

## WHAT DO WE KNOW ABOUT INTERVENTIONS TO INCREASE WOMEN'S ECONOMIC PARTICIPATION AND EMPOWERMENT IN SOUTH ASIA? ASSET TRANSFERS AND PROPERTY LAW

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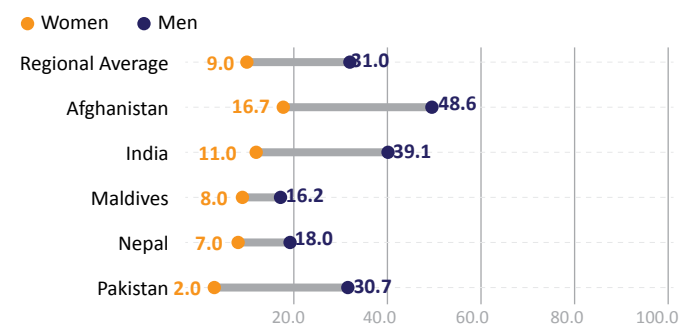
### BACKGROUND

The World Bank's South Asia Region Gender Innovation Lab (SAR GIL) is conducting a systematic review and meta-analysis of interventions with direct or indirect effects on measures of women's economic empowerment. The review focuses on changes in labor force participation, employment, income, and empowerment outcomes. The goal is to document what has worked and what has not for women in the region (covering all countries: Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan, and Sri Lanka), the types of interventions implemented, and identifiable gaps in knowledge and action. The review organizes interventions in six broad categories: skills, assets, credit, labor market, entrepreneurship, and empowerment. This note summarizes the main findings from **asset transfer interventions and changes in inheritance and property right policies**.

### WHAT IS INCLUDED?

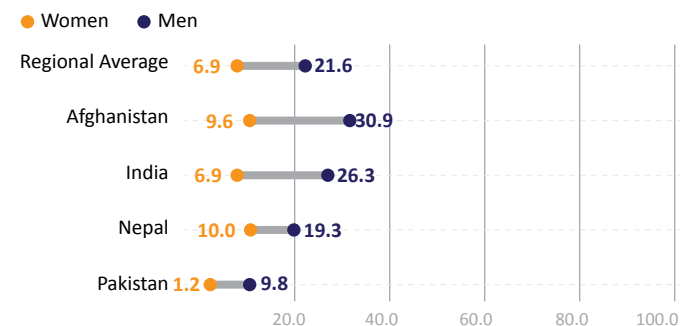
Patriarchal norms and gendered legislation limit the ability of women to own, control and distribute assets. The resulting gender gap in asset ownership prevents women from taking advantage of available economic opportunities and realizing personal emotional and physical well-being. Table 1 shows the gender gaps in property and asset ownership in South Asia. Furthermore, Figures 1a and 1b depict gender gaps in home and land ownership across different countries in the South Asia region. Policies and programs that enable women to access, own, and control property and other assets are effective empowerment tools that enable women to become contributing agents in the economy. This note systematically reviews impact

**Figure 1a: Gender Gaps in Home Ownership in South Asia (Percentage, 15-29 years)**



Source: The World Bank Gender Data Portal.  
Note: Data for Bangladesh, Bhutan and Sri Lanka is not available.

**Figure 1b: Gender Gaps in Land Ownership in South Asia (Percentage, 15-29 years)**



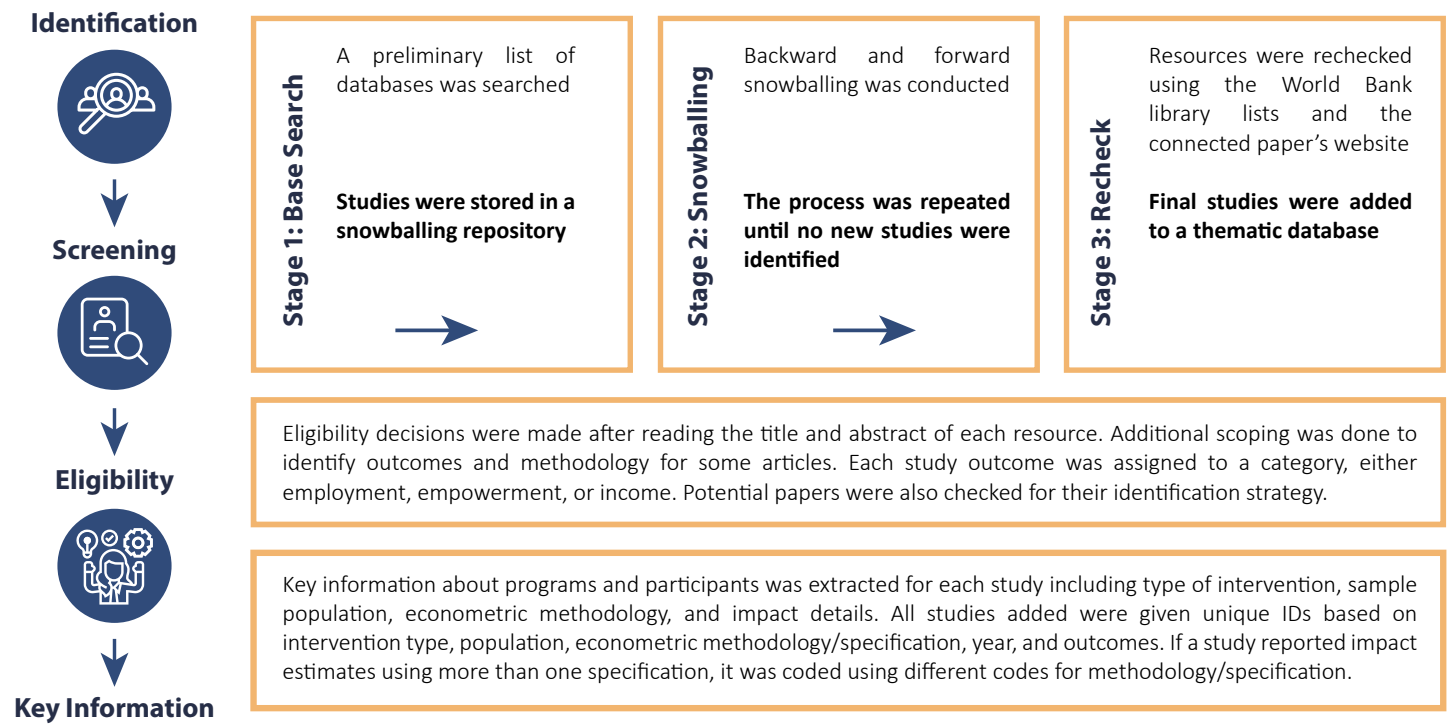
Source: The World Bank Gender Data Portal.  
Note: Data for Bangladesh, Bhutan, Maldives and Sri Lanka is not available.

evaluations that report on the results of programs or legislative reforms in South Asia that have tried to achieve improved economic outcomes for women by narrowing the gender gap in the distribution of assets.

For this review, assets consist of productive assets and wealth transfers. Productive assets help generate cash streams, while wealth transfers are assets passed on to

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Figure 2: Search Methodology



family, such as gifts and dowries. These include traditional asset types like livestock or agricultural equipment. The analysis also includes transfers of non-agricultural assets like jewelry, gold, phones, bicycles, and bank accounts. Laws and policies in many South Asian countries prevent women from acquiring productive assets, so our analysis also includes evaluations of reforms of such measures.

The review includes English-language studies published between January 1990 and March 2020 across white and gray literature (peer reviewed journals, working papers, program or agency reports, and academic thesis, among others) identified via an extensive search of multiple databases.<sup>1</sup> Two reviewers independently searched and extracted data and information about projects, including impact effects, design, and intervention components. They also extracted other outcome-specific data, such as units of reporting, coefficient significance, and standard errors. If a study reported impact estimates using more than one specification, the reviewers recorded all of them. This

note reports selected impact estimates that the reviewers deemed most useful.

The studies included were restricted to experimental and quasi-experimental evaluations (such as randomized controlled trials and natural experiments) of policies or interventions implemented in any South Asian country, irrespective of date. Inclusion of an intervention was not limited by time, duration, frequency, or method of intervention exposure. Figure 2 summarizes the identification process. Final studies were selected using a three-stage filtering process. The first stage filtered select papers relevant to the region and programs that were specifically for women or included female beneficiaries. The second stage filtered for intervention type and the third for methodology.<sup>2</sup>







Eligible studies were those that evaluated any of the following:

- An asset transfer program that included a livestock transfer (cow, goat, chicken, buffalo) along with training and provision of other health services.

<sup>1</sup> The search included the following databases: EconLit, Web of Science, Science Direct, National Bureau of Economic Research, Google Scholar, World Bank e-Library, UNU-WIDER, Abdul Latif Jameel Poverty Action Lab, Institute of Labor Economics, Center for Global Development, International Growth Center, American Economic Association (AEA), AEA Registry, International Initiative for Impact Evaluation, RePEc Research Papers in Economics IDEAS database, and JSTOR.

<sup>2</sup> Second-stage search terms included dowry, inheritance, bride, bride price, cow, goat, sewing, sewing machine, land, property, gold, jewelry, bicycle, seeds, fertilizer, machine, chicken, poultry, phone, mobile, livestock, asset, asset(s) and transfer(s).

**Table 1: Gender Gaps in Property Rights and Asset Ownership in South Asia**

						
	Do men and women have equal ownership rights to immovable property?	Do sons and daughters have equal rights to inherit assets from their parents?	Do female and male surviving spouses have equal rights to inherit assets?	Does the law grant spouses equal administrative authority over assets during marriage?	Does the law provide for the valuation of nonmonetary contributions?	Can a woman open a bank account in the same way as a man?
Afghanistan	✓	✗	✗	✓	✗	✓
Bangladesh	✓	✗	✗	✓	✗	✓
Bhutan	✓	✓	✓	✓	✗	✗
India	✓	✓	✓	✓	✗	✓
Maldives	✓	✗	✗	✓	✗	✓
Nepal	✓	✓	✓	✓	✗	✓
Pakistan	✓	✗	✗	✓	✗	✗
Sri Lanka	✓	✓	✓	✓	✗	✓

Source: World Bank Women, Business and the Law

- A legal reform that enabled women to acquire productive assets (land transfer, inheritance, land titling and property policy mandates).
- A financial (bank account) intervention that improved women’s access to a bank account.
- A wealth transfer intervention.

In addition, the studies were required to meet all the following conditions:

- Used experimental or quasi-experimental evaluation methods.
- Reported outcomes for women either because they were the direct target population or impacts for them as a subpopulation are reported.
- Reported required outcomes such as employment (labor market outcomes, income, earnings, self-employment) and empowerment (agency, well-being, happiness).
- In addition, the studies were required to meet all the following conditions:

The database search found 281,285 potential studies based on key words for all filter types. After skimming the titles and abstracts of those studies, 122 were selected for further review. After more detailed scrutiny of the titles and abstracts, 39 studies were shortlisted for in-depth review. Snowballing of these 39 studies and 17 global and

regional reviews added 20 more relevant studies to the list. The process yielded a list of 59 studies that were then tested for eligibility based on in-depth analysis. The final assets database has 33 impact evaluations—17 evaluate inheritance, land titling, and property rights mandates; 14 evaluate productive assets transfer interventions; and 2 evaluate bank account interventions. Details of the papers included in this review are in Table A.1.

## ASSET TRANSFER PROGRAMS

The mapped studies are categorized according to three themes—asset plus (explained in the next section), inheritance and land titling, and bank account interventions.<sup>3</sup> The asset transfer programs include the Targeting the Ultra Poor (TUP) model of the Bangladesh Rural Advancement Committee (BRAC); Bandhan’s Graduation program, Afghanistan’s TUP Program; and Heifer International’s Smallholders in Livestock Value Chain (SLVC) program. The review also includes studies that evaluate the impact of amendments to the 1956 Hindu Succession Act (HSA) in India, Nijo Griha, Nijo Bhumi (NGNB) program<sup>4</sup> (also in

<sup>3</sup> The search process did not identify any programs with asset-only transfers.

<sup>4</sup> The government of West Bengal originally launched the land allocation program in 2006 to provide land for the poorest landless agricultural-laborer households.

India), and land titling constitutional amendments (2002 and 2007) in Nepal.

### **ASSET PLUS INTERVENTIONS: THE “BIG PUSH” MODEL**

For our review, we define “asset plus” interventions as bundled programs that provide additional interventions, such as training, mentorship, and health facilities, along with the asset transferred. Thirteen studies evaluate asset plus interventions (programs that provide training or other support beyond assets) in the region. Nine studies evaluate the impact of BRAC’s Challenging the Frontiers of Poverty Reduction (CFPR) program (phase 1 and 2), three evaluate the graduation program in India, and two evaluate the Afghanistan TUP and Heifer International’s SLVC model in Nepal.

Asset plus interventions are “big push interventions” that seek to transform the lives of women stuck in ultra-poverty<sup>5</sup> through occupational change. The complete asset transfer package eases the financial and human capital constraints the ultra poor face and may therefore enable them to move away from traditional, low-skilled and temporary occupations, and toward more secure and empowering entrepreneurial activities.

BRAC designed the CFPR<sup>6</sup> in 2002 for poor, rural, and marginalized women, who lack physical capital and skills and are constrained by socio-cultural norms that prevent them from being active economic agents. The program works with women for two years and transfers an income-generating asset (such as cows, goats, chickens, or ducks) to the homestead, with the aim of sustainably increasing the household’s economic and social capabilities. Along with the asset transfer, eligible beneficiaries also received training on the use of the productive assets, a weekly subsistence allowance, close supervision from program staff, health support (such as free medical treatment, regular visits by the health volunteers), and social development initiatives (such as community support, awareness-raising training). The first phase of CFPR ran from 2002 to 2006 in the poorest three districts in Bangladesh (Rangpur, Nilphamari, and Kurigram). Based on promising findings, BRAC initiated the second phase, with expanded coverage, from 2007 to 2011. The expansion included urban areas of Bangladesh in 2010 where instead of a livestock transfer,

assets such as van cars and rickshaws<sup>7</sup> or commodities, such as vegetables or fruits, were the main assets transferred. In addition, beneficiaries received a weekly stipend, medical counseling, hygiene training, awareness-raising information about the effects of child marriage and child labor and the importance of education through weekly home visits by staff.

The Bangladesh TUP model has inspired replication in other South Asian countries, including in Afghanistan, India, and Pakistan.<sup>8</sup> The 2015 Afghanistan TUP program<sup>9</sup> provided most participating women with cows,<sup>10</sup> in addition to mentoring and training for 12 months. While the program is like the Bangladesh model, its focus is on larger livestock and it offers a health subsidy. However, it only offers coaching support for shorter periods. In India, Bandhan, a microfinance institution, implements the graduation program, which mostly transfers goats and cows, but also engages for 18 months with the beneficiaries, who become Bandhan’s microfinance clients upon graduation.

In Nepal, Heifer International’s SLVC also transfers livestock together with a training program seeking to transition women, households, and communities out of poverty. It has four main components: self-help group formation, technical training, values-based training, and livestock transfer. The Heifer International model differs from the TUP models in its unique “pay it forward” component, which encourages participants to pass on benefits by recruiting new members into the program, gifting livestock of the same value to others, and sharing the information and knowledge they have acquired.

### **PROPERTY RIGHTS, LAND TITLING, AND INHERITANCE POLICY**

Fifteen studies evaluate the HSA amendments, one evaluates the NGNB program, and the other evaluates two constitutional amendments in Nepal. Property and inheritance laws have historically been biased against women. The property rights of Hindus, Buddhists, Jains, and Sikhs are governed by the 1956 HSA. Under the act, daughters of a male dying intestate (without a will) had rights to an equal share in their father’s individual property, but not to the joint family property. Sons, on the other hand, had a right to joint family property at birth and were “Hindu coparceners.” Being a coparcener implied that their share

<sup>7</sup> Some beneficiaries in the urban program are given rickshaws or small vans measuring two and a half square feet with three or four wheels (Ara, et al. 2016).

<sup>8</sup> The model has also been replicated in Ethiopia, Ghana, and Honduras.

<sup>9</sup> The Afghanistan TUP program was implemented by the Coordination for Humanitarian Assistance.

<sup>10</sup> Cows (91.5 percent), sheep (7.8 percent), goats (0.7 percent).

<sup>5</sup> The ultra-poor include those living under less than half of the minimum \$1.25 a-day threshold, and hence earn 60 to 70 cents a day or less.

<sup>6</sup> For more information on program design see Matin (2002).

of the property could not be willed away, and they alone could demand a division of the ancestral property while older coparceners were alive. Similar inequalities existed in Nepal before the 2002 and 2007 constitutional amendments. An unmarried woman of 35 years or older was equally entitled to parental property as her brothers, but she had to return the property after she was married unless her mother, father, brothers, and brothers' sons were dead. A married woman of 35 years or older was entitled to a share of her husband's property only if they had been married for 15 years.

The HSA was amended between the 1970s and 1990s and aimed to make inheritance more equitable by making women equally likely to inherit as their brothers. Implementation has been staggered over time, with Kerala amending in 1976, Andhra Pradesh in 1986, Tamil Nadu in 1989, Maharashtra and Karnataka in 1994. The amendments provide unmarried women independent inheritance rights and the right to a share by survivorship in joint family property, equal with their brothers.

The review also maps evaluations of land titling policies—the NGNB program in India and Nepal's titling constitutional amendments in 2002 and 2007. The government of West Bengal in India launched the land allocation program in 2006 (amended in 2009 and then renamed Nijo Griha, Nijo Bhumi in 2011) to provide land to the poorest landless agricultural-laborer households. The program focused on families dependent on agricultural wages and menial labor and living below the poverty line. Once eligible, the land documents were issued in the woman's name only or jointly with the woman's name for married couples.

The two constitutional amendments passed in 2002 and 2007 in Nepal significantly improved land ownership for women. The 2002 amendment guaranteed equal inheritance of property at birth by sons and unmarried daughters. It also enabled married women to share their husband's property after marriage. The 2007 amendments gave women additional security by giving sons and daughters equal rights to ancestral property regardless of their marital status.

## **BANK ACCOUNTS**

Interventions that enable women to open a regular bank account with local banks are important because women who have a functional bank account may have greater bargaining power with respect to decision-making and overall empowerment. Access to a bank account may also encourage progressive attitudes about women in the workforce. The review includes evaluations of two

banking programs that were implemented with local microfinance institutions—Akhwat and Mezaan Bank in Multan, Pakistan, and the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) along with the local state government in Madhya Pradesh, India. Only two evaluations identified by the search process measured the impact of having access to a bank account on women's empowerment and labor market outcomes. Other mapped studies did not satisfy the eligibility criteria for methodology<sup>11</sup> and women-specific samples. Both selected studies measure the impact of having a bank account on labor market outcomes and empowerment for women.

## **PROGRAM DESIGN**

The final pool of selected evaluations covers policies and programs in Afghanistan, Bangladesh, India, Nepal, and Pakistan.<sup>12</sup>

## **PROGRAM TARGET AREAS**

Apart from the BRAC CFPR Urban program (Ara, et al. 2016), which was administered in slum habitations in Dhaka, all other asset transfer programs operated in rural areas in Afghanistan, India, Nepal, or Pakistan. Property rights amendments were enacted at a national level for India's HSA on multiple occasions, most significantly for this review in 2005, and in Nepal with the 2002 and 2007 constitutional amendments. The NGNB homestead bill is implemented in West Bengal in India and targets poor and landless households in rural areas.

## **PROGRAM SAMPLE**

While all studies focus their analysis on women the nature and characteristics of the target population vary across the asset transfer types. Asset plus interventions focus on ultra-poor women, inheritance and property rights mandates target unmarried Hindu<sup>13</sup> women, and bank account interventions mostly seek to benefit poor rural women.

All asset plus programs target ultra-poor women in selected countries. Ultra-poor households are characterized by high illiteracy rates and debts, and low savings. The BRAC CFPR program uses a three-step targeting procedure at a village level and then household level. In the poorest districts, a participatory rural appraisal at the village-level ranks households by wealth, these are then assessed for

<sup>11</sup> Studies that did not satisfy eligibility do not have a viable control group. They are either qualitative or descriptive analyses.

<sup>12</sup> No programs were mapped in Bhutan, Maldives, and Sri Lanka.

<sup>13</sup> Buddhist, Jain, and Sikh women are also included in some studies.



eligibility. Depending on program structure, beneficiaries for the TUP program are selected using different formulas. Misha, et al. (2019) select target beneficiaries from the bottom 25 percent of households at the community level in terms of overall wealth. Bandiera, et al. 2017 select 6 percent of the village population as defined by a participatory wealth ranking. Lastly, Ahmed, et al. 2009, zoom in on the bottom 10 percent of the population as identified through a combination of geographical, participatory, and proxy means test targeting.

The amendments to the HSA of 1956 were enacted at a national level in 2005. Studies in the pool of selected evaluations include all women affected by the mandate in both reformed and non-reformed states. However, some make additional comparisons by religion (Roy 2008, Mookerjee 2019, Naaraayanan 2019, Heath and Tan 2019, Sapkal 2017, Rosenblum 2015), existence of land titles (Santos, et al. 2014, Valera, et al. 2018), land ownership (Rosenblum 2015), father's death (Brule 2010, Deininger, Goyal and Nagarajan 2013), or age (Roy 2015, Suteau 2020). For the NGNB program, eligible families lived below the poverty line, relied on daily agriculture wage and menial labor. Along with the eligibility criteria, the program selected households in order of priority, where priority was given to laborers and artisans who had been landless for two generations, were women-headed households, and had only daughters and no sons.

Finally, of the two bank account interventions, Field, et al. (2021) choose a sample of women from four districts having severe gender inequalities and employed through the MGNREGS. Ahmad, et al. (2020) have a sample of poor Muslim women, who at the time of selection had taken their first microfinance loan.

## DESIGN OF INTERVENTIONS

The TUP model tests the impact of being a beneficiary on multiple empowerment measures, labor market, and income outcomes. The control group consists of ultra-poor women who were not selected for the TUP program. The asset plus study by Janzen, et al. (2017) is the only study in the review that unpacks welfare impacts of the different components of the bundled treatment. The first treatment arm includes a full package—beneficiaries are given a livestock transfer, skills-based technical training, and values-based non-technical training. The second arm consists only of training and the third includes a livestock transfer along with skills-based technical training, but not values-based nontechnical training. The intervention design also includes a unique “pay it forward” component

that encourages participants to share experiences and learning, including the new wealth, with other households in need.

The bank account interventions in the review look at the impact of opening a bank account on women's economic and general empowerment outcomes. Field, et al. (2021) test the impact of having greater control over earned income on women's labor market outcomes. The interventions are of three types:

- An information-based intervention, where participants were informed that they could open a bank account, free of charge, during an upcoming account opening drive,<sup>14</sup>
- An information and direct deposit intervention, where along with the information transfer, salaries were directly deposited to women's individual account instead of their household account, and
- Additional training along with the information transfer and direct deposit, which included stories about fictional women account owners and various bank services.

Ahmad, et al. (2020) uses religious speech to encourage women to open a savings account with a local bank. The interventions include a motivational religious speech that encourages women to open an Islamic savings account; an opening fee subsidy that waived account opening costs, and administrative assistance. While the first intervention tests the impact of bank accounts on labor market outcomes, the second tests it on multiple dimensions of women's empowerment.

Studies evaluating inheritance and property rights laws use an exogenous historical variation that separates states and districts into reformed and non-reformed to measure the impact of policy revisions on women's inheritance, employment, income, and empowerment.

## COST OF PROGRAMS

Of the 13 studies evaluating asset transfer programs, only 5 discuss program costs. The cost of the TUP package in Afghanistan<sup>15</sup> averages \$1,688 per beneficiary, of which the income-generating asset accounts for \$1,312, the consumption stipend costs \$15, and a health subsidy costs \$22. In India, the TUP program costs \$331<sup>16</sup> per beneficiary, of which the productive asset is estimated at \$101, allowance at \$65, and the remainder is attributed to overhead and administration costs. Finally, in Bangladesh the BRAC program costs between \$292 and \$1,120 per beneficiary.

<sup>14</sup> Women were assisted in opening accounts.

<sup>15</sup> Estimate reported in nominal terms.

<sup>16</sup> Estimate reported in PPP.

Apart from the TUP models, Heifer International's "pay it forward" program (full package with the spill-over benefits) costs \$137 per beneficiary.<sup>17</sup>

## PROGRAM IMPACTS

Program impacts are categorized into three groups: labor market, income, and empowerment. For most studies, impact estimates are reported for treated women in the sample.

## LABOR MARKET OUTCOMES

Of the 34 studies mapped for asset transfer interventions, 16 gauge the impact of asset transfer interventions on labor market outcomes for women. Labor market impacts vary across studies, with most measuring women's employment in agriculture and menial occupations. Appendix Table A.2 provides details on the measurement and magnitude of impacts across studies.

Across the 16 studies, the review mapped 151 total outcomes and 42 unique outcomes across short, medium, and long periods.<sup>18</sup> Most studies report impacts for at least one labor market outcome that is significant at the 99 percent confidence interval. Farm and non-farm employment increase for most women, and women spend additional time on productive activities, including agriculture. Impacts are also positive for entrepreneurship and self-employment, with most women inclined to start their own entrepreneurial ventures after asset transfer or policy reform.<sup>19</sup>

Of the two studies gauging impacts of bank account interventions, Field, et al. (2021) report employment outcomes through a labor supply index developed using data from the MGNREGS. In the short run,<sup>20</sup> women increase their labor supply by 0.165 standard deviations of an aggregate work index. Labor supply in the private sector for treated women increased by 0.166 standard deviations and for MGNREGS workers by 0.186 standard deviations.<sup>21</sup> The study also reports separate results for a subsample of

socially constrained and unconstrained women.<sup>22</sup> Access to a bank account increases the aggregate labor supply for constrained women by 0.213 and 0.193 standard deviations in the short and long run, respectively (in comparison, the aggregate labor supply in the short run for unconstrained women increases by 0.150 standard deviations). Constrained women benefit more from the intervention and increase work through both the MGNREGS and the private sector by 0.263 and 0.226 standard deviations in the short run. In comparison, unconstrained women report increased work by 0.168 and 0.153 for MGNREGS and the private sector work in the short run. Ahmad, et al. (2020) do not report on any labor market outcomes.

Of 16 studies that evaluate inheritance and property rights mandates, only 4 report estimates on actual inheritance for women. Evidence on actual increases in inherited land and property is mixed, with Deininger, et al. (2013) and Brule (2010) showing an increase in women's likelihood of inheriting actual land, and Roy (2015) showing no impact.<sup>23</sup> Deininger, et al. (2013) show a 14.5 percentage point increase in a woman's probability of inheriting land for women whose fathers had died before the reform and 23.5 percentage point increase for women whose fathers had died six or more years after the reform.<sup>24</sup>

Of the 16 papers evaluating inheritance and property rights mandates, only 4 report outcomes specific to the labor market for women. Where those outcomes are reported, women are more likely to work outside their homes, especially in professional, technical, and managerial capacities. They are also more likely to venture into entrepreneurship, with Naaraayanan (2019) reporting a 16 percent yearly increase in new enterprises by women. Asset plus interventions are successful in reducing participation in low-skill employment types, such as domestic work and wage labor. The intervention also reduces the incidence of begging among the ultra poor. Das and Misha (2010) report a 6.2 and 12 percentage point reduction, respectively, in domestic work and work as day laborers<sup>25</sup> and, Bandiera, et al. (2017) report a 26 percent reduction in the labor supply<sup>26</sup> for maid services among ultra-poor women.

<sup>17</sup> Full treatment (basic intervention, values-based training, and productive asset) beneficiaries cost about \$118 each, no goat (basic intervention and values-based training) beneficiaries cost \$87, and no value-based training (basic intervention and productive asset) beneficiaries cost \$550. The no value-based training treatment arm is more expensive than the others because the beneficiaries are not encouraged to "pay it forward" to other community members, which reduces the program's economies of scale.

<sup>18</sup> Studies report different measures of time tenure. Long run is defined as 7 and 9 years, medium term is 4 and 6 years, and short term is any time greater than one year but shorter than the medium term (Misha, et al. 2019; Banerjee, et al. 2016; Asadullah and Ara, 2016).

<sup>19</sup> The only exception are estimates reported by Heath and Tan (2019) and Misha, et al. (2019).

<sup>20</sup> One year after implementing the interventions.

<sup>21</sup> Results for aggregate labor supply are insignificant, including those for MGNREGS and private employment.

<sup>22</sup> Socially constrained women are less likely to be active in the labor market, have low levels of empowerment and are victims of norms against female work.

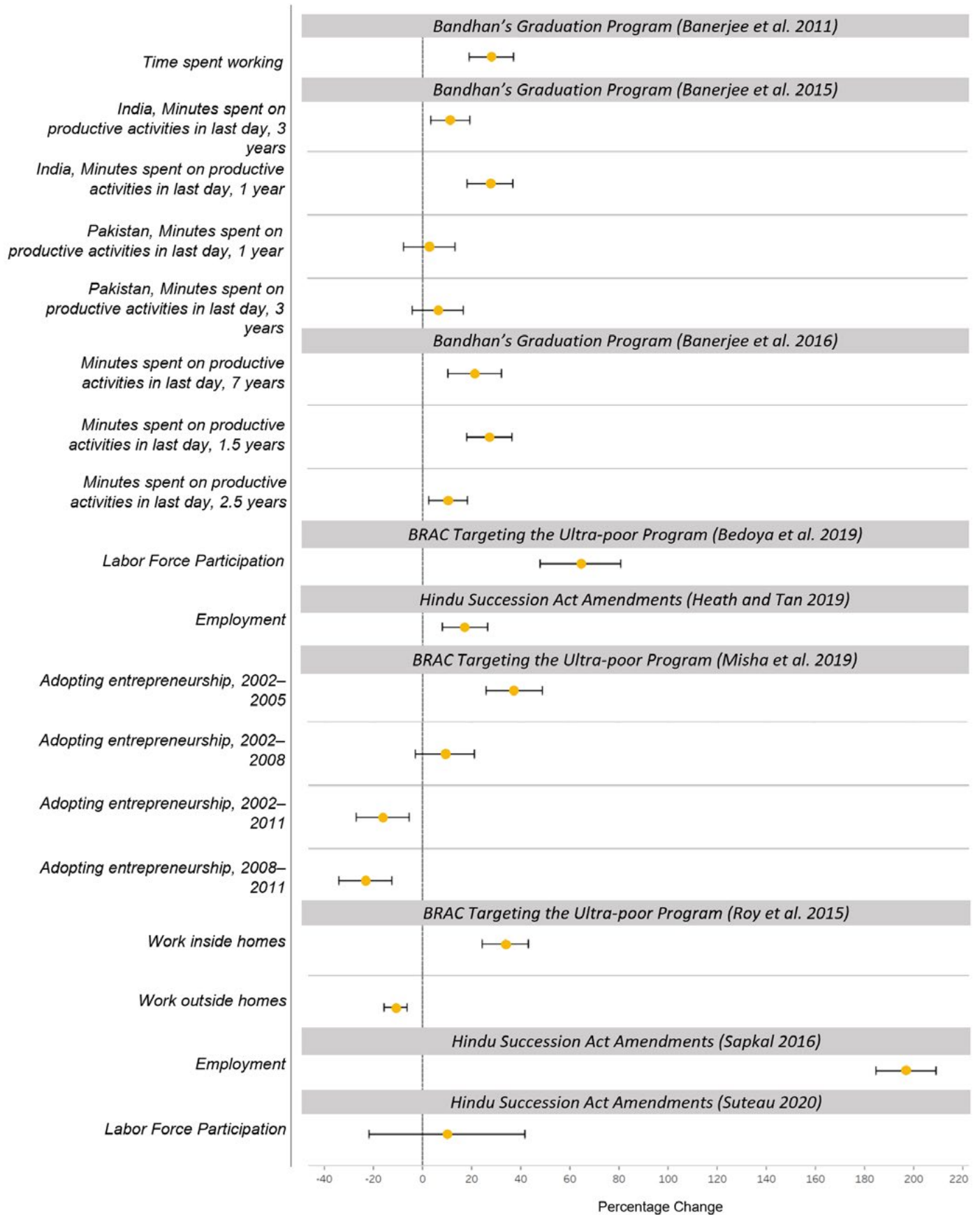
<sup>23</sup> The inconsistency in results between Roy (2015) and Deininger, et al. (2013), both of which evaluate amendments of the HSA, is likely due to methodological difference in identifying the causal effect of the reform. While Deininger, et al. (2013) exploit variation in the timing of death of a woman's father, Roy (2015) uses variation in the timing of death of a woman's grandfather, arguing that the amendment relates to ancestral property owned by the grandfather.

<sup>24</sup> This increase over time is due to increased awareness regarding the reform.

<sup>25</sup> The incidence of begging fell from 3.5 percent in 2002 to 1.4 percent in 2008.

<sup>26</sup> Relative to baseline.

**Figure 3: Labor Force Participation Outcomes for Property Law and Asset Transfer Interventions**



Note: The figure shows the impact of asset transfer interventions and property law mandates on labor market outcomes for women. Effect sizes shown are for selected studies.



Figure 3 depicts the labor market impacts of property law mandates and asset transfer interventions from selected studies.

## INCOME AND REVENUE OUTCOMES

Income impacts are mostly reported by asset plus interventions. Of the 34 studies, only 7 report income-related outcomes for women. Across 7 studies, the review maps 75 total and 41 unique outcomes across different time spans and sources. Outcomes are reported as monetary values, either in the local currency or dollar amount and are significant at the 95 percent confidence level. They are also reported in percentage increases by Bandiera, et al. (2017).

The graduation program in India increased monthly revenue from livestock by 307 percent and for treatment households 18 months after program implementation and by 286 percent 7 years after implementation (Banerjee, et al. 2016). Yearly earnings are reported to increase by 16 percent 4 years after intervention (Bandiera, et al. 2017), from \$80 to \$115, indicating that ultra-poor women are becoming more productive over time.

## OTHER EMPOWERMENT OUTCOMES

Empowerment impacts are reported by 27 of the 33 studies in the review and consist of 264 total and 118 unique outcomes across different samples, periods, and themes. Four studies report cumulative women's empowerment indexes, which show interventions to have positive impacts on women's overall empowerment. The remaining empowerment outcomes are subcategorized as decision-making, violence, and psychosocial empowerment. Some studies also report variables for marriage, mobility, and women's education as empowerment outcomes.

The results for empowerment indicators are mixed and vary across studies. Outcomes for autonomy, violence, decision-making, and marriage are only reported for inheritance and land titling interventions, while educational attainment and psychosocial empowerment estimates are also reported for bank account and asset transfer interventions.

Across studies, decision-making is measured as a woman's ability to participate in decisions regarding her labor, farming, household purchases, healthcare, children's education, or local politics. The ability to make decisions for one's own health, expenditure, and children's welfare is a crucial sign of empowerment for women in rural regions. The review reports 46 unique and significant outcomes

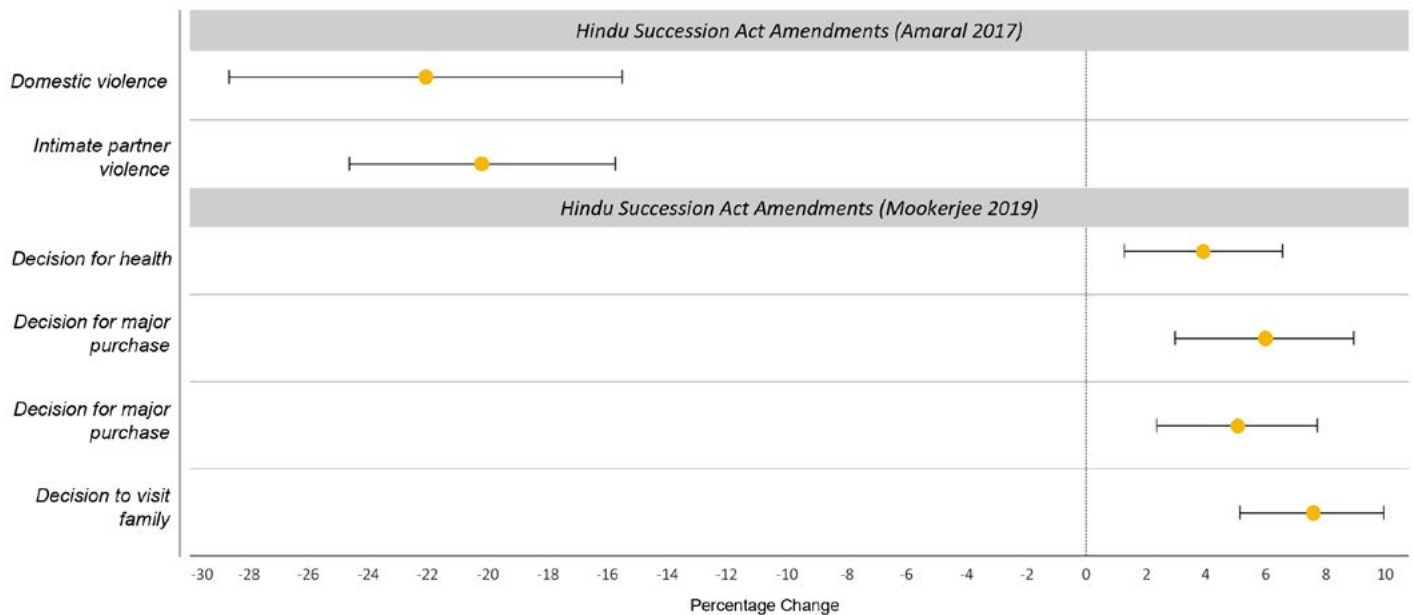
across 8 studies for decision-making, which include within-household decision-making variables, such as women are more likely to have a say in their own and their family's health, major and minor household purchases, and activities outside their homes (crop selection and engagement in local politics). Reported outcomes for decision-making in matters related to health household expenditure are positive<sup>27</sup> for inheritance and land titling reforms (as shown for Mookerjee, 2019 in Figure 4). Women's decision-making in agriculture increases between 1.3 to 23.2 units in Odisha and West Bengal because of the HSA amendment (Valera, et al. 2018). Selected studies also report that women are 3.4 percent more likely to have a greater say in major household expenditures (Mookerjee 2019), a 13 percent increase in the likelihood of women participating in decisions about household consumption and food decisions (Santos, et al. 2014). Mishra, et al. (2016) also report an increase in decision-making from 2.01 units in 2001 to 2.23 units in 2011 on an aggregate decision-making scale taking values from 0 to 3.<sup>28</sup> Asset plus interventions mostly report on increased social and political empowerment outcomes, with most reporting women to have a say in decisions relevant to food, education, health, and home improvement. Men and women jointly make household expenditure decisions (Das, et al. 2014). Finally, the evaluation of a bundled asset transfer found women more likely to vote in elections, become members of political parties, and be more confident to talk to village leaders about concerns (Banerjee, Duflo and Goldberg, et al. 2015, Banerjee, et al. 2016).

The review also uses measures of domestic and intimate partner violence as outcomes of empowerment. Three studies report violence estimates. Impact on violence is mixed, with Anderson & Genicot (2015) showing an increase and Amaral (2017), and Bose and Das (2021) showing a decrease. For Amaral (2017) (as shown in Figure 4) and Bose and Das (2021), total and emotional violence is reduced by 36 percent and 7 percent respectively for Hindu women in states that implemented the HSA amendments. Both authors attribute this reduction to a change in husbands' behavior toward wives and a strengthening of women's bargaining power in marriage negotiations. However, Anderson & Genicot (2015) argue that the HSA not only increased domestic violence and suicides among

<sup>27</sup> Mookerjee (2019) report negative decision-making outcomes for solo women decision makers. The inheritance amendments increased women's joint decision-making with husband only.

<sup>28</sup> Authors construct an aggregate decision-making scale by summing three binary variables, own healthcare, household purchases, and visits to family or relatives. These variables equal one if the women have the final say (alone or with husband) for healthcare decisions, major household purchases, and visits to family or relatives, respectively, and zero otherwise.

**Figure 4: Violence and Decision-Making Outcomes for Property Law Mandates**



Note: The figure shows the impact of property law mandates on violence and decision making outcomes for women. Effect sizes shown are for selected studies.

men and women, it also intensified household conflicts. They reason that improving property rights for women accentuated household conflict, which contributed to increased suicide in India.

Psychosocial empowerment refers to women’s ability and capacity to regulate their own lives through a positive self-evolution, including feelings of increased personal control and ownership over their lives. It includes measures for autonomy, self-esteem, well-being, and happiness. The review maps 10 unique outcomes across 9 studies under this category. Asset transfer interventions report increased empowerment through higher psychosocial well-being, future aspirations, social awareness, and self-reported happiness. Similar results are shown for bank account interventions and inheritance reform amendments. Inheritance amendments increase treated<sup>29</sup> women’s freedom and autonomy by 0.158 units<sup>30</sup> and 0.17 standard deviations (Roy 2008, Heath and Tan 2019). For the graduation program in India, women beneficiaries score higher on an autonomy index by 0.07 units (Banerjee, et al. 2011). Most empowerment variables are self-reported by women. To counter bias in self-reporting, Ahmed, et al. (2009) and Emran, et al. (2014) report number of saris owned by

women in the household and the ratio of saris and lungis<sup>31</sup> as a proxy for women’s bargaining power in the household. They show that program participation enabled ultra-poor women to have 0.21 more saris on average and led to a higher ratio of saris to lungis, suggesting higher bargaining power for women in ultra-poor households.

Studies also report variables on women’s education, ease of mobility, and marriage as empowerment measures. Marriage-related outcomes are reported by three studies, with all studies reporting women’s age at marriage. Inheritance policy increased women’s age at marriage by 0.6 years on average (Heath and Tan 2019) with women in reformed states marrying 0.7 years later than women in non-reformed states (Deininger, Goyal and Nagarajan 2013, Suteau 2020). The ability to pursue education is also a measure of empowerment for women. Two studies report on women’s access to increased education. Roy (2015), (Deininger, Goyal and Nagarajan 2013), and Sapkal (2017) report 0.37–5 years of additional schooling for Hindu women who were 1–10 years old at the time of the inheritance law amendments. Finally, studies also report some measures of mobility. Mobility is defined as a woman’s ability to travel freely outside the home, without requiring permission from the husband or extended family. Mookerjee (2019) reports increased travel to

<sup>29</sup> Hindu, Jain, Buddhist, and Sikh women

<sup>30</sup> This index is the average of three variables (traveling alone to the market, health facility, and outside the village) taking values 0 to 1 (Roy 2008).

<sup>31</sup> Saris and Lungis are traditional clothing items worn by women and men, respectively.

health clinics and markets by Hindu women in states that implemented the HSA amendment by 2 percent and 3.5 percent, respectively.

## CONCLUSION

The review of asset transfer interventions and inheritance and property law reforms shows the impact of asset transfers on women's economic participation and broader empowerment. The studies examined are concentrated mostly in Bangladesh and India, with one each in Afghanistan, Nepal, and Pakistan. The search process did not find any asset transfer programs and laws that were rigorously evaluated in Bhutan, Maldives, or Sri Lanka. Asset transfer interventions are mostly evaluated for BRAC's TUP program, including programs inspired by the BRAC model in Afghanistan and India. For most of these interventions, a livestock transfer was offered as a bundle with other complimentary transfers, such as mentoring, health services, and cash stipends. Hence, it was impossible to isolate the impact of the livestock transfer. The search process also did not find any studies evaluating the impact of non-agricultural transfers, such as jewelry, phones, and bicycles. Neither did the search find any legal reforms other than inheritance and property laws that would enable women to acquire assets, such as laws related to dowry and marriage. Finally, the search did not identify any evaluations of inheritance and property rights laws in countries other than India and Nepal.

Several observations emerge from the review of asset transfer interventions and property rights mandates. First, asset transfers, whether in the form of an asset or policy, yield encouraging results for women's economic participation through increases in employment and entrepreneurship. Income streams from productive activities, including farm and non-farm enterprises, often increase for women as well. The review of asset plus programs shows that the "big push" approach can be successful in reducing women's employment in low-skilled and temporary occupations. However, impacts on other dimensions of women's empowerment, such as social, political, and psychological empowerment, are less clear and mostly insignificant for studies in the review. There may be several reasons for insignificant impacts. It may be that the women's increased bargaining power and control over household expenditures, savings, and spending is still not enough to overcome gendered social norms in South Asia. It may also be that empowerment variables are not measured accurately since most measures are self-reported.

Second, while the review is rich in terms of impacts, few studies measure impacts beyond 6 years, and for those that do account for impacts at 7–9 years, the evidence is mixed. Misha et al. (2019) show positive entrepreneurial impacts of 10 and 12 percentage points in the short and medium term for BRAC's CFPR program in Bangladesh, however in the long run the estimate declines to 5 percentage points.<sup>32</sup> In contrast, Banerjee, et al. (2016) show increasing impacts for the graduation program in India, when measured 7 years after intervention.

Third, inheritance and land titling legal reforms do not eliminate gender inequality in inheritance and asset distribution on their own. The evidence on actual inheritance is mixed, with some studies suggesting a more gender-egalitarian inheritance pattern after reform and others finding no impact. It is interesting to note that, while inheritance and property rights interventions improve women's bargaining power in the household, there seem to be additional impacts on family structure—away from joint families toward nuclear households (Mookerjee 2019). Conflicts also increase within the households. And some evidence suggests that parents may be gifting their share of land to sons to avoid compliance with the mandate, while at the same time compensating their daughters for the disinheritance through increased investments on their daughters' education or dowry (Roy 2015). Moreover, there is tentative evidence that, in the case of the HSA, the reform's impacts on women's empowerment and access to human capital were larger for the second generation than for the first generation of women affected by the reform (Deiningger, et al. 2014, Deiningger, et al. 2013).

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<sup>32</sup> The study also reports that those who initially worked as maids or were engaged in begging were most likely to revert to their baseline occupations, after a period as entrepreneurs. Conversely, households with support from adult children and those headed by women were more likely to stay engaged in entrepreneurial activity in the long run.

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## APPENDIX

**Table A.1: Included Studies and Program Details**

ID	Title and author(s)	Region	Policy/program evaluated	Asset transfer type <sup>33</sup>	Methodology	Program description
<i>Inheritance, land titling, and property rights</i>						
1.	Female Empowerment through Inheritance Rights: Evidence from India <i>Sanchari Roy (2008)</i>	India	Amendments to HSA 1956	Inheritance policy amendment	Difference-in-difference	Data: National Family Health Survey (NFHS) 2005–2006  Sample: Women with average 4 years of education and 34 years of age  Control Group: Non-Hindu women and women marrying before the reform  Treatment Group: Hindu women marrying after the reform
2.	Do improved property rights decrease violence against women in India? <i>Sofia Amaral (2017)</i>	India	Amendments to HSA 1956	Inheritance policy amendment	Difference-in-difference	Data: Crime data from: 1) Information on first-stage reports to the police from National Crime Record Bureau records, 2) yearly publications of crime statistics of crimes, 3) crimes under Dowry Prohibition Act, Immoral Traffic (Prevention) Act, and Indecent Representation of Women (Prevention) Act  Sample: Married women who are wives of household heads  Control Group: Women in non-reform states  Treatment Group: Women in reform states
3.	Gender-Neutral Inheritance Laws, Family Structure, and Women’s Status in India <i>Sulagna Mookerjee (2019)</i>	India	Amendments to HSA 1956	Inheritance policy amendment	Difference-in-difference	Data: National Family Health Survey (NFHS) 2005–2006  Sample: Women aged 15–49 years of age  Treatment: Hindu women, belonging to a reform state married after the reform  Control: Non-Hindu women, belonging to non-reform states
4.	Suicide and property rights in India <i>Siwan Anderson, Garance Genicot (2015)</i>	India	Amendments to HSA 1956	Inheritance policy amendment	Difference-in-difference	Data: The data for the annual suicides for men and women in each state come from the National Crime Records Bureau of India 1967–2004  Sample: Women of approximately 29 years  Control Group: Women in non-reform states marrying after the reform  Treatment Group: Women in reform states marrying after the reform

<sup>33</sup> Amendments to the Hindu Succession Act 2005: Policy amendment that granted unmarried daughters independent inheritance rights and the right to share inheritance by survivorship in joint family property, equal with their brothers.

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<i>Inheritance, land titling, and property rights</i>						
5.	Women’s Inheritance Rights and Fertility Decisions: Evidence from India <i>Nayana Bose, Shreyasee Das (2021)</i>	India	Amendments to HSA 1956	Inheritance policy amendment	Difference-in-difference	Data: NFHS 2005–2006. Sample: Rural Hindu married women aged 15–49 with at least one child Control Group: Women in non-reform states marrying after the reform Treatment Group: Women in reform states marrying after the reform
6.	Women’s Inheritance Rights and Entrepreneurship Gender Gap <i>S. Lakshmi Naaraayanan (2019)</i>	India	Amendments to HSA 1956	Inheritance policy amendment	Difference-in-difference	Data: Inheritance and entrepreneurship data from, (i) Rural Economic and Demographic Survey (REDS) 1999, and (ii) All India Census of Micro, Small, and Medium Enterprises (MSM) Sample: Siblings in the early reform states with a positive amount of family landholdings and experiencing parental death Control Group: Individuals belonging to the four religious groups— Buddhists, Hindus, Jains, and Sikhs—to which the inheritance reform applied Treatment Group: Individuals belonging to all other religions on whom the reform did not apply
7.	Intrahousehold bargaining, female autonomy, and labor supply: theory and evidence from India <i>Rachel Heath, Xu Tan (2019)</i>	India	Amendments to HSA 1956	Inheritance policy amendment	Difference-in-difference	Data: National Family Health Survey (NFHS) 2005–2006 Sample Survey Employment and Unemployment modules (rounds 1983, 1987, 1993, 1999, and 2004) Sample: Married women 15–49 years of age Control Group: Girls below the 10 <sup>th</sup> percentile of the age at marriage distribution at the time the HSA was passed in states to those of girls above the 90 <sup>th</sup> percentile of age at marriage for non-Hindu women (Muslim and Christian) Treatment Group: Girls below the 10 <sup>th</sup> percentile of the age at marriage distribution at the time the HSA was passed in states to those of girls above the 90 <sup>th</sup> percentile of age at marriage for Hindu women

**Table A.1: Included Studies and Program Details**

ID	Title and author(s)	Region	Policy/program evaluated	Asset transfer type <sup>33</sup>	Methodology	Program description
<i>Inheritance, land titling, and property rights</i>						
8.	Changes in India property rights regime and the implications for improved gender parity <i>Rachel Brule (2010)</i>	India	Amendments to HSA 1956	Inheritance policy amendment	Regression discontinuity	Data: (1) Nationally representative panel data collected across 17 Indian states from 1971 until 2006–2008 by the National Council of Applied Economic Research (NCAER)'s Rural Economic and Demographic Survey (REDS)  Sample: Households with fathers who after the HSA's implementation in their state  Control Group: Reform non-beneficiaries  Treatment Group: Reform beneficiaries
9.	Women's Inheritance Rights and Intergenerational Transmission of Resources in India <i>Klaus Deininger, Aparajita Goyal, Hari Nagarajan (2013)</i>	India	Amendments to HSA 1956	Inheritance policy amendment	Difference-in-difference	Data: Rural Economic and Demographic Survey (REDS) 2006  Sample: Data from three generations  Control Group: The inheritance of land to males and females by fathers who died before and after the amendment of the Act across non-reform states  Treatment Group: The inheritance of land to males and females by fathers who died before and after the amendment of the Act across non-reform states
10.	Inheritance law reform, empowerment, and human capital accumulation: Second generation effects from India <i>Klaus Deininger, Songqing Jin, Hari K. Nagarajan, Fang Xia (2019)</i>	India	Amendments to HSA 1956	Inheritance policy amendment	Difference-in-difference	Data: 2011 follow up to the Rural Economic and Demographic Survey (REDS) 2007  Sample: 1,204 households and 2,931 generation III descendants  Control Group: Male and female siblings in a household where the mother was not affected by the HSAA  Treatment Group: Male and female siblings in a household where the mother was affected by the HSAA
11.	Empowering women? Inheritance rights, female education and dowry payments in India <i>Sanchari Roy (2015)</i>	India	Amendments to HSA 1956	Inheritance policy amendment	Triple difference-in-difference	Data: Rural Economic and Demographic Survey (REDS) 1999  Sample: Women aged 10–20 years at the time of the reform  Control Group: Women who were 21 years or older  Treatment Group: Most treated group consists of women who were 10 years or younger at the time the reform was passed in their state; women who were 11–15 years old at the time form a “partially treated” group, women who were 16–20 years old at the time are “least treated.”

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ID	Title and author(s)	Region	Policy/program evaluated	Asset transfer type <sup>33</sup>	Methodology	Program description
<i>Inheritance, land titling, and property rights</i>						
12.	From Mother to Daughter: Does Equal Inheritance Property Laws Reform Improve Female Labor Supply and Educational Attainments in India <i>Rahul Sapkal (2017)</i>	India	Amendments to HSA 1956	Inheritance policy amendment	Difference-in-difference	<p>Data: Two rounds of Employment and Unemployment Survey of the National Sample Survey Organization conducted in 1999–2000 (55<sup>th</sup> round) and 2004–2005 (64<sup>th</sup> round)</p> <p>Sample: Women in reformed and non-reformed states. Women in the sample population enjoy on average 2.22 years of educational attainment and average 4.13 months of employment duration</p> <p>Control Group: 1) Non-Hindu women in reform states and 2) Women aged 11–21 years at the time of the reform in reformed states (comparison between cohorts in reformed states)</p> <p>Treatment Group: 1) Hindu women in reformed states and 2) Women aged 1–10 years at the time of the reform in reformed states (comparison between cohorts in reformed states)</p>
13.	Inheritance Rights and Women’s Empowerment in the Labor and Marriage Markets <i>Margaux Suteau (2020)</i>	India	Amendments to HSA 1956	Inheritance policy amendment	Triple difference-in-difference	<p>Data: Indian Human Development Survey (IHDS) 2012</p> <p>Sample: Married Buddhist, Hindu, Jain, and Sikh women aged 15–50 years</p> <p>Control Group: Women at least 21 years old at the time of the amendment as well as women of all ages living in states that did not amend the HSA.</p> <p>Treatment Group: Women in reformed states who were 10 years old or younger at the time of the amendment in their state.</p>
14.	Unintended Consequences of Women’s Inheritance Rights on Female Mortality in India <i>Daniel Rosenblum (2015)</i>	India	Amendments to HSA 1956	Inheritance policy amendment	Quadruple difference-in-difference	<p>Data: National Family Health Survey (NFHS) from 1992 to 1993, 1998–1999, and 2005–2006.</p> <p>Sample: Married women 12–25 years of age having at least 1 child</p> <p>Control Group: Non-Hindu and non-land-owning households in reform states</p> <p>Treatment Group: Hindu land-owning households in reformed states and who lived after the reforms were enacted.</p>
15.	Women’s land title ownership and empowerment: Evidence from India <i>Harold Glenn A. Valera, Takashi Yamano, Ranjitha Puskur, Prakashan Chellattan Veettil, Ishika Gupta, Phoebe Ricarte, Rohini Ram Mohan (2018)</i>	India	Amendments to HSA 1956	Land titling policy	Instrumental variable estimation	<p>Data: Rice Monitoring Survey 2016 collected by the International Rice Research Institute</p> <p>Sample: The 6,378 households were categorized into three groups: no land title, men’s name on title, and women’s name on title.</p> <p>Control Group: Women without land titles</p> <p>Treatment Group: Women with land titles</p>

**Table A.1: Included Studies and Program Details**

ID	Title and author(s)	Region	Policy/program evaluated	Asset transfer type <sup>33</sup>	Methodology	Program description
<b><i>Inheritance, land titling, and property rights</i></b>						
16.	Can Government-Allocated Land Contribute to Food Security? Intrahousehold Analysis of West Bengal's Microplot Allocation Program <i>Florence Santos, Diana Fletschner, Vivien Savath, Amber Peterman (2014)</i>	India	Nijo Griha, Nijo Bhumi program	Land titling policy	Inverse propensity score-weighted regression	Data: Quantitative data from NGNB households 2010–2012  Sample: Eligible families were defined as those that relied on daily agricultural wage labor, food gathering from common property, or menial labor, and that lived below the poverty line  Control Group: Women without land titles  Treatment Group: Women with land titles
17.	Does Women's Land Ownership Promote Their Empowerment? Empirical Evidence from Nepal <i>Khushbu Mishra, Abdoul G. Sam (2016)</i>	Nepal	2002 and 2007 constitutional amendments	Land titling policy	Inverse probability weight propensity scores	Data: Nepal Demographic and Health Surveys—rounds 2001 and 2011  Sample: "Ever married" women of ages 15–49  Control Group: Women without land  Treatment Group: Women with land
<b><i>Bank account</i></b>						
18.	Uptake, Use, and Impact of Islamic Savings: Evidence from a Field Experiment in Pakistan <i>Syedah Ahmad, Robert Lensink, Annika Mueller (2020)</i>	Pakistan	Access to a bank account	Bank Account + administrative help, religious motivational speech and subsidy	Linear probability models	Data: 1) Administrative data about borrowers from Akhuwat, 2) Primary data from a baseline survey and follow-up surveys, 3) Administrative data from Meezan Bank about the use of the savings accounts, 4) Data from participants' check (log) books, which indicate the number of withdrawals and their respective amounts  Sample: Mostly married Muslim women (95%) with average age of 38 years, four grades of schooling, and from poor household  Control Group: Women who received only standard promotional training  Treatment Group: Women who received religious motivational speech, subsidy, and administrative help
19.	On Her Own Account: How Strengthening Women's Financial Control Impacts Labor Supply and Gender Norms <i>Erica Field, Rohini Pande, Natalia Rigol, Simone Schaner, Charity Troyer Moore (2021)</i>	India	Access to a bank account	Bank account + short training on how to use the local bank kiosks	Difference-in-difference	Data: Administrative data and two waves of household survey data conducted one and three years after intervention implementation  Sample: Women part of Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS); poor, middle-aged women with very limited education (less than one year on average), see Table 1; their husbands are on average 5 years older and have 3 more years of schooling  Control Group: Constrained women  Treatment Groups: Unconstrained women



**Table A.1: Included Studies and Program Details**

ID	Title and author(s)	Region	Policy/program evaluated	Asset transfer type <sup>33</sup>	Methodology	Program description
<b>Asset plus: Livestock transfer + microenterprise training, health counseling, village networks, and community development</b>						
20.	No Household Left Behind Afghanistan Targeting the Ultra Poor Impact Evaluation <i>Guadalupe Bedoya, Aidan Coville, Johannes Haushofer, Mohammad Isaqzadeh, Jeremy Shapiro (2019)</i>	Afghanistan	Targeting the ultra poor program – BRAC <sup>34</sup>	Livestock transfer + skills training, mentoring, access to savings account	Difference-in-difference, intent to treat estimator	Data: 1) Ultra-poor household survey at baseline (spring 2016) and a follow-up survey (summer 2018); 2) Saliva samples were collected to measure cortisol levels, a neurobiological marker of stress; and 3) Village and market surveys  Sample: Ultra-poor women with low levels of consumption, human capital, asset ownership, and psychosocial well-being  Control Group: Women receiving the full TUP package  Treatment Group: Women that did not receive the TUP package
21.	Short-Term Impacts of a Pay-It-Forward Livestock Transfer and Training Program in Nepal <i>Sarah A. Janzen, Nicholas P. Magnan, William M. Thompson (2017)</i>	Nepal	Heifer International’s Smallholders in Livestock Value Chain (SLVC) program	Livestock transfer <sup>35</sup> + self-help group <sup>36</sup> formation, technical training, <sup>37</sup> and value-based trainings <sup>38</sup>	Difference-in-difference, intent to treat estimator	Data: Household survey data collected before any intervention in mid-2014 and again in mid-2016  Sample: SLVC beneficiaries  Control Group: Women receiving the intervention package  Treatment Group: Women not receiving the intervention package
22.	“Flypaper effects” in transfers targeted to women: Evidence from BRAC’s “Targeting the Ultra Poor” program in Bangladesh <i>Shalini Roy, Jinnat Ara, Narayan Das, Agnes R. Quisumbing (2015)</i>	Bangladesh	Challenging the Frontiers of Poverty Reduction – Targeting the Ultra Poor – (BRAC CFPR-TUP) Phase 2	Livestock transfer + trainings, <sup>39</sup> stipend, <sup>40</sup> health access, <sup>41</sup> and social development initiatives <sup>42</sup>	Difference-in-difference, intent to treat estimator	Data: BRAC Research and Evaluation Division (RED) collected panel data collected in three rounds, 2007 (baseline), 2009, and 2011  Sample: Ultra-poor women  Control Group: Program non-recipients  Treatment Group: Program recipients

<sup>34</sup> While the program is similar to the standard TUP program model, a few important differences exist: a) Coaching support lasts for 12 months instead of 18–24 months; b) A health subsidy is included that does not exist in other programs; c) The focus of asset provision is on cows rather than smaller livestock assets like goats, pigs, and chickens; and d) Asset values transferred are larger than other programs where data exist.

<sup>35</sup> Two dove cotes.

<sup>36</sup> Women’s self-help groups meet regularly and are encouraged to create group savings accounts.

<sup>37</sup> Beneficiaries are trained on technical topics including nutrition, home gardening, fodder development, and improved animal management. They are given cash support for planting home gardens (\$5) and fodder production (\$10).

<sup>38</sup> Beneficiaries are trained on Heifer International’s cornerstone principles, which include accountability; sharing and caring; sustainability and self-reliance; gender and focus on the family; genuine need and justice; improving the environment; full participation; training, education, and communication; and spirituality. The values-based training encourages beneficiaries to “pay it forward.”

<sup>39</sup> Training was provided on the use of the productive assets for income-generating activities.

<sup>40</sup> Approximately 175 taka (about \$2.50) per week.

<sup>41</sup> Free medical treatment, regular visits by the health volunteer (Shasthyo Shebika) for preventive disease.

<sup>42</sup> Community support and awareness-raising training.

**Table A.1: Included Studies and Program Details**

ID	Title and author(s)	Region	Policy/program evaluated	Asset transfer type <sup>33</sup>	Methodology	Program description
<b>Asset plus: Livestock transfer + microenterprise training, health counseling, village networks, and community development</b>						
23.	How Far Does a Big Push Really Push? Long-Term Effects of an Asset Transfer Program on Employment Trajectories <i>Farzana A. Misha, Wameq A. Raza, Jinnat Ara, and Ellen van de Poel (2019)</i>	Bangladesh	Challenging the Frontiers of Poverty Reduction – Targeting the Ultra Poor – (BRAC CFPR-TUP)	Livestock transfer + training, stipend, health access, and social development initiatives	Linear regression with inverse propensity weighting	Data: Four-round panel data set collected in three northern districts (Nilphamari, Kurigram, and Rangpur) of Bangladesh where the TUP pilot was first implemented (2002–2004).  Sample: Ultra-poor women  Control Group: Program non-recipients  Treatment Group: Program recipients
24.	The Long-term Impacts of a Graduation Program: Evidence from West Bengal <i>Abhijit Banerjee, Esther Duflo, Raghavendra Chattopadhyay, and Jeremy Shapiro (2016)</i>	India	Bandhan’s Targeting the Hard Core Poor program (THP)	Livestock transfer + training, life skills coaching, weekly consumption support, access to a savings account, and health services	Intent to treat estimates	Data: Program data 2007–2015  Sample: The beneficiaries are identified through a participatory process in a village meeting, followed by a verification visit by the organization’s staff  Control Group: Program non-recipients  Treatment Group: Program recipients
25.	Ultra-Poor and Asset Transfer in Urban Setting: Evidence from Slums in Bangladesh <i>Jinnat Ara, Nusrat Zaitun Hossain, Narayan Chandra Das and Abdul Bayes (2016)</i>	Bangladesh	Challenging the Frontiers of Poverty Reduction – Targeting the Ultra Poor – (BRAC CFPR-TUP) Urban	Income-generating asset <sup>43</sup> + stipend, <sup>44</sup> health counseling, awareness training, <sup>45</sup> training on hygiene <sup>46</sup>	Propensity score matching	Data: Program data January 2010–July 2010 administered by Research and Evaluation Division of BRAC  Sample: Eligible and non-eligible households from urban slums  Control Group: Program non-recipients  Treatment Group: Program recipients
26.	Targeting the Hard-Core Poor: An Impact Assessment <i>Abhijit Banerjee, Esther Duflo, Raghavendra Chattopadhyay and Jeremy Shapiro (2011)</i>	India	Bandhan’s Targeting the Hard Core Poor program (THP)	Productive asset <sup>47</sup> + stipend, <sup>48</sup> livelihood counseling, <sup>49</sup> training and mentoring <sup>50</sup>	Difference-in-difference	Data: Program data March 2008 and September 2009  Sample: Households have, on average, slightly fewer than four members and, most households have women as heads, an average landholdings less than 0.04 acres, small houses, and an average per capita monthly consumption is Rs. 415  Control Group: Non-selected eligible beneficiaries  Treatment Group: Selected eligible

<sup>43</sup> Instead of livestock, the urban BRAC CFPR-TUP program provided women with a productive asset, such as commodities that can be traded or sold. The participants were transferred assets such as a van of two and a half square feet or a two-wheeler van of two and a half square feet, along with vegetables or fruits to be sold. Some participants were given tea-making utensils with some snack items or attire such as sari, salwar kameez, or multiple goods such as small toys, tiny utensils for children, ornaments. The trading items were chosen according to their skill and, most importantly, their interest so that they can start self-employment.

<sup>44</sup> 30 taka for consumption smoothing so that they do not sell off the transferred assets. The daily stipend continued for 26 weeks after the intervention started.

<sup>45</sup> Information about the effect of child marriage, child labor, and importance of education through weekly home visits by the CFPR-TUP program staff.

<sup>46</sup> The participants also received training on sanitation practices such as washing hands with soap after returning from work, using the toilet, and before eating in the weekly meetings.

<sup>47</sup> Livestock or related inventory, such as fodder and sheds.

<sup>48</sup> Rs. 90 are disbursed weekly for 14–40 weeks.

<sup>49</sup> Beneficiaries are also counseled on savings and required to save Rs. 10 (approximately \$0.25) per week at these meetings.

<sup>50</sup> These meetings are primarily provide information and training on topics related to the household’s enterprise (such as proper care for livestock) as well broader social and health issues.

**Table A.1: Included Studies and Program Details**

ID	Title and author(s)	Region	Policy/program evaluated	Asset transfer type <sup>33</sup>	Methodology	Program description
<i>Asset plus: Livestock transfer + microenterprise training, health counseling, village networks, and community development</i>						
27.	A multifaceted program causes lasting progress for the very poor: Evidence from six countries <i>Abhijit Banerjee, Esther Duflo, Nathanael Goldberg, Dean Karlan, Robert Osei, William Parienté, Jeremy Shapiro, Bram Thuysbaert, and Christopher Udry (2015)</i>	Ethiopia, Ghana, Honduras, India, Pakistan, and Peru	Bandhan's Targeting the Hard Core Poor program (THP)	Productive asset + stipend, livelihood counseling, training and mentoring	ordinary least square (OLS) regressions	Data: Program data Sample: Ultra-poor women Control Group: Non-selected ultra-poor households Treatment Group: Selected ultra-poor households
28.	How Do Intrahousehold Dynamics Change When Assets Are Transferred to Women? <i>Narayan Das, Rabeya Yasmin, Jinnat Ara, Md. Kamruzzaman, Peter Davis, Julia A. Behrman, Shalini Roy, Agnes R. Quisumbing (2014)</i>	Bangladesh	Challenging the Frontiers of Poverty Reduction – Targeting the Ultra Poor – (BRAC CFPR-TUP) Phase 2	Livestock transfer + training, stipend, health access, and social development initiatives	Difference-in-difference, intent to treat estimates	Data: Program data collected in 2007, 2009, and 2011 Sample: Ultra-poor women Control Group: STUP-eligible women not given the transfer Treatment Group: STUP-eligible women given the transfer
29.	Addressing Extreme Poverty in a Sustainable Manner: Evidence from CFPR programme <i>Narayan C Das, Farzana A Misha (2010)</i>	Bangladesh	Challenging the Frontiers of Poverty Reduction – Targeting the Ultra Poor – (BRAC CFPR-TUP) Phase 1	Livestock transfer + training, stipend, health access, and social development initiatives	Difference-in-difference, intent to treat estimates	Data: Program panel data from 2002, 2005, and 2008 Sample: Ultra-poor women Control Group: Program non-recipients Treatment Group: Program recipients
30.	Evaluating the long-run impact of an innovative anti-poverty programme: evidence using household panel data <i>M Niaz Asadullaha, Jinnat Ara (2016)</i>	Bangladesh	Challenging the Frontiers of Poverty Reduction – Targeting the Ultra Poor – (BRAC CFPR-TUP) Phase 1	Livestock transfer + training, stipend, health access, and social development initiatives	Difference-in-difference, OLS regression, propensity score matching	Data: Program data from 2002, 2005, 2008, and 2011 Sample: Ultra-poor women Control Group: Non-selected ultra-poor households Treatment Group: Selected ultra-poor households

<sup>33</sup> These assets include livestock and those relevant for small-scale retail operations, tree nurseries, and vegetable growing.

**Table A.1: Included Studies and Program Details**

ID	Title and author(s)	Region	Policy/program evaluated	Asset transfer type <sup>33</sup>	Methodology	Program description
<b>Asset plus: Livestock transfer + microenterprise training, health counseling, village networks, and community development</b>						
31.	Labor Markets and Poverty in Village Economies <i>Oriana Bandiera, Robin Burgess, Narayan Das, Selim Gulesci, Imran Rasul, Munshi Sulaiman (2017)</i>	Bangladesh	BRAC's Targeting the Ultra Poor (TUP) program	Income-generating asset <sup>51</sup> + stipend, assistance visits, training, health support, community development, financial management training	Difference-in-difference	Data: Program data from 2007 (baseline), 2009, 2011, and 2014 (follow-up)  Sample: Ultra-poor and near-poor households, mostly middle- and upper-class households  Control Group: Program non-recipients  Treatment Group: Program recipients
32.	The Impact of Asset Transfer on Livelihoods of the Ultra Poor in Bangladesh <i>Akhter U. Ahmed, Mehnaz Rabbani, Munshi Sulaiman, Narayan C. Das (2009)</i>	Bangladesh	Challenging the Frontiers of Poverty Reduction – Targeting the Ultra Poor – (BRAC CFPR-TUP) Phase 1	Income-generating asset + business development training, enterprise management assistance, subsistence allowance, health care facilities, and building social support network	Difference-in-difference, propensity score matching	Data: Program data from 2002 and 2004  Sample: Ultra-poor women  Control Group: Program non-participants  Treatment Group: Program participants
33.	Assessing the Frontiers of Ultra Poverty Reduction: Evidence from Challenging the Frontiers of Poverty Reduction/Targeting the Ultra-poor, an Innovative Program in Bangladesh <i>M. Shahe Emran, Virginia Robano, Stephen C. Smith (2014)</i>	Bangladesh	Challenging the Frontiers of Poverty Reduction – Targeting the Ultra Poor – (BRAC CFPR-TUP) Phase 1	Productive asset <sup>52</sup> + microenterprise training, functional literacy, improved health	Difference-in-difference, difference-in-difference matching	Data: Program data from two panels 2002 and 2005  Sample: Ultra-poor women  Control Group: Program non-participants  Treatment Group: Program participants

<sup>52</sup> The physical assets include livestock (cow/bull, duck, hen, and so on), other productive assets (such as a fishing net, rickshaw van, and “big trees” producing sticks, small lumber, fuelwood, or fruit) and household durable goods such as tubewells, blankets, beds, chairs and tables.

**Table A.2: Reported Labor Market Outcomes**

Reporting Units	Outcome	Effect
<b>(Naaraayanan 2019) Women’s Inheritance Rights and Entrepreneurship Gender Gap</b>		
Percentage increase	Entrepreneurship, new women enterprises	1.3***
<b>(Heath and Tan, 2019) Intrahousehold Bargaining, Female Autonomy, and Labor Supply: Theory and Evidence from India</b>		
Percentage Point	Working in the last 7 days	6.1***
	Work for self	-2.2**
	Work for another	6.8**
	Work all year	5.5**
	Work for cash	6.3**
	Work away from home	4.9**
	Works in professional	3.1**
<b>(Sapkal, 2016) From Mother to Daughter: Does Equal Inheritance Property Laws Reform Improve Female Labor Supply and Educational Attainments in India?</b>		
Months	Employment	7.595***
<b>(Field et al. 2021) On Her Own Account: How Strengthening Women’s Financial Control Impacts Labor Supply and Gender Norms</b>		
Standard deviation units	Aggregate Labor Supply Index, short run	0.165***
	Aggregate Labor Supply Index, long run	0.045
<b>(Bedoya et al. 2019) No Household Left Behind Afghanistan Targeting the Ultra Poor Impact Evaluation</b>		
Percentage Points	Labor participation	22***
<b>(Roy et al. 2015) “Flypaper Effects” in Transfers Targeted to Women: Evidence from BRAC’s “Targeting The Ultra Poor” Program in Bangladesh</b>		
Percentage Points	Work inside homes	16.7***
	Work outside homes	-8.00***
<b>(Misha et al. 2019) How Far Does a Big Push Really Push? Long-Term Effects of an Asset Transfer Program on Employment Trajectories</b>		
Percentage points	Adopting entrepreneurship, 2002–2005	10.1***
	Adopting entrepreneurship, 2002–2008	2.3
	Adopting entrepreneurship, 2008–2011	-7.3***
	Adopting entrepreneurship, 2002–2011	-5.1***
<b>(Banerjee et al. 2016) The Long-Term Impacts of a Graduation Program: Evidence from West Bengal<sup>53</sup></b>		
Minutes	Minutes spent on productive activities in last day	58.152***, 22.766**, 33.521***
	Minutes spent on agriculture	1.216, -0.108, 8.749***
	Minutes spent on livestock activities last day	64.325***, 28.314***, 14.183***
	Minutes spent on own business in last day	5.826, 1.546, 14.199*
	Minutes spent on paid labor in last day	-13.116, -7.387, -3.098
<b>(Ara et al. 2016) Ultra-Poor and Asset Transfer in Urban Setting: Evidence from Slums in Bangladesh</b>		
Mean hours per day	Self-employment	1.29***
	Day labor	-0.05
	Service	-0.13
	Work at hotel/restaurant	0.06
	Housemaid	-0.05

<sup>53</sup> Endline 1 was conducted 18 months after (January 2009–November 2009), Endline 2 was conducted 30 months after (June 2010–February 2011) and Endline 3 was conducted 7 years (September 2014–March 2015) after the asset transfer (February 2007–March 2008).

<sup>54</sup> Impacts are reported from endline 1, conducted one year after the end of the program, and endline 2, conducted three years after the treatment began.



**Table A.2: Reported Labor Market Outcomes**

Reporting Units	Outcome	Effect
<b>(Banerjee et al. 2015) A Multifaceted Program Causes Lasting Progress for the Very Poor: Evidence from Six Countries<sup>54</sup></b>		
	India, Total minutes spent on productive activities in last day	58.6***, 24.6***
	India, minutes spent on agriculture in last day	1.32, -0.11
	India, minutes spent on own business in last day	6.26, 2.81
	India, minutes spent on paid labor in last day	-13.7, -7.12
	Pakistan, total minutes spent on productive activities in last day	4.07, 9.77
	Pakistan, minutes spent on agriculture in last day	3.11, 5.72
	Pakistan, minutes spent tending livestock in last day	6.74*, 3.86
	Pakistan, minutes spent on own business in last day	-1.58, -0.15
	Pakistan, minutes spent on paid labor in last day	-6.21, -1.37
<b>(Das et al. 2014) How Do Intra-household Dynamics Change When Assets are Transferred to Women?</b>		
Percent relative to control group	Work inside homes	16.7***
	Work outside homes	-8.00***
<b>(Das and Misha 2010) Addressing Extreme Poverty in a Sustainable Manner: Evidence from CFPR programme<sup>55</sup></b>		
Percent of sample	Farm self-employment	36.0***, 25.8***
	Day labor	-13.0***, -14.6***
	Non-farm salary employment	0.02, 0.40
	Non-farm self-employment	3.0***, -0.60
	Begging	-1.40***, -1.5
	Servant	-8.70***, -7.4
<b>(Asadullah and Ara 2016) Evaluating the Long-Run Impact of an Innovative Anti-Poverty Programme: Evidence Using Household Panel Data<sup>56</sup></b>		
Difference measure	Farm self-employment	34.7***, 25.6***, 2.6
	Day labor	-12.2***, -14.1***, -9.3***
	Non-farm salary employment	0.1, 0.2, -0.1
	Non-farm self-employment	1.7**, -0.8, -0.6
	Begging	-1.6***, 1.4**, -1.1*
	Servant	-7.4***, -7.5***, -5.3***
<b>(Suteau 2020) Inheritance Rights and Women's Empowerment in the Labor and Marriage Markets</b>		
Days	Labor force participation	8.599
<b>(Banerjee et al. 2011) Targeting the Hard-Core Poor: An Impact Assessment</b>		
Minutes <sup>57</sup>	Time spent working	61.25***
<b>(Bandiera et al. 2017) Labor Markets and Poverty in Village Economies<sup>58</sup></b>		
Percent comparison to control (hours)	Labor supply in livestock rearing	217
	Labor supply in agriculture	-17
	Labor supply in maid services	-26
	Labor supply in all activities	17
<b>Note: *p &lt; 0.1, **p &lt; 0.05, ***p &lt; 0.01</b>		

<sup>a</sup> Percent changes.

<sup>55</sup> Impacts are reported from 2002–2005 and 2002–2008.

<sup>56</sup> Only difference-in-difference impacts from 2002–2005 (short run), 2002–2011 (medium run) and 2002–2011 (long run) are reported.

<sup>57</sup> Time spent on various activities is minutes spent in the last 24 hour.

<sup>58</sup> Impact measured at 2 and 4 years.