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IFPRI

**RESEARCH
PROJECT
MISSION**

Intrahousehold resource allocation can predict the outcomes and consequences of policies targeted at households or individuals. With this knowledge and understanding, the research team aims to generate information that will assist in the development of policies, programs and projects that take intrahousehold allocation processes into account.

GENDER AND INTRAHOUSEHOLD ASPECTS OF FOOD POLICY

PROJECT BRIEF No 1 • APRIL 2000

Resource Allocation and Empowerment of Women in Rural Bangladesh

Background

The bargaining power of men and women crucially shapes the resource allocation decisions households make. Husbands and wives often use their bargaining power to express different priorities about how assets should be allocated. Understanding these differences and their effects is critical if policymakers are to improve livelihoods. Increasing the bargaining power of one gender group rather than another can mean the difference between policy failure and policy success.

Like their counterparts in many other parts of the world, rural Bangladeshi females face severe discrimination. For example, as the proportion of women and preschool girls in a household increases, the household's food expenditure share decreases. Similarly, the share of household expenditure going to health decreases as the proportion of elderly women, as opposed to elderly men, increases. Boys are twice as likely to be educated than girls in rural Bangladesh.

These allocation outcomes can be altered through a large range of policy options that empower individuals by improving access to common property resources, credit, public works schemes, and legal and institutional rights. The group-based economic empowerment promoted by the Grameen Bank is one model that has been followed in Bangladesh. Nongovernmental organizations (NGOs) have often gone beyond economic empowerment by emphasizing legal rights, political participation, and contraceptive use. All these and other means of empowerment affect the bargaining position of men and women within households.

To study how bargaining power affects decisionmaking in Bangladesh, IFPRI used household survey data drawn from a larger study of the impact of technology adoption conducted by IFPRI, the Bangladesh Institute of Development

Studies, and the Institute of Nutrition and Food Science, University of Dhaka in 1996. The household survey covered 47 villages in three sites in Bangladesh: Saturia, Jessore, and Mymensingh. In the first two sites, technologies are being introduced through NGO programs targeted exclusively to women, who are provided training and credit. At the third site extension agents provide training to relatively better-off households and training with credit to relatively poorer households. The agents target both men and women, but men more often than women. From the entire sample of almost 1,000 households, individuals from 826 monogamous households with intact marriages were interviewed about the assets they owned at the time of and during marriage and about their parental backgrounds.

How Much Do Men and Women Own at Marriage and During Marriage and What Determines Their Level of Assets?

Assets at the time of marriage are an attractive indicator of bargaining power because they represent the most important occasion of wealth transfers to the couple by their parents during their lifetime, and because such assets have significant symbolic value over and above economic value. Both ownership of current assets and the assets men and women bring to their marriage thus indicate degrees of bargaining power.

Survey data reveal that female premarital assets are much less valuable than male. Brides mostly bring food and durables to the marriage. Cattle accounts for the bulk of male premarital assets, and land, seldom owned before marriage, generally accounts for the smallest proportion. Grooms with education past primary schooling own more valuable assets at marriage, but, strikingly, a bride with more than primary schooling seems to own less valuable assets. A bride whose in-laws have larger

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landholdings than her parents do brings more valuable assets to marriage, but no such relationship holds true for the groom. The characteristics of the origin families strongly determine assets at marriage and current assets. Parents' landholdings in particular influence both asset measures, suggesting that extended families not only arrange marriages, but may also have substantial influence on outcomes within marriages.

On average, wives' total current wealth represents only about 10 percent of household wealth, with land the most unequally distributed asset. Women generally do not inherit land, or give it up to their brothers if they do. Husbands' and wives' assets at marriage do not seem to bear any significant relation to their current assets, though parents' assets do determine the assets of their respective married children. The number of brothers a wife has and the level of education her husband has attained both influence the wife's level of current assets.

How Do Assets at Marriage Affect Household Decisionmaking?

Even in a patriarchal society where husbands control most of the resources, husbands' and wives' assets do differ and, accordingly, their ability to prioritize particular allocation outcomes differs as well. Husbands and wives deploy the bargaining power that comes with ownership of assets at and during marriage to different ends. Women's assets at marriage, for example, have a positive and significant effect on children's clothing and education expenditures; they also reduce the morbidity of girl children. Husbands' assets at marriage significantly (and negatively) affect expenditure on fuel. Higher dowry payments to men, however, reduce child morbidity, regardless of sex. The latter result is consistent with the findings of other studies that show lower dowry payments increasing wife-beating and reducing child caloric intake.

What Role Do Current Assets Play in Household Decisionmaking?

Husbands' current assets have a positive effect on food expenditure and a negative effect on expenditure on men's and women's clothing, services, durables, and personal care. Women's current assets continue to be positively associated with expenditure on children's clothing and education.

A closer look at the surprising positive relationship between men's assets and expenditure on food reveals that men's current assets positively influence spending on cereals and the reverse holds true for women. But neither men's nor women's assets influence expenditure on plant- and animal-based food products. Women and men may well be

having similar preferences when it comes to purchasing the latter food products. These results may point to factors specific to Bangladesh. In several other countries where women's assets positively influence food expenditures, women are responsible for food crop production or have independent sources of income. In Bangladesh, however, men control the production and marketing of rice, the major staple, and they also purchase most of the food.

In terms of health, the higher the mother's current assets, the greater the reported illness days for boys. The reverse is true in the case of the father. Extended families play an important role in the production of child health. The number of living brothers that the mother has positively influences the health of both boys and girls. This finding reflects the cultural practice of females transferring their inheritance to male siblings in exchange for future brotherly support for themselves and their children.

Implications for Policy

These findings show concretely that the identity of the transfer recipient will affect the outcome of a policy intervention. According to the study, improving a woman's bargaining power and access to resources will increase household expenditure on children's education, but improving the same for a man generally will not. Increasing maternal control over household resources should improve the health of girl children. Given that women in Bangladesh face disadvantages with respect to both asset ownership and education, it is possible that the greatest impact of interventions that increase resources under women's control will be felt by the next generation.

Although one could rashly recommend transferring assets to women, programs designed to increase assets held by women should proceed with caution. Different assets may have different implications for bargaining power if "status" or prestige is attached to a particular asset. Individuals may also act in compensatory (or even retaliatory) fashion when receiving assets. Some Bangladeshi women have borrowed on behalf of their husbands when given greater access to credit. Even more disturbing is the possibility of increased domestic violence toward women if income transfer programs were to radically alter the distribution of power between husbands and wives. With these words of caution in mind, the significant differences found in the asset positions of rural Bangladeshi men and women warrant interventions that increase women's assets relative to men's. ■

ABOUT IFPRI

IFPRI's mission is to identify and analyze strategies for meeting food needs of the developing world, with particular emphasis on low-income countries and the poor.

IFPRI is a member of the Consultative Group on International Agricultural Research (CGIAR).

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