  
time allocation of other family members  
savings  
borrowing  
lending  
investment  
individual and family responses to stress events/crises**

**Not dominated by others**

**husband  
mother-in-law  
sons**

**V Ability to interact effectively in public sphere**

**Awareness of**

**legal status (inheritance rights divorce laws)  
sources of outside assistance/services available**

**Ability to get access to**  
    **medical treatment**  
    **family planning methods and services**  
    **credit**  
    **inputs for agricultural and other production**  
    **veterinary services, medicines**  
    **markets**  
    **legal assistance**  
    **other types of assistance**

**Providing service in community**  
    **as health/family planning worker**  
    **as veterinary specialist**

**Political awareness**  
    **knowledge of candidates and incumbents names**  
    **political issues**

**Participation in credit programmes**  
    **knowledge of credit programme operations**  
    **ability to take loans**

**knowledge of loan site, amount repaid, amount  
outstanding**

**Money-lending**

#### **VI Participation in non-family groups**

**Identify as a person outside the family**  
    **as job-holder**  
    **as income-earner**  
    **as member of women's group**

**Participating in a group with identifiable, autonomous  
structure**  
    **setting agendas**  
    **managing group activities**  
    **interacting with outside world as a group**

**Forum for creating sense of solidarity with other women**

**Forum for self-expression and articulation of problems**

**Participation in NGO programmes**  
    **as member**

- as leader of group
- as member of (GS) board of directors
- other leadership roles
  - in collective economic activities
  - in social activities
  - in charitable activities/disaster relief
  - advising others on their economic activities
- domination of other women
  - interference in economic activities of others
  - pressuring others to repay loans
- creating and managing group savings fund
- group money-lending from savings fund
- collective farming
  - lease land
  - hire labor
  - decide what to plant, etc.
  - work on land
- other collective borrowing/enterprises
  - Participation in choosing, planning, managing enterprises
- Involvement in marketing products
- Group actions
  - to make “the system” work
    - legal system
    - banking system
    - government services
  - to gain access to productive resources
  - to resist opposition to women’s nontraditional activities
  - to resist appropriation of loan funds by husband
  - to bargain collectively
    - for higher wages
    - for access to resources
  - to resist being created or forced to give bribes
  - to combat violence against group member
    - family violence
    - violence of employer or others in village
    - violence of police/state agencies
  - support of group member who gets arrested

## ANNEX I

### RESEARCH TOPICS SUGGESTED DURING UNIFEM/BRAC MISSION<sup>3</sup>

#### I. TOPICS SUGGESTED BY BRAC STAFF

##### A. Socioeconomic Status of Women in Bangladesh

1. degree and nature of violence against women both within and outside the household

##### B. Target Group

1. who among the target group women (i.e.. which sub-groups of target group women) are included in and excluded from BRAC's various programmes?
2. what are the factors in BRAC's target group criteria, in its recruitment of participants to the programme, and in its organization of participants into village-level groups that contribute to the exclusion of some sub-groups of the poor?

##### C. Socioeconomic Impact

1. effect on women's workloads and nutritional status from being self-employed (in different activities) or employed in BRAC-run centers.
2. demands of various programmes on women's time, both as mothers and as workers.
3. impact of increased male income and increased female incomes on the general welfare and nutritional status of family members.
4. impact of increased female incomes on rates of divorce/desertion/polygamy; incidence of violence against women; and women's decision-making.
5. what has been the impact of BRAC's legal literacy programme on women's legal awareness and on women's legal status (e.g. has there been any impact on the rates of desertion or divorce)?
6. impact of BRAC's programmes on women's decision-making within the home and on women's participation and decision-making in village judicial councils or in other public fora?
7. case studies of selected female Village Organisations (VOs) and selected female members.
8. impact of participation in BRAC programmes or of increased income on women's relationships within their families, within their communities, and within their villages?
9. impact of BRAC female staff as role models on female members?

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<sup>3</sup> These research topics were raised in discussions with a UNIFEM Mission, consisting of Marilyn Carr and Marty Chen, to BRAC's Research and Evaluation Department in July 1992.

#### D. Credit Operations

1. what percentage of women exercise control over the use of and the profit from the loans taken in their name?
2. what level of income on average is generated from the various types of economic activities/enterprises promoted by BRAC?
3. what percentage of BRAC's loans are used for the stated purpose? what factors account for loan diversion?

#### E. Sectoral Programmes

1. what management or entrepreneurial skills do the female restaurant owners need?
2. what has been the impact of BRAC's deep tube-well schemes (DTWs) on women's labour?
3. how best to develop the management skills and sense of ownership of women workers in the Ayesha Abed Foundation (AAF) centres? what type of management skills and management structure are required to promote self-management of AAF centres?
4. what are the working conditions in the AAF centres? how are they perceived by the women workers?
5. are the price and wage structures for the products of AAF centres appropriate?
6. what has been the economic, social, and nutritional impact of IGVGD on poultry rearers and poultry workers (and their families)?

#### F. Health and Nutrition

1. what are the occupational health hazards from different BRAC-sponsored activities (e.g. impact of embroidery on eyes)?
2. health of adolescent girls
3. maternal morbidity

#### G. Education

1. how much does the curriculum of BRAC's education programmes (both NFPE and FE) address issues of gender? and in what ways?
2. have BRAC's education programmes (both NFPE and FE) promoted any changes in male attitudes towards women or in women's awareness of their rights?
3. have the older girls graduating from NFPE retained what they learned? have they changed their behaviour?

4. what types of resistance did BRAC face in enrolling 70 percent girls in its NFPE programme? what factors contributed to BRAC's ability to enroll and retain 70 percent girls?
5. how does the NFPE define non-formal education for girls? how does the NFPE's non-formal system differ from the government's formal system and from the typical non-formal systems of NGOs?
6. training module on NFPE's approach to be used to train visitors.

#### H. Other

1. how are public resources distributed across various sub-sections of the rural population?
2. what is BRAC's position on women's development and gender relationships? what does it want to challenge? what does it want to address? what are the implications of this position for programming?
3. case materials on the working conditions of field-level women staff (e.g. types of societal attitudes and social incidents experienced) for TARC modules on gender awareness within BRAC.

## II. TOPICS SUGGESTED BY OUTSIDE RESEARCHERS

### A. Socioeconomic Status of Women in Bangladesh

1. women's perceptions of their own power and status (or lack thereof)

### B. Target Group

1. kinship, lineage, and factional relationships between members of female Village Organisations (VOs)
2. what percentage of BRAC female borrowers are (or were) "hard-core" poor (e.g. single women or female heads of households who are landless)?
3. what percentage of BRAC's credit or other services go the hard-core poor, the poor, or the moderately poor?

### C. Socioeconomic Impact

1. impact of BRAC interventions on ability of member households to "weather" crises (e.g. illness, death, natural calamities)
2. 'how many BRAC female borrowers are able to 'revolve' their own equity capital through their economic activities? or how many female borrowers continually invest only loan capital without generating and revolving any equity capital?
3. how many BRAC female borrowers are able to 'look into the future', to plan ahead?

D. Credit Operations

1. what percentage of BRAC female borrowers ‘transfer’ their loans to their husbands (or other male relatives)?
2. what percentage of BRAC female borrowers who ‘transfer’ their loans to their husbands (or other male relatives) are able to ‘control’ the of and the profit from those loans?

E. Other

1. process documentation of how BRAC’s institutional culture and norms adjust to increasing numbers of female staff, both in the Dhaka head office and in the field branches

**III. TOPICS RAISED IN “BRAC AND WOMEN’S DEVELOPMENT: AN EXPLORATORY STUDY” (Z. Ahmad and M. Hasan 1990)**

1. do the BRAC approach and policy prescriptions have the potential to enable women folk in overcoming the socioeconomic hardships and cultural repression which inhibit their progress?
2. do the programmes of BRAC succeeded over time in building viable institutions for landless women?
3. to what extent has BRAC succeeded over time in building viable institutions for landless women?
4. what are the activities meant for women in BRAC’s programme strategies and their coverage, expansion and achievements over time?
5. what is the impact, both economic and social, of BRAC programmes meant for women, on the lives of the target beneficiaries, specially with respect to changes in income, employment, asset condition, social mobility, participation in economic activities, household decision making and overall upliftment in their status?
6. what are the actual trends in women’s development over time on certain key indicators like numerical coverage, savings, economic activities, credit, profitability, loan recovery, and labour or capital productivity?
7. what are the inadequacies and shortfalls of BRAC programmes, policies and the processes relating to women’s development and reflecting on the possible ways and means of improving the programme strategies and focus?



**IV. TOPICS RAISED BY BRAC FEMALE LOANEES AS REPORTED IN “GENDER DIFFERENCES AND ROLE OF WOMEN IN THE HOUSEHOLDS: THE CASE OF FEMALE LOANEES OF BRAC” (Z. Ahmad et al., 1990).**

**A. Credit Operations**

1. size, number, and frequency of loans required by women
2. types of activities for which loans are required by women
3. feasibility of extending repayment period for loans and reducing amount in each installment as needed by women
4. feasibility of providing housing or housing loans for widows and otherwise homeless women

**B. Training and Employment for Women**

1. types of information and training required by women
2. evaluation of types and quality of skills training at TARC
3. feasibility of running garment factories to employ women in rural areas
4. feasibility of and management systems for female-run rice mills
5. feasibility of and management systems for female-run poultry farms

**C. Socioeconomic Impact**

1. impact of women’s increased incomes on women’s decision-making within the home (both in the presence or absence of their husbands), on how frequently wives make demands on their husband, on women’s knowledge of family affairs, and on their capacity to supervise a large number of agricultural and non-agricultural activities.
2. impact of women’s increased incomes on how frequently husband’s consult their wives and on how frequently children listen to their mothers.
3. study of superstitions which “handicap” women’s progress.

## ANNEX II

### ADDITIONAL RESEARCH TOPICS RELATING TO TOPICS IN BRAC'S PROGRAMME<sup>4</sup>

#### Loan Utilization

It would be useful to investigate the sequence of loans taken by individual loanees: to track patterns in loan utilization, capital accumulation, and capital investment; to determine optimal utilization patterns; to determine potential thresholds in the demand for loans and in the returns to loan investments; and to understand the underlying reasons why people default on their loan repayments.

Even after BRAC financing, some loanees may continue to engage in traditional activities at what can be called a subsistence level (whereby they invest in a calf, for example, as a 'savings' to be sold when needed) rather than at what can be called an entrepreneurial level (whereby they invest in a milk cow, for example, as a 'business investment' and use the profits from selling milk to purchase an additional cow and to expand the business). It would be useful to understand the factors behind why some women continue activities at the subsistence level and why others are able to engage in activities at the entrepreneurial level.

#### “Graduation”

There are two types of 'graduation' which might be considered by BRAC. The first type is 'graduation' of long-time loanees to another 'window' of loan services. In order to plan this type of graduation, BRAC needs to better understand the loan cycle of individual loanees (as outlined above). For instance, BRAC needs to know what percentage of long-time loanees want every-increasing amounts of loans and what percentage of long-time loanees want smaller loans after a certain threshold of loan utilization, and why.

The second type is "graduation" of loanees from low-return to high-return activities: either by providing technological or other inputs which raise productivity within a given activity or by helping loanees move from one activity (or level of technology) to another. In order to plan for this kind of "graduation", research on local market opportunities, potential productivity gains with technological and other inputs, and predictable constraints to productivity or mobility would be useful (as outlined below).

Also, in order to plan for this type of 'graduation', it is important to track current mobility across and within occupations. BRAC should be interested, for instance, in how many loanees have been 'repositioned' and how many are 'spinning wheels'.

Specific research questions relating to the 'graduation' issue might include:

1. how many BRAC members have been 'repositioned' by BRAC loans and other services; how many BRAC members are only 'spinning wheels'?
2. What happens or should happen to BRAC members after 10 years of borrowing? should and could they move up to another 'window' of borrowing? should and could they move up to another level of

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<sup>4</sup> *These research topics were raised by Marty Chen in her May 1992 review of Grameen Bank impact studies and have been modified to fit the specific programme inputs and research needs of BRAC.*

income, productivity, or activities?

3. what are the constraints to investments by borrowers? how can BRAC help its members overcome these constraints?
4. how can BRAC best 'graduate' borrowers? by linking them to technical services provided by other NGOs and the government? by linking them to the sectoral programmes of other NGOs or the government (e.g. agriculture, livestock, poultry)? by providing technical services itself?
5. in what ways could BRAC 'push out the boundaries' of the economic activities currently being financed by BRAC?
6. how many BRAC borrowers are able to 'revolve' their own equity capital through their economic activities? or how may BRAC borrowers continually invest only loan capital without generating and revolving any equity capital?
7. what percentage of BRAC borrowers who receive a succession of loans move beyond minimal subsistence?

### **Productivity -**

There is a need for more studies on the current and potential productivity of specific economic activities or specific mixes of activities financed by BRAC and other non-farm rural credit programmes. To begin with, an overview of existing productivity studies would be useful: an overview which summarizes assumptions and methods used to measure productivity, as well as the actual findings, for all activities or mixes of activities studied. The, additional productivity studies for selected activities or mixes could be undertaken which build on the existing studies.

Future productivity studies should address several interrelated questions. First, they should measure productivity under two types of conditions: when only financial services are provided and when additional services (training, inputs, extension, sector linkages) are also provided. Second, they should investigate regional differences in productivity of selected activities or activity mixes. Third, they should systematically address the constraints to productivity.

Specific research questions relating to productivity might include:

1. whether the initial increase in the income of borrowers due to BRAC loans has been sustained
2. whether credit alone has been sufficient to liberate the economic potential of the poor in a sustainable way
3. what is the productivity of selected activities or mix of activities financed by BRAC?
4. which BRAC inputs have helped make traditional activities, especially livestock and poultry, most productive?
5. which types and mixes of enterprises are most productive?

6. what are the backward and forward links in the production marketing chains for the economic activities financed by BRAC? what are the constraints faced by individual borrowers in these chains? how could BRAC better help its borrowers overcome these constraints?

### **Technological Transformation --**

Some of the sectors where large numbers of BRAC members are concentrated, notably the handloom and rice milling sectors, have already experienced or are currently experiencing rapid technological transformation. In the paddy processing sector, for example, rice mills have largely displaced the dhenki (the traditional food-operated husker). Whereas ten years ago many women who took loans for paddy husking would buy paddy which they milled themselves (in the dhenki) and then sold as rice, now most women who take loans for paddy husking buy paddy which they have milled at the rice mills and then sell as rice. In the handloom sector, as another example, power looms have displaced large numbers of power looms.

In these (and other) cases of technological transformation, there is scope for those displaced to capture and control the new technologies. Two types of research are needed to assist BRAC and its members in capturing and controlling new technologies. First, sector analyses which investigate the process of transformation and the forward and backward linkages in the sector. Second, action research by BRAC staff and outside specialists (in sector, financial, or management analysis) to develop models for ownership, control, and management of the new technologies.

Specific research questions relating to technological transformation might include:

1. which of the BRAC-financed activities are undergoing (or will undergo) technological transformation? what are the backward and forward linkages in those sectors? how are they changing? how can BRAC capture new technologies, such as powerlooms, for its members? how can BRAC help its members diversify their products?
2. what are the higher-technology activities available to BRAC members? how can BRAC help its members become involved in higher-technology activities?

### **Market Demand-**

Future studies should investigate different segments of market demand (including the rural rich and urban markets) and regional differences in market demand for specific products of BRAC - financed activities. More specifically, future studies should assess the market demand for economic activities currently financed by BRAC and determine what market niches could be filled by future BRAC financing.

### **The “Exclusion Problem”**

In this study on the limits to poverty alleviation through non-farm credit, Osmani (1989) identifies the “exclusion problem” as a major constraint to non-farm credit as an instrument for alleviating poverty: he defines the “exclusion problem” as the exclusion of significant parts of the poor population from the credit operations. The “exclusion problem” is the result of both supply and demand factors: there is a tendency on the part of the credit programmes themselves to avoid parts of the poor population who are

perceived as credit risks; and there is a tendency on the part of certain poor households to avoid taking loans as they are unwilling or unable to incur any **entrepreneurial risk**.

Most studies of the poor in Bangladesh divide the poor into two or three sub-groups defined, typically, by various levels of income. But measuring incomes is a difficult and time-consuming task. BRAC workers need more “rapid appraisal” criteria for differentiating which sub-groups of the poor they are reaching or they want to reach. One way to distinguish between sub-groups of BRAC’s target group is by determining whether or not male female members of the household engage in manual wage labour, as follows:

1. **survival or female labour household:** households in which one or more female members engage in manual wage labour (e.g. as domestic servants in other households or at food-for-work sites) for some time during the year, whether or not male members engage in manual wage labour.
2. **subsistence or male labour households:** households in which one or more male members engage in manual wage labour for some time during the year, but no female members engage in wage labour.
3. **surplus or non-labour households:** households in which neither male or female members engage in manual wage labour at any time in the year.

Using these or similar “rapid appraisal” classifications, research studies should look into which sub-groups of the poor are receiving what percentage of BRAC’s loans; whether or not certain than others; whether the “exclusion problem” is due more to demand or supply side constraints; and whether or not there has been mobility across sub-groups of the poor. Based on such studies, BRAC could decide which sub-groups of the poor it would like to target in the future, and with which types of loans.

Specific research questions relating to the “exclusion” problem might include:

what sub-groups of the rural poor is BRAC reaching? is it reaching the “hard-core poor”? what percentage of its membership is the “hard-core poor”. e.g. migrant wage labourers, female heads of households?

what percentage of BRAC’s loans go to the hard-core poor, the poor, or the moderately poor?

what percentage of BRAC borrowers are (or were) “hard-core poor”: e.g., single women or female heads of households who are landless?

### **Women’s Access and Control**

Some of the BRAC loans are taken by women but used by men (generally husbands or sons). In such cases, the degree of control women have over the use and the profit from the loans, and the assets purchased with the loans, may be lower than if they personally manage the loan-financed activity. It would be useful to investigate what percentage of the loans are women-managed (i.e., used directly by women) and what percentage of the loans are women-fronted (i.e., used to finance activities of male relatives); and whether incomes from their investments are being wholly or partially controlled by women, under what circumstances.

Specific research questions relations relating to women's access and control might include:

1. how many women who transfer loans to their husbands (or other male relatives) are able to "control" those investments and the returns to these investments.
2. what happens to the assets acquired under BRAC loans if the composition of the household changes (e.g. if a joint family partitions, if a member of the family dies)? under what percentage of housing loans have the women's rights to the house/plot been secured and registered?
3. are BRAC's female borrowers really managing the money?

### **Macro Policies and Issues**

Specific research questions relating to macro policies and forces which affect and are, in turn, affected by the activities financed by BRAC might include the following:

1. how do BRAC credit operations and BRAC borrowers link to the national development strategies, the government's rural development programmes, the services of other NGOs?
2. what has been the impact of BRAC beyond the household level: at the village, Union Parishad, Upazila levels and at the national level? is there a perceptible aggregate effect on the development of villages, towns, or sub-regions where GB operates?
3. what are the effects of BRAC operations on the agrarian structure and on patterns of agricultural production and employment?
4. do credit programmes, such as BRAC's merely ameliorate the poverty of its members or help alleviate poverty in general?
5. are credit-enterprise programmes, such as BRAC's, the best approach to promoting rural enterprises, off-farm employment, and regional economic growth?

### **Related Issues**

Other research questions which might usefully be addressed in future research studies include:

1. in what ways could the national development plans support BRAC members?
2. what has been the effect of BRAC on the children, or "second generation", of BRAC?
3. what can BRAC learn from its borrowers through participatory research? for example, what types of special programme services do the borrowers want?
4. have the future horizons of BRAC members been expanded? if so, in what ways?
5. how do BRAC members feel about and do they identify with BRAC? do they feel part of BRAC?
6. who are the 'drop-outs' from BRAC's credit operations? why do they drop out?

7. what is the relationship of BRAC borrowers to the extension services of other NGOs and of the government?
8. how many BRAC borrowers are now able to 'look into the future', to plan ahead?
9. what are the factors behind delays in loan repayments and increase in loan delinquency rates in problem areas?
10. what are the factors behind slow rates of expansion in terms of members and loan size?
11. what incapacitates borrowers to repay in the lean season (especially in the month of Kartick)?
12. what can be done to prevent or reverse the economic losses suffered during natural disasters?
13. what are the economic and structural constraints to loan diversification?
14. what are the socioeconomic and political threats hindering the expansion of GB's credit operations in certain areas?
15. what areas offer new investment opportunities for BRAC borrowers?
16. what are the peak and lean seasons for the various activities financed by BRAC? how can BRAC help its members weather these seasonal fluctuations?
17. what are the problems faced by BRAC members in their economic activities during the lean seasons of Kartick and Chaitra? how do these problems affect their capacity to repay their loans?
18. under various types of natural disasters, which groups of poor tend to suffer losses in incomes and assets? how can BRAC adjust its lending operations to allow for losses in income or assets?
19. why are some areas 'problem' areas? what are the factors underlying these problems? what are the possible solutions?