

INTRA-HOUSEHOLD IMPACT ASSESSMENT: ISSUES AND PARTICIPATORY TOOLS

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Draft for discussion¹

INTRODUCTION: WHY ARE INTRA-HOUSEHOLD RELATIONS IMPORTANT IN IMPACT ASSESSMENT?

Most impact assessments attempt to collect data at the household level. This is true of most donor and government poverty assessments². It is asserted that looking at intra-household processes is too complex for the limited budgets and skills of practitioners and programmes.³ There is also a perception that probing inequalities within households is somehow more socially divisive than attempting to identify differences in poverty levels within communities.⁴ Both assertions are related to a much wider and deeper resistance to gender issues with which intra-household analysis is often equated.

However the failure to address differences and inequalities within households is not only 'gender-blind' it also leads to significant inaccuracies in poverty assessment at all levels:

- **Individual level assessment:** theoretical literature, empirical research and methodological advances have increasingly demonstrated that any attempt to extrapolate from household data to individuals is highly misleading. This is particularly evident in the gender literature⁵ but applies equally for other dimensions of intra-household inequality: age, disability and other dimensions of discrimination (Bolt and Bird 2003).
- **Household-level assessment:** intrahousehold inequalities affect the accuracy of assessment not only at the individual level, but the household

¹ This paper, particularly the Tools in the Appendix, are very much a 'work in progress' and many issues remain to be resolved. The tool details will be updated on the author's website over the next year as they are progressively piloted in different places: www.lindaswebs.info (starting from end November 2004). Please also send any suggestions, comments or queries to the author at l.mayoux@ntlworld.com.

² See for example the World Bank Livelihood Statistics Management Surveys (LSMS), most PRSPs, CGAP's poverty assessment tool and the current USAID/IRIS project to devise tools for monitoring poverty targeting. See also overview of poverty assessment tools in Zeller 2004.

³ This is evident in the recent IRIS/USAID project to design tools to monitor poverty targeting (see Zeller 2004). It is however unclear why intrahousehold issues have been excluded, but questions on the equally theoretically and complex issue of social capital have been included.

⁴ This has been a common response from many male and female senior staff at workshops facilitated by the author on Microfinance and Gender – though the importance of looking at inequalities within the household is often asserted by field staff (male and female) who deal directly with the consequences of intra-household conflicts for repayment as well as women themselves.

⁵ See overview of debates in for example Chant 2003 and references therein and papers on the family in Dwyer and Bruce eds 1988, Beneria and Bisnath eds 2001, Kabeer ed 1997 and Johnsson-Latham 2004 amongst many others.

level itself because of differences in knowledge which different household members have of the affairs of other household members⁶.

- **Aggregate levels of poverty:** A World Bank study concluded that measuring at the household level underestimated poverty by over 25-30%⁷. Conversely to assume that, even where interventions are aimed at individuals, the benefits are fed into the household, benefiting all family members may be leading to significant overestimation of programme impact⁸.

Understanding intra-household inequalities is therefore essential for (even reasonably) accurate measurement of impacts on economic poverty: incomes, assets, expenditure, consumption. It is particularly important when poverty is defined in broader terms to include dimensions of vulnerability, voice and empowerment (World Bank 2000b) which affecting the longer term sustainability of these economic impacts. Moreover intra-household relations are often of themselves the subject of impact assessment as a key element of human rights and sustainable livelihoods.

Understanding intra-household inequalities is not only of academic importance in terms of the rigour and accuracy of assessment findings. It is also of practical policy importance:

- assessing poverty at the household level may lead to **mistargeting** of clients in poverty interventions like micro-finance through over- or underestimating poverty levels of individuals within these households⁹.
- existing patterns of intra household inequality will affect the **poverty outcomes** of enterprise interventions, particularly women, children, the elderly and disabled/chronically sick.
- enterprise development may have **positive or negative impacts** on patterns of **intra-household decision-making**. For example in some cases it may promote gender equity within the household. In others it may further disadvantage women or lead to undesirable changes in men's roles and responsibilities.

⁶ It has long been recognised that women and men frequently do not know about each others' true income levels and asset status, but this is generally glossed over in those household assessments (ie the majority) which only ask one member of each household. Significant differences between women and men in responses given to male and female researchers is discussed in detail in Cloke 2001. Potential types of error are also discussed in Mayoux 2004.

⁷ See a World Bank study by Haddad and Kanbur 1990 which found that measuring at the household level underestimated poverty by over 25-30%.

⁸ In some programmes average household size is given as 7 members all of whom are assumed to be direct programme beneficiaries.

⁹ In micro-finance the extent of mis-categorisation of beneficiaries, particularly women, based on household measures alone is likely to be significant given that many programmes have been driven 'upmarket' to those households around and just above the poverty line. Many women beneficiaries from households just above the poverty line may be judged 'not poor' when in fact by individual assessment may be very poor in relation to all the measures of poverty: income, assets, consumption and expenditure because of gender inequalities and vulnerability in the household. Conversely men in households just below the poverty may not be poor at the individual level.



- intrahousehold inequalities affect the very **feasibility and sustainability of interventions** because of differing degrees of support and resistance to interventions which may positively or adversely impact the interests of particular individuals.¹⁰

BOX 2: INTRAHOUSEHOLD ASSESSMENT: SOME QUESTIONS FOR ENTERPRISE DEVELOPMENT

INTRA-HOUSEHOLD RELATIONS AS IMPORTANT FOR ACCURACY OF POVERTY ASSESSMENT

Are interventions accurately **targeting** the poorest households and/or individuals?

What **impacts** are programmes having on household incomes and vulnerability?

What **impacts** are programmes having on individual poverty, income and vulnerability?

Has **aggregate poverty** increased or decreased as a result of an intervention?

IMPACT OF ENTERPRISE DEVELOPMENT ON INTRA-HOUSEHOLD RELATIONS

Microfinance: what is the impact of savings and credit on women's role in economic decision-making in the household? How can positive impact be increased?

Training: what is the relative impact of female- versus male-targeted training on intrahousehold relations and women's empowerment and what are the implications for design of training programmes?

INTRA-HOUSEHOLD RELATIONS AS EXPLANATORY VARIABLE IN POLICY OUTCOMES

Why are there **gender differences** in take-up of training or micro-finance programmes?

Why are there difficulties implementing **child labour** regulations?

Why do some interventions explicitly or implicitly targeting men (or women) **fail**?

¹⁰ Again this is discussed at length in the gender literature, including World Bank 2000a.

This paper is based on secondary literature, the author's own published and unpublished research and a recent very preliminary pilot of some participatory tools with ANANDI, India¹¹:

- **Part 1** gives an overview of the main debates, evidence and key challenges for intrahousehold assessment proposes a broad framework for looking at households within the broader context of interpersonal relations.
- **Part 2** proposes an integrated participatory, qualitative and quantitative methodology for looking at one key dimension: intra-household economic decision-making.
- **Part 3** looks at some of the implications for other dimensions of intra-household difference and inequality and particularly at how 'extractive' investigation can form the basis for ongoing action learning by communities and practitioners.

Appendix 1 gives a detailed description of some possible participatory tools for intra-household analysis. These are only at the initial exploratory piloting stage, but would appear from these initial experiences to have considerable potential for adaptation to different questions and situations.

PART 1: INTRA-HOUSEHOLD ASSESSMENT: KEY CHALLENGES

Households, generally defined in terms of residence, are commonly assumed to be the main level where three key dimensions of interpersonal relations coincide:

- the primary unit of **non-market interdependence** and sharing of resources.
- the main focus for peoples' **affections** and within which adult sexual relations take place.
- the primary unit of **power** and authority – where children are socialised and where (previously?) women were controlled and made respectable.

As such they are also assumed to be the primary units where production/work, consumption and other decisions are made.

However although household-level analysis may appear to have an intuitive and universal basis, it ignores the complex realities of interpersonal relations and access to resources in many cultures and contexts. The now extensive anthropological literature on the diversity of kinship and family systems, and the feminist critique of the gender assumptions underlying household analysis, have demonstrated that there is wide cultural, and also individual, variation in:

¹¹ ANANDI is one of the key partners involved in developing with the author a new methodology called PALS (Participatory Action Learning System) of which these tools are a part. For more details of ANANDI see www.anandiindia.org and ANANDI and PALS (!!!Insert link to paper).

- **What 'households' are:** Boundaries, structures and relationships between individuals, households, family, wider kinship and community networks.
- **How interpersonal relations at different levels are supposed to function:** The degree of specificity with which (often competing) customary norms and/or formal legal codes allocate individual or collective responsibilities/ rights to different levels in these structures.
- **How relationships actually function:** The degree and ways in which individuals negotiate the norms and rules depending on personal circumstances and hence actual outcomes in terms of individual resources and power.
- **Potential strategies for change:** The levels and types of intervention needed to address inequalities.

This means that the apparent (and attractive) simplicity of measuring poverty and other impacts at the household level is for many purposes an illusion. Whether or not the household is the best level of analysis will depend very much on the particular context and also the questions the analysis is intended to address.

1.1 WHAT ARE HOUSEHOLDS?

Although there is an extensive sociological and anthropological literature on different household forms and how these differ in different kinship and societal systems, much of the neoclassical economic theorising about the household is based on the Western Christian nuclear household model consisting of:

- husband (household head)
- dependent wife
- dependent children.

Such assumptions underly many colonial legislative and taxation systems, and more recently many post-Independence welfare systems and family planning campaigns. These have served to reinforce the view that nuclear 'households' are universal 'natural' units. This trend has been further reinforced through globalisation of advertising images, films and popular media. These mean that the nuclear household model is increasingly seen as the desired outcome of 'modernity' and 'progress' even where traditional structures governing interpersonal relations and/or current social fragmentation mean that such nuclear households are the minority rather than the norm.

The nuclear household model also explicitly or implicitly underlay colonial Census data collection and statistical frameworks which have then been largely continued in present day household level surveys. More recent surveys attempt to deal with different household types eg lodgers and/or migrant spouses and/or 'female-headed' households. Nevertheless, forms, the design of formats and the instructions to researchers are generally

implicitly based on the above model in terms of physical layout of questionnaire, ordering, wording of questions and instructions to enumerators.

The assumption that there are easily-identifiable entities which can be called 'households' which have the same level of importance in determining peoples' poverty by income and/or other measures across cultures and contexts, or even for individuals in the same locality, is misplaced. It is certainly true that people are not isolated individuals. They can and do call on resources from various sources and/or are constrained by power structures at different levels. Individual-level assessments which fail to take into account these broader structures of rights and responsibilities are therefore incomplete, even in terms of narrow income definitions of poverty.

However in many cultures and contexts¹² nuclear households are only one level of interpersonal relations affecting individuals' access to resources, ties of affection and authority structures. These typically consist of a number of different levels, often with local names and definitions:

- **Hearthholds:** those individuals who eat together.
- **Households:** those individuals who live together in a common residence, which may be a compound composed of several hearthholds.
- **Family:** those individuals tied by bonds of affection, authority and/or interdependence which include immediate natal kin and kin by marriage.
- **Kinship:** wider networks of relations by blood or marriage outside immediate family from whom assistance may be sought and/or who have power and authority.
- **Community:** unrelated/distantly-related friends, neighbours, patron/client and community leaders with whom there may be bonds of affection, interdependence and/or power and authority.

Typically interpersonal relations are better captured as a number of different 'concentric circles' as indicated in Figure 1¹³. The relevance of these different boundaries, structures and relationships in determining individual access to and control over own incomes, assets and productive resources and those of other household and/or family members differs significantly between cultures. Even within cultures, or even the same 'household' there may be significant differences between individuals in the ways in which they relate to other structures outside them.

¹² The word 'culture' here refers to recognised bodies of norms and regulations governed by customary law and/or religious prescription. 'Contexts' allows for variation in operation of these norms and regulations in response to factors like market conditions and political systems.

¹³ Figure 1 is somewhat hypothetical, based on the types of configurations for women found in polygamous societies and/or where marital relations are unstable. Configurations would be different for men, and also for some women, even in the same society, would not necessarily be the same for all women.

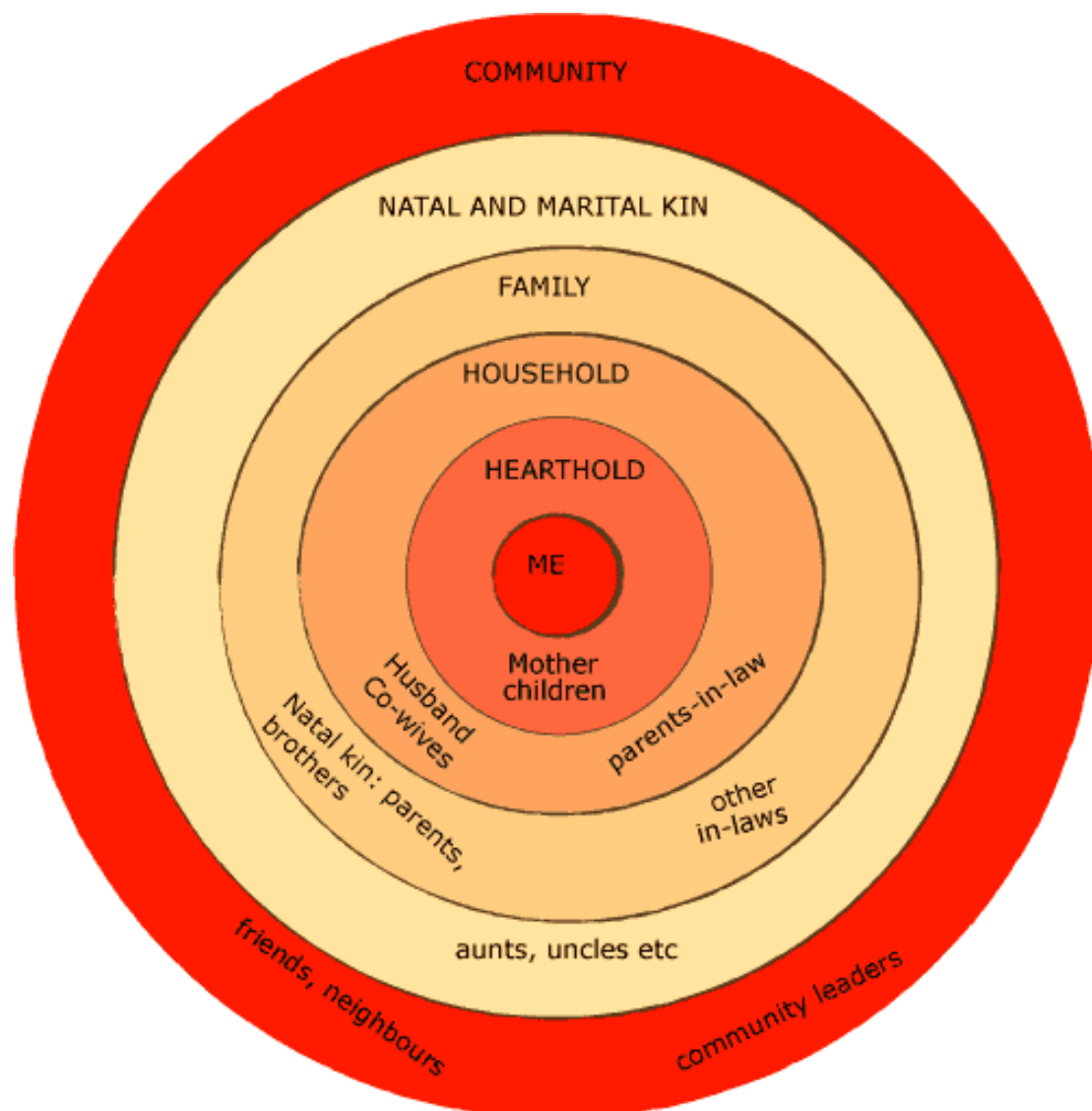


Figure 1: Concentric structures of interpersonal relations.

The assumption that 'household' residential units are the most relevant unit of poverty analysis is highly problematic in those many contexts and individual cases where:

- Households do **not customarily conform** to the one man/one woman norm eg joint households, polygamous households where wives live in separate 'hearholds' in the same compound 'household' (much of Africa, South Asia and Islamic countries). Here not only are there differences between women and men in access to resources, but also between co-wives/sisters-in-law and their respective children. Women's natal kin may also have a very important role in these systems even where not in the same residence. Here it is very unclear at which level analysis should take place and there is often confusion between 'hearhold' and 'household' levels of information and analysis.

- There are high levels of **migration** of one spouse or family member on a weekly/monthly, seasonal and/or semi-permanent basis (many rural areas in all continents including E Europe). Remittances are often unpredictable and sporadic. It is often unclear whether or not the migrating spouse or other household member can be treated as part of the 'household'.
- Where **consensual cohabitations** rather than legally binding/community-enforced unions are the norm and/or where legally or community-recognised marital unions are unstable/easily broken (much of Africa and low-income muslim households in Asia and maybe E Europe, many urban contexts in all continents). In many societies men commonly have transient relations with more than one woman for whom they are partly responsible, decreasing resources available for each. Women on the other hand may also earn significant amounts of income through prostitution. It is often unclear whether or not the 'partner' or 'spouse' can be treated as part of the 'household'. Many of these dependencies and sources of income are unlikely to be disclosed to rapid surveys.

Migration and household instability are widespread problems in low income households and contexts undergoing rapid economic change ie those where many micro-enterprise programmes work.

It is clear that impact assessment, or even in-depth research, will have to simplify parts of this complexity in order to obtain manageable and meaningful data. However the most relevant levels of analysis and focus in this simplification will vary depending on the ways in which these particular levels are defined and operate in different cultural systems and contexts. It cannot be assumed that one level: the residential 'household' (even where they are clearly defined and identified) is necessarily the most relevant, accurate and/or manageable level at which questions should be asked.

1.2 WHICH LEVELS ARE RELEVANT FOR WHICH QUESTIONS?

Standard economic poverty assessment tools are commonly concerned with measuring economic poverty through selection of indicators for one or more of the following:

- Consumption
- Expenditure
- Income
- Assets

A survey questionnaire is devised containing a series of questions to measure household attainment according to selected indicators focusing on past, 'normative' and/or perceptual questions¹⁴. Measurement is then done at the household level though interviewing one, and sometimes more, household members.

¹⁴ For detailed discussion of the different indicators in Poverty Assessment Tools see Zeller 2004.

Household-level poverty is an interesting level of investigation in and of itself, if households can be clearly defined and/or the interrelationships with different levels can be accommodated. However most household-level poverty assessments actually define poverty in individual terms eg 'persons living on less than 1\$ a day' or are concerned with the poverty status of programme beneficiaries. The data collected for the household level is then divided by numbers of household members, sometimes using weightings based on a priori assumptions of different needs between adults and children, men and women etc. One example of a widely disseminated tool is given in Box 3.

BOX 3: CONSULTATIVE GROUP FOR ASSISTANCE TO THE POOREST (CGAP) POVERTY ASSESSMENT TOOL

The CGAP survey 'provides **rigorous** data on the levels of poverty of **clients** relative to people within the same community through the construction of a multidimensional poverty index that allows for comparisons between MFIs and across countries. It has been primarily designed for donors and investors who would require a more standardized, globally applicable and rigorous set of indicators to make poverty-focused funding decisions. The tool involves a survey of 200 randomly selected clients and 300 non clients, takes about four months to complete and costs around \$10,000.'

The CGAP survey collects information on **households** on the following dimensions:

- Demographic structure and economic activities
- Footwear and clothing expenditure
- Food security and vulnerability: frequency of meals, consumption of luxury and inferior food, hunger episodes
- Housing indicators: ownership status, room size, building material, access to electricity, drinking water and sanitation, cooking fuel
- Land ownership
- Ownership of assets: livestock, productive assets and consumption assets

CGAP 2002 author's emphasis added.

However it cannot be assumed that the household is the primary unit at which individual poverty according to any of the above measures can be accurately assessed. A now extensive body of literature has shown that household-level measurement is likely to lead to significant errors at the individual level¹⁵:

¹⁵ See for example Haddad and Kanbur 1991 which discusses the issue of intra-household targeting in terms of economic theory. IFPRI has also done a lot of research on this which can be accessed at: <http://www.ifpri.org/themes/mp17/pubs.htm>. An interesting and more recent paper by Aminur Rahman (2002) discusses intra-household food disparity. This account also draws on the many unpublished case studies from the author's own research and consultancy on micro-finance in Asia, Africa and Latin America.

- **Basic food and clothing consumption** are inevitably individual activities. A large body of research has shown significant sex and age differences in food consumption within households (see eg Rahman 2001). Asking questions about aggregate household consumption says little about the levels of food security of the most vulnerable people within households.
- **Expenditure** typically takes place at different levels. Some types of expenditure directly benefit individuals: food, clothing, school fees, alcohol, 'mistresses'. Others are of joint benefit eg house or agricultural rent, certain luxury items like TVs. Some individual expenditures are likely to be hidden eg those on socially unacceptable luxuries, those which go against the interests of other household members. Here aggregate household expenditure is very unlikely to be an accurate indicator of poverty levels of individuals, or even of the majority of household members.
- **Income** arrangements are often very complex. In some cultures, individual control of income is the norm. In others individuals are expected to contribute all their incomes into a collective pool at household or household level from which individuals may then withdraw certain amounts of income. Typically certain types of individual income may be pooled for mutually beneficial joint expenditures and/or to support non-earning members. Other types of income are kept by individuals and seen as 'theirs'. In some households there may be clear guidelines for contribution, in others the situation is more fluid. Typically women and children control less of the income which they earn from their own activities than do male adults. Their income is often handed over to husbands or parents or put into a household pool over which they have little control. As noted below, both men and women may have significant hidden sources of income which they do not divulge to each other, or to outsiders. This makes attempting to measure aggregate household incomes notoriously problematic. Even if information can be accurately obtained, aggregate household incomes skewed by high (generally male) income shares may say very little about the incomes available to other household members.
- **Assets** are typically governed by a mixture of individual ownership and informal sharing of access at all the levels, and levels of ownership are often hotly contested. Women's jewelry may be individually owned and therefore part of her 'wealth' but not her husband's. In many cultures a man's assets belong not to his wife, but to his kin group and on his death may be taken by eg husband's elder brother, or community leaders. In some cases appropriation may even extend to assets which the wife herself has bought. This issue is not necessarily resolved by questions about ownership. As the literature on women's land ownership has demonstrated, formal ownership of land in the sense of having a name on legal land titles does not necessarily confer either access or control over land and its produce.

Moreover, assessment at the household level largely ignores the wider support which some households, and/or individuals, may get from family and kin beyond the household. Although this may be captured if such contributions are well-defined and regular, much of this support is in the form of crisis safety

nets, contacts for preferential employment and credit terms, access to goods and services and so on:

- **Consumption:** People may get cheap or free food and clothing from better-off relatives who may also stand guarantee at shops.
- **Expenditure:** People may be expected to provide school fees, lodging and/or health expenditure for relatives beyond the household. Women may need to keep money secretly aside for their natal kin, particularly parents.
- **Income:** People may be assured occasional contributions from kin eg women from brothers or parents if incomes are low.
- **Assets:** Land may be accessed through wider kin or community networks rather than held at the household level.

These informal and implicit safety nets are often extremely important in distinguishing between the poor, very poor and the destitute, but may not be captured by standard snapshot measures based on actual, normative or even perceptual questions. The need to ensure continuance of such actual or potential safety nets is also often an important explanatory factor in 'economically irrational' behaviour, particularly for women in very vulnerable circumstances. These safety nets are often not captured even in studies on 'social capital' because these often explicitly exclude kin-based ties and networks.

It is clear therefore that unless household-level poverty is in itself the concern, they must be accompanied by some analysis of interpersonal negotiations and exchange which relate individual access to and control over resources not only to hearthold and household, but also to wider kin and community structures. Such an analysis is particularly crucial for the poor and very poor, and for those who are most vulnerable at all levels: women, children, the elderly, chronically sick and so on. That is anyone apart from the 'household head' (male or female).

1.3 'COOPERATIVE CONFLICTS': VULNERABILITY, NEGOTIATION AND CHANGE

There is now a large theoretical and research literature looking at the intra-household negotiations and the implications for both women and poverty assessment¹⁶. This has convincingly challenged the assumptions of 'benevolent patriarchs' and 'cooperative households' underlying choices of household-level assessment. Such households may be the ideal to which many women and men strive. However the reality, particularly for households coping with pressures of poverty and economic uncertainty, is often one of instability and mistrust in relationships, conflict, violence and abuse

¹⁶ See overview of debates in Chant 2003 and references therein. Also particularly the seminal paper on 'cooperative conflicts' by Sen 1990 and taken further by eg Kabeer 1994, 1997, 1997 ed and Dwyer and Bruce eds 1998. See also papers in Beneria and Binath eds 2001 Sections on Women's Access to Resources, Gender and Poverty (Vol 1) and on Families and Households (Vol 2).

particularly towards women, children and the elderly. Although this literature is widely cited in the gender policies of most development agencies, the implications have so far failed to be addressed in 'mainstream' poverty assessment.

Analysis of the processes which affect individual access to and control over resources requires a more sophisticated framework is needed which clearly captures the complex interactions between:

- **Institutional rules:** formal legal and/or religious and/or customary codes which allocate individual or collective responsibilities/ rights to different levels eg through inheritance, marriage and family prescriptions.
- **Structural norms** of negotiation which cross-cut these institutional rules eg gender, age and social hierarchies which allocate different power and authority to enforce the rules.
- **Individual situations and capacities** in terms of support networks, skills, knowledge and material resources.

Moreover these are increasingly variable and in a state of flux due to rapidly changing economic and social environments.

At the same time much of the literature looking at women's role in decisionmaking makes somewhat different, but also problematic, assumptions about the household from those in poverty assessment¹⁷. Discussions have conventionally proceeded by *a priori* identification of a list of decisions deemed by the researchers to constitute 'important decisions' or decisions which are central to the rest of the particular research concerned. Different researchers have identified different areas of decisionmaking as listed in Box 3. These have often been a mix of decisions affecting women themselves, children, men and more rarely other family members.

BOX 4: TYPICAL DECISIONS IN EMPOWERMENT INDICATORS

- **Egypt:** Household budget, food cooked, visits, children's education, children's health, use of family planning methods (Kishor, 1997)
- **India:** Purchase of food; purchase of major household goods; purchase of small items of jewellery; course of action if child falls ill; disciplining the child; decisions about children's education and type of school (Jejeebhoy, 1997).
- **Nigeria:** Household purchases; whether wife works; how to spend husband's income; number of children to have; whether to buy and sell land, whether to use family planning; to send children to school, how much education; when sons and when daughters marry, whether to take sick

¹⁷ The critique here also applies to the author's own earlier work and discussion here is very much an attempt to grapple with the shortcomings of that work.

children to doctor and how to rear children. (Kritz, Makinwa and Gurak, 1997).

- **Zimbabwe:** Wife working outside; making a major purchase; the number of children (Becker, 1997).
- **Nepal:** What food to buy; the decision by women to work outside; major market transaction; and the number of children to have (Morgan and Niraula, 1995).
- **Iran:** Types and quantities of food; inputs, labour and sale in agricultural production (Razavi, 1992).
- **Pakistan:** Purchase of food; number of children, schooling of children; children's marriage; major household purchases; women's work outside the home; sale and purchase of livestock, household expenses; purchase of clothes, jewellery and gifts for wife's relatives (Sathar and Kazi, 1997).
- **Bangladesh:** Ability to make small consumer purchases; ability to make large consumer purchases; house repair; taking in livestock for raising; leasing in of land; purchase of major asset (Hashemi et al, 1996).
- **Bangladesh:** Children's education; visits to friends and relatives; household purchases; health care matters (Cleland et al, 1994)

Source: Kabeer 2002

Firstly much of the gender research on intra-household relations has also been based on certain assumptions about the nature of 'households' and has omitted to fully investigate existing patterns of household structure and allocation of roles:

- Some of the decisions listed above may not be made at the household-level at all - they may be made by other relatives or agencies outside the household e.g. husband's older brother, village leaders and so on.
- Few studies discuss authority structures and differentiation between women, particularly between younger and older women or differently ranked co-wives and thus may distort the findings depending on the age distribution of the sample. Some studies even include female-headed households along with women in marital relations, leading to even further potential for distortion.

There is a need to go beyond the gender-dichotomous concept of household to also look at relationships between women and between men if the complexities of access and control even over income, and hence women's economic poverty, is to be accurately understood.

Secondly the studies fail to provide a clear framework for evaluating the **relative significance** of different types of decision:

- They fail to distinguish between '***routine***' management functions where there may be little ***choice*** eg daily food allocation and ***strategic*** choices which profoundly affect women's lives e.g. land inheritance, marriage, household division, divorce.
- they conflate women's ***autonomy*** and ability to make decisions about their own lives, with women's role in decisions about ***others***, particularly children.
- there is little discussion of ***what women themselves see as important areas of decision-making*** which they want to control.
- they are often too broad to capture the ***subtle distinctions*** in women's own aspirations e.g. whether or not women work outside the home can be considered 'empowering' depends very much on the social status of the work they are doing as well as who has made the decision.

Thirdly it may be less the areas of decision-making than the ***stages*** of decision-making which is significant in terms of empowerment, equity or female poverty. For example it may not be women's ability to make small or large purchases which is the most important question, but whether they are involved in decisions about how much income of different family members is to be put into the joint pool for joint consumption. It may also not be whether or not women make decisions on their own or not, but whether they are able to withdraw resources and then make decisions on their own if joint decisions are not viable or to their liking.

Fouthly there is generally insufficient consideration of ***different degrees of 'participation'*** in decisions. There has been a tendency to see decisions as either taken by women, by men or jointly. However women's own decisions may include those where they have a customary right to overrule men, those where they are left to make decisions as long as they do not go against established norms, those where they take decisions and carry them through in the face of considerable opposition. 'Joint' decisions may be of different types: joint decisions where women have the final say, joint decisions where women have only marginal influence and so on. Non-participation by women in some decisions may be because these decisions are not important to them, but women could intervene if they wished. This is very different from decisions where women are excluded and have no control. Also those from which they withdraw or do not even attempt to participate in because of threats of domestic violence. Instead of the prime focus on women's individual control of decisions, there is a need for a more nuanced discussion which distinguished between participation in different stages of both individual and joint decisions, not only between husband and wife, but between different family members at different levels.

Finally, those studies which are concerned to look at impact of specific interventions on women's role in decision-making encounter similar problems of ***attribution*** to other areas of impact assessment. They frequently do not distinguish between areas of decision which have conventionally been part of women's decision-making sphere and those which are new e.g. in many cultures household budgets have conventionally been women's responsibility.

Some decisions may be primarily determined by external factors e.g. availability of employment, schools or shops within secure walking distance and so on rather than the result of intra-household decisions¹⁸. Other changes are due, not to programme impacts but to extraneous events. For example cases where women take over decisions in the household because of the death or incapacity of other family members. Such cases are not captured by simple 'before programme' and 'after programme' measurement. There is a need for much more attention to analysis of decision-making processes rather than just measuring outcomes.

Which areas or stages of decision-making are most relevant will depend on the questions being asked. It will depend on context and require much deeper understanding of the ways in which institutional norms and structural factors interact at different levels of the concentric circles. Crucially it depends also on women's own perceptions and aspirations and much more attention to which changes they are aiming for and why.

1.4 WHO KNOWS WHAT? PRACTICAL QUESTIONS

It is frequently assumed that examining intra-household relations is only of concern to 'feminist purists' concerned to demonstrate the extent of gender subordination. However, while all the evidence does support the claim that household-level poverty is often a very inaccurate measure of individual poverty and generally discriminates against women, intra-household inequalities also have implications for the accuracy of household-level assessments.

An extension of the 'harmonious cooperative household' model has been a further assumption which underlies many impact assessments, either that:

- 1) 'Household heads' (assumed to be male if there is a male present) have complete knowledge of the affairs of other household members and are therefore able to give a full account.

Or (partly in the interest of gender equity, and/or because men are often not available and/or because women are the direct programme beneficiaries under consideration)

- 2) It does not matter which member of the household is interviewed, and women should be asked as well as, or instead of, men.

¹⁸ In the author's own research in West Bengal in the early 1980s a number of women preferred their husbands to do the household shopping, and also buy women's clothes, as a sign of their love and responsibility for household welfare. For these women to be forced to undertake these tasks themselves was seen as devaluing and disempowering. Whether or not women went to the shops was determined by many factors: where their houses were in relation to these shops eg whether or not upper caste women would need to go through a low caste area, and/or by age and length of marriage, whether or not she or her husband felt most confident with calculations as much as by husband (or mother-in-law's) opposition on modesty grounds. It was the underlying reasons for the choice which were more indicative of empowerment than the fact itself of whether or not a woman went to the shops.

However, a very large body of academic and rigorous research has shown these assumptions to be false.¹⁹

Firstly household members often have limited knowledge about the affairs of other household members. This is particularly the case in cultures where some separation of income streams and responsibilities is the norm. Even where gender relations within households are equitable, mutual trust may mean that people do not interfere or ask questions about each others' affairs. Where relations are inequitable both women and men may conceal significant amounts of income, resources and expenditure from spouses and other household/family members. Some of the most common indicators of poverty eg savings, incomes and assets are often secret and confidential. In Nicaragua men considerably understated women's incomes compared with the responses of women from the same household (Cloe 2001). In-depth anthropological research in Zimbabwe for example has revealed very different women's savings patterns from those found by surveys with the same population (Lacoste 2002). In SEF obtaining information on second-hand values of assets proved extremely sensitive for the same above reasons (Simanowitz, personal communication). Women in particular may be unwilling to discuss these issues from fear not only of theft or jealousy from neighbours (including witchcraft), but also appropriation by husbands or in-laws.

BOX 5: WHY IT MATTERS: POTENTIAL FOR MISCLASSIFICATION OF HOUSEHOLDS

Household 1 judged **poor** because women and children are hungry, but male respondent and MED beneficiary fails to disclose large amounts of male expenditure on alcohol and a mistress in town. (Actually not poor by household classification but woman poor if assessed on individual level and in a very vulnerable position in a very unstable relationship where she is dependent on credit to finance a small income-generation project).

Household 2 judged **poor** because women and children are hungry, but female respondent does not know how much the man is spending on alcohol and a mistress in town because he never discloses his income to her. (Again not poor by household classification but woman poor if assessed on individual level and in a very vulnerable position in a very unstable relationship where she is dependent on credit to finance a small income-generation project).

Household 3 judged **not poor** because, although women and children are hungry, the female respondent and MED beneficiary discloses the large amounts of male expenditure on alcohol and a mistress in town which she has secretly found out. This is entered in the expenditure assessment. (Alternative possible scenario extrapolating from same Household 2)

¹⁹ Honesty about these inaccuracies is rare in the poverty literature much of which glosses over uncertainties and inaccuracies in the 'data cleaning' process. The complexities of intra-household negotiation and resulting significant inaccuracies in initial information given to researchers is discussed in passing in many of the references in Note 1 and in detail for Bangladesh in Todd 1996; for Zimbabwe in Lacoste 2002; for Nicaragua in Cloe 2001.

Household 4 judged *not poor* because, although household income levels are less than or the same as 1 and 2 the children are not hungry and go to school (and so marked under consumption and expenditure) because the man does not spend his income on alcohol and other women.

Source: Mayoux 2004 Based on Case Studies of MFI clients interviewed by the author in Zimbabwe.

Secondly, different household members may have different perceptions and interpretations of what is happening. Furthermore people may state the ideal state of affairs, rather than actual arrangements, particularly to outsiders because of the status implications of deviation from the ideal. Cloke's research in Nicaragua for example found not only significant differences between men and women in the same household in their account of incomes, asset ownership and decision-making, but also differences in responses to male versus female interviewers (2001). Where any 'reality' might lie is unclear.

Finally, people may not want to divulge what may be seen as 'private' affairs to outsiders. This problem relates to indicators of standard economic poverty at the household level as much as the more 'sensitive' areas of decision-making and intra-household relations.

Collecting accurate data at the household level is therefore inevitably far more problematic than generally acknowledged in the many household-level poverty assessments. This would require either collecting data for all household members and aggregating it to allow for gaps in knowledge and discrepancies – something which would unacceptably lengthen what are often already extremely long questionnaires. Or there is a need to devise some methodology for identifying which household members know about what and hence which household members to interview. This is likely to vary depending on the particular measure being used. For many purposes accurate information may only be available at the lower levels of the household and individual.

PART 2: 'FOCUSED COMPLEXITY': A PARTICIPATORY FRAMEWORK AND METHODOLOGY

It is clear therefore that incorporating the complexities of interpersonal relationships, control and decision-making raises many challenges. These have implications not only for assessing poverty at the individual level, but also for household-level poverty analysis itself which ignores these complexities at the expense of accuracy and rigour. In relation to poverty analysis there are two possible responses:

- a) to start with analysis at the household-level if and where this is the most workable solution, but then devise selected questions/criteria for identifying situations and cases where individual level questions might need to supplement these eg some sort of 'vulnerability index' to assess the poverty levels of individuals in (those many?) households which do not conform to the 'cooperative ideal'.
- b) to start from the individual level and assess the degree to which they control their 'own' resources and/or access those of others at different levels of the concentric circles.

A full discussion of these options in relation to poverty analysis is outside the scope of this paper. As a contribution to this debate what follows builds on the above discussion of intra-household decision-making ie the interface between the individual and the different levels of the concentric circles and how the complexities can better be captured and assessed.

The discussion first summarises a framework of questions and issues arising from the above discussion of decision-making. The following Sections then suggest a participatory methodology which might go some way to making some of the complexities manageable. This is based mainly on selected diagram tools to be used collectively and/or individually in group meetings. These are then complemented by qualitative investigation and quantitative survey where necessary, depending on the degree of depth and rigour required by the particular assessment concerned. The whole process is also based on principles of Empowering Enquiry ([!!!Insert link](#)), whereby a key concern is firstly that those being interviewed should as far as possible learn and benefit from the time they spend with investigators. Secondly that the investigation process should build up skills and networks to enable people to do something about the problems they identify. It must be stressed that the tools and methods have not so far been rigorously tested. Undoubtedly in the light of experience many refinements will need to be made. As noted above this is very much an ongoing project and comments and suggestions are very welcome.

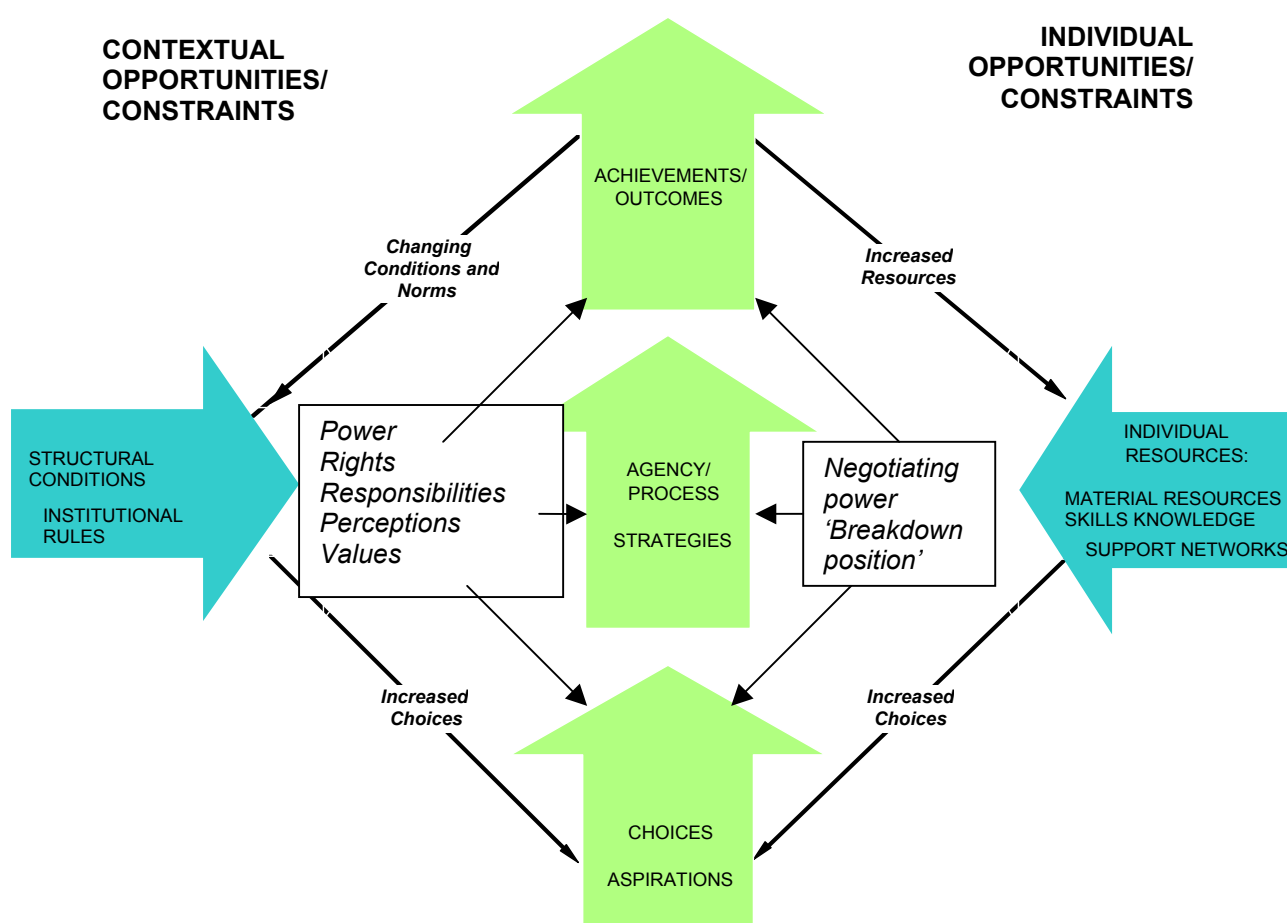
2.1 FRAMEWORK OF QUESTIONS FOR ANALYSIS OF DECISION-MAKING

As is evident from the above discussion, decision-making is very complex. Figure 2 attempts to bring together some of the key dimensions of the debate, drawing on and extending the discussion by Naila Kabeer of frameworks and measurement of women's empowerment (2002). This focuses on a central line of stages in a decision-making chain:

- **aspirations** in terms of valued/important decisions and the perceived **choices**.
- decision-making **processes, strategies and agency** through which negotiations take place.
- **achievements and outcomes** in terms of the results of negotiations and benefits from the outcomes.

In this framework investigating the first two are as important as measuring outcomes. As discussed above, understanding the choices and processes involved is essential to evaluating the significance of these outcomes.

Figure 2: Analytical framework for Looking at Decision-Making Processes



Affecting all three stages are:

- **Structural conditions and institutional rules** which interact to allocate differential power (including exercise of violence), rights and responsibilities to different people at different levels. Also perceptions and values of 'ideal' participation in different stages of the chain of decision-making.
- **Individual resources** in terms of material resources, skills, knowledge and support networks which influence individual negotiating power and 'breakdown position' ie ability to withdraw from decisions if such decisions are unacceptable. Crucially also the ability to widen choices and/or counter violence.

Covering the complexities of all areas of decision-making for large numbers of people, even following this framework, is obviously not feasible. However rather than simplifying through a priori assumptions about the nature of households and/or which decisions are important, the approach proposed here would go through a number of stages as indicated in Box 5. This includes:

- much more attention to preliminary causal modelling of anticipated direct and indirect impacts.
- prior analysis of context
- identification of peoples' own priorities and concerns

This then enables much more reliable identification of:

- which areas of decision-making are important for the specific practical questions concerned
- which stages/dimensions of participation need to be investigated with what degree of detail.
- at what level information should be collected and from whom

Underlying the whole process are a focus on both:

- focusing primarily on information useful to improving practice
- ensuring that those being interviewed benefit as far as possible from the time they give

These 'action learning' issues are discussed in more detail in Part 3 of this paper.

BOX 6: FRAMEWORK OF QUESTIONS**CAUSAL MODELLING**

- What are the different interventions under consideration?
- What are the areas of decision-making where direct positive or negative impacts might be anticipated?
- Are indirect positive or negative impacts possible?

CONTEXT

- What are the different institutional systems: customary, religious and legal which govern interpersonal relations?
- What are the different local categories used in talking about interpersonal relations: hearthold, household, kinship etc
- What areas of decision-making and relationships are allocated to which levels in which institutional systems?
- How far and in what ways are they overridden by structural norms eg gender/age/social hierarchies?

CHOICES/ASPIRATIONS

- Which are the key areas of conflict/negotiation between different institutional systems and/or structural norms?
- Who decides which decisions are to be made by whom?
- Who decides the boundary of choices?
- Which areas of decision-making are most important in affecting power and allocation of resources?

DECISION-MAKING PROCESS

- Who has and/or accesses the information on the basis of which decisions are taken?
- Who is seen as having a right to be consulted?
- Who is seen as having the main responsibility for taking the decision?
- What happens if there is a disagreement?
- Can dissenters withdraw and take their own decision for themselves?

OUTCOMES

- Who 'wins'?
- Who benefits from the decisions?

ATTRIBUTION OF IMPACTS

Are changes in choices/aspirations, process and/or outcomes due to:

- the context?
- individual strategies?
- the intervention?

PRACTICAL IMPLICATIONS

- What are the implications for what individuals can do?
- What are the implications for structural change?
- What are the implications for programmes and policy?

2.2 PARTICIPATORY TOOLS

The basis of the approach discussed here are a number of diagram tools, which participants are facilitated to draw themselves, and which form the focus for both collective discussion and individual analysis during group meetings and/or larger workshops.²⁰ A possible selection and sequencing of such tools, variants of generic Participatory Action and Learning System (PALS) diagrams (!!!Insert link to diagram paper) are listed in Box 7 and discussed in more detail in the Appendix. These are derived from well-established participatory diagrams which have been described and documented at length by numerous authors.²¹

Such tools would be conducted and analysed separately for different stakeholders. Typically this would involve:

- Women
- Men
- Children

These groups then further differentiated by ethnic/religious group, age, household situation and so forth as relevant to the context and practical questions being asked.

The details given in the Appendix are based on experience in very preliminary piloting with tribal women's groups in ANANDI in September 2004. This piloting was extremely brief, only 4 days in the field which tried to combine basic tools development with staff training and most of the women were learning how to draw with (and even open and hold) a pen for the first time. As a consequence the resulting diagrams were very basic and not representative of what could be achieved using revised tools and trained staff with women who had already become somewhat familiar with the idea of drawing diagrams through prior preparation. In relation to decision-making the diagram process was made more complex because the women were not familiar with discussing intra-household and interpersonal issues. In addition to the normal language barriers between staff and tribal village women, there was also the added complication that it was difficult to even find a word which the women understood for 'decision'! Nevertheless, once the initial teething problems had been resolved and appropriate terminology identified, even this preliminary process yielded a lot of very valuable qualitative insights into different types of household arrangement, levels at which decisions were made and community support structures.

²⁰ These latter would include the fairs or 'melas' which are a feature of ANANDI's empowerment interventions (!!!Insert link).

²¹ See particularly the many articles in Participatory Learning and Action Notes (PLA Notes) published by IIED London.

BOX 7: POSSIBLE SELECTION AND SEQUENCING OF PARTICIPATORY DIAGRAM TOOLS

PAIRWISE SCOPING OF DECISIONS

- Which areas of decision-making are most important to women/men/children themselves?

RELATIONSHIP MAPPING

Collective mapping:

- Clarification of different local hearthold/household/kinship structures and power and support structures
- At what levels do women/men/children think the different decisions should occur?

Individual mapping:

- At what levels are different decisions made?
- Were any things different before?

DECISION PROCESS ROAD JOURNEYS

- Which decisions have people been involved in over time?
- What were the factors, opportunities, constraints affecting the nature of this involvement?
- How has their involvement changed?
- Which decisions would individuals want to be involved in in an ideal situation? How would they see change taking place?
- Clarification of different types of change process due to the particular policy/programme/policy under consideration.
- Clarification of the different potential roles of individuals and programmes in bringing about positive change.

CONTRIBUTION/BENEFIT TREES

- What is the relative balance of individual contributions and benefits to the hearthold/household?
- How has this been affected by interventions?
- How can the balance be made more equitable?
- What is the relative role of individuals and programmes in bringing about this change?

DECISION-MAKING MATRIX

- To quantify individual levels of involvement in different decisions.
- To identify those areas deemed most problematic ie valued/important areas of decision-making from which individuals are excluded.
- To start discussing ways in which these problematic areas can be addressed.

ROAD JOURNEYS FOR CHANGE

Collective identification, based on the insights from individual analysis, of:

- Changes which have occurred
- Ways in which occurrence of positive changes could be increased
- The relative roles of participants and/or programmes and/or macro-level changes.

The tools discussed here are best used in the context either of a group-based enterprise development programme like micro-finance and/or gender training programme. They could also be integrated into academic research or longer-term impact assessments. The timings given in the Appendix are based on the assumption that participants already have some familiarity with drawing tools (eg 2 hours of prior practice on an exercise like visioning to progress from simple lines and circles to more complex symbols) and by staff who have used them at least once before. If this is the case then the information can be reliably collected over two 6 hour day periods, or (probably more realistically to integrate with peoples' work schedules) over three four hour days or as a series of 6 1-2 hour group meetings. They need a ratio of one facilitator (who could be a former participant in earlier exercises) to 4-5 participants classified in the same 'stakeholder group'. In piloting of slightly different diagrams with illiterate tribal women in West Bengal groups were successfully staggered, with one group starting first, then one or two women from that group explaining to the next group and so on. This was extremely effective in overcoming tribal language barriers as once one group of women were clear, they were better at explaining to others than the programme staff.

The women themselves were obviously very proud of their drawings and rapidly progressed in the space of a couple of hours from very rough circles and lines to much more detailed trees and road journeys. The participatory process can also contribute to increasing the reliability of the information. The process described here starts with collective discussion of general context: valued areas of decision-making, institutional norms, how households/family/kin and community relations are locally structured and local terminology. It then proceeds to individual level analysis within the context of a bigger meeting, divided into groups in such a way as to enable open discussion (eg care is taken that older women and younger women are separate, co-wives are not in the same group and so on). This means that immediate questioning of different or unanticipated responses is possible:

- Are differences actual differences or due to differences in understanding of the question? In which case does the question need to be rephrased?
- Why are there be differences? Does this imply the need for further areas of investigation?
- Do people know the answer? With what degree of accuracy?

Experience indicates that these issues are often more quickly picked up in participatory investigation because people themselves question each other based on local knowledge, in addition to any questions the interviewer may have. All the diagrams can easily be revisited at a later date to assess how things have changed.

Much depends on the way in which the participatory process is structured:

- Who comes to the meetings
- How participation at meetings is facilitated
- How differences and conflicts are managed

It is important that all stakeholders are involved: women, men, children and other relevant groups and that differences between stakeholders are properly analysed. This means ensuring that, where participants do not object, names and basic background data is held to enable comparison also of different people within the same households and communities.

It is nevertheless extremely important to identify those where participatory methods are not appropriate:

- Sensitive contexts and questions where people may not be open in a public setting and where detailed private individual interviews will be needed.
- Questions where rigorous purposive or random sampling is needed and where participatory processes prove biased towards particular stakeholders.
- Questions where systematic and standardised questions are needed for statistical analysis and where there is such variation in responses to participatory investigation that cross-comparison is not possible.

Where time and resources permits and/or the questions or context require, qualitative investigation and quantitative surveys can then be used to complement the information. However experience suggests that far more qualitative and quantitative information can be cost-effectively obtained through the above methods than is generally assumed.

2.3 QUALITATIVE INFORMATION

Pictorial diagram methods, whether used at the individual or collective level, enable structured discussion without using leading questions. They thus provide a more systematic means of qualitative investigation and recording than focus group discussions or individual qualitative unstructured interviews. At the same time they encourage much more open and spontaneous discussion than even semi-structured interviews. For example in ANANDI the order in which women drew the people in their households and/or the sizes which they put without being prompted was often very illuminating of the way they perceived hierarchies in the household, whom they felt closest to or was more important in their lives.

Through focusing on shapes, patterns and relationships they overcome many of the limitations of linear reporting and enable a pictorial representation of complex situations which can be understood both by women themselves and interviewers. Because people draw their own situation it helps them to think through carefully the responses they give and hence it is more likely that information is accurate, to the best of their ability and knowledge.

At the same time the process continues to face many of the same challenges as other qualitative methodologies:

- How to simplify a complex reality to make analysis manageable without oversimplification and distortion based on preconceptions and assumptions. For example exactly which roots and branches of a tree

should be included in complex livelihoods and household arrangements?
When should the ramifications be ended?

- How far does the process need to be guided in order to make the purpose and structure clear to participants and hence avoid complete confusion, and how open does it need to be to avoid people saying what they think the investigators want to hear?
- Which qualitative information, amongst the richness of detail which comes out, needs to be recorded in notes?

Separate and private discussions will be particularly important to investigate differences in views and perceptions within the same households and communities. This will need in certain cases to be done in private because of the potential vulnerability of those involved.

2.4 QUANTIFICATION

Participatory methods can be used to rapidly obtain reliable quantitative information for many different purposes. Participatory methods are good for getting global coverage of programme group members and can also be targeted to broad stakeholder groups and highlight differences between them. Comparison of reliability of information gained by participatory methods and standard surveys has found that participatory methods, if well conducted, are often more reliable and cost-effective (Insert link to Chambers and Mayoux).

As indicated in the Recording Notes in the Tools in the Appendix the diagrams can be used to generate quantitative information which is likely to be as reliable as that generated by pre-determined questionnaires. It may be more reliable (though this remains to be demonstrated) because those interviewed are given the understanding and space to think through carefully the responses they give. Answers can be weighted and coded and then tabulated and statistically analysed in the same way as responses in standard questionnaires.

The main shortcomings are when:

- very careful purposive or random sampling is needed and/or where (despite best efforts) there is little control over who comes to participate in a meeting and who does not.
- where experience indicates that local responses are too variable to allow standardisation.

Here the information from initial piloting of diagrams can be used to derive much more locally-relevant indicators for standard survey questionnaires.

PART 3: FROM ANALYSIS TO ACTION LEARNING

One of the main grounds for resistance to intra-household analysis has been the assertion that it is intrusive and socially divisive. It is difficult to support the view that looking at intra-household decision-making is any more intrusive than the very detailed questions about household expenditure, consumption,

incomes and assets. Or that it is inherently more socially divisive than investigation of other areas of inequality.

Nevertheless it is important that any investigation and impact assessment take into account the potential vulnerability of respondents to repercussions from their answers. It is also an assumption in the methodology described here that respondents should benefit as far as possible from the time they give to the investigation in terms of:

- Increased understanding not only of their situation, but also possible ways forward.
- Participation in analysis of effects of programmes and possible improvements in programme services
- Formation of ongoing networks to monitor and evaluate future actions.

The first concern is built into the steps and stages described for the Tools in the Appendix. The tools include not only analysis but also questions about individual perceptions of ways forward. These are then brought together into collective visions and plans. It is important that both the individual exercises and group discussions leave enough time for sufficient consideration of ways forward, even at the expense of some of the analytical detail.

It is also important that programmes take seriously peoples' analysis of effects of programmes and develop structures to incorporate the findings into future design and development of programme services. The initial stage of causal modelling by programme staff needs to be revisited and progressively revised in the light of findings on the ground. This should include new indicators to reflect possible indirect effects which were not anticipated, particular attention to those impacts which people themselves see as important.

At the same time it is likely that there will need to be very careful management of potential conflicts of interest. These include particularly between women, men and children within households and other levels of the concentric circles. A better understanding of the ways in which inequalities, power and peoples' support networks operate within and across the different levels will however enable a much more constructive discussion of ways forward. Through involving people in the analysis of their own realities, comparing the different perceptions and concrete experiences of men, women and children, it is possible to go beyond simplistic assumptions of 'happy families' on the one hand and gender stereotypical dichotomies between 'victim women' and 'ogre men'.

Far from being socially divisive, if the process is properly managed on the basis of a clear institutional commitment to equity and fairness, it is possible to overcome many of the misunderstandings and misconceptions which exist in these close interpersonal relations. Undoubtedly there will be times when firm action is needed to counter clear cases of violence and abuse. However facilitation of a process to seriously analyse and address inequalities can build

up a progressive consensus for change whereby such violence and abuse is no longer hidden or accepted.

APPENDIX 1: SOME POSSIBLE PARTICIPATORY DIAGRAM TOOLS

The tools discussed here are best used in the context either of a group-based enterprise development programme like micro-finance and/or gender training programme. They could also be integrated into academic research or longer-term impact assessments.

The timings given are based on the assumption that participants already have some familiarity with drawing tools (eg 2 hours of prior practice on an exercise like visioning to progress from simple lines and circles to more complex symbols) and by staff who have used them at least once before.

If this is the case then the information can be reliably collected over two 6 hour day periods, or (probably more realistically to integrate with peoples' work schedules) over three four hour days or as a series of 6 1-2 hour group meetings. They need a ratio of one facilitator (who could be a former participant in earlier exercises) to 4-5 participants classified in the same 'stakeholder group'.

GENERAL POINTS

- ☑ Remember to mark clearly on each diagram the name and any relevant personal details on each person's diagram
- ☑ Remember to provide a key
- ☑ Diagrams should stay with the person who drew them, but photographed where feasible with a digital camera for reference purposes
- ☑ It is crucial that for each diagram type clear recording guidelines for both qualitative and quantitative information are devised following the clear identification of the policy questions and initial piloting. This is not to stifle the openness of discussion, but to ensure that the recording of the rich discussion can be used by the programme as well as by participants themselves. Time must be allocated for clarifying/reviewing notes very soon after the exercises are conducted.
- ☑ Time must also be allocated at the end of each exercise to discuss with the participant/s the practical implications or the analysis and ideas about ways forward.
- ☑ It must be stressed again that all the Tools here are still at the exploratory phase. They need to be piloted in different contexts and for different concrete questions before some of the challenges, particularly in documentation and quantification can be fully dealt with. The difficulties are however a function of the complex nature of decision-making and interpersonal relations rather than the tools themselves.

TOOL 1: SCOPING, CATEGORISATION AND RANKING OF DECISIONS

(1 hour)

Needs 3 coloured cards per person, pins, pens and a couple of large flipcharts.

Goals

- to get a good idea of the range of decisions which women feel are important in their lives
- to categorise these into a manageable number.
- to get participation and conversation flowing

For the moment no attempt is made to complicate matters by looking at age differences or household types etc. Also no attempt is made to get any clear ranking of importance of different decisions.

STAGE 1: SCOPING

STEP 1: Participants should be asked to team up with someone of a similar age they do not know (or a friend if experience shows people are unlikely to open up to strangers – this appears to be culturally variable). This can also be made into a fun exercise guessing how old different people are – or what age people want to say they are.

STEP 2: In pairs participants should discuss a) the three most important decisions they think they have made in their lives and b) three key decisions which have affected their lives most but over which they had no control. The facilitators may need to spend some time to find locally understandable terms for 'decision' and illustrate what is needed with one example of each type of decision, but in such a way that this does not predetermine what people say.

STEP 3: They should help each other to draw symbols for these different decisions on separate cards. Green for those decisions they made, and red those decisions over which they had no control.

STAGE 2: CATEGORISATION

STEP 4: The facilitator goes round the group to get feedback. Starting at the back participants should be asked to come up to the front and place their symbols on a chart in rough order of importance. The next women should be asked to group their decisions with any similar ones from the previous participant and so on. Then starting somewhere else in the room with people who participate less, go through the decisions which were made for them where they had

no control. These should also be grouped with similar decisions. As far as possible everyone should get a chance to participate.

- STEP 5:** Participants are asked to comment on the most common types of decisions women make and those made by men or others, those where children are involved etc.
- STEP 6:** Draw up a 'master list' of categories of decision to form the basis for the subsequent discussion and action learning process.
- STEP 7:** Discuss also the inclusion of any areas of decision-making which the facilitators think might be important, but which did not come up. If the participants agree these are important they should be added to the list and asked why they did not think of them. If not they should be left out, but reasoning put in the facilitator notes. The facilitators can also classify the decisions in other ways depending on the focus of their questions eg: decisions affecting individuals, affecting their households, affecting other people etc.

STAGE 3: RANKING

- STEP 8:** Voting: each participants is given 3 votes and asked to put these votes as marks on the 3 areas of decision-making from the list which they think it is most important for them to be fully involved in/control.

DOCUMENTATION/CHALLENGES

Facilitators should mark:

- 1) The ranked list of decisions which participants identify
- 2) Key areas of agreement and disagreement
- 3) Any points of the discussion which indicate attitudes which are different from what the facilitators expect, including decisions which the causal modelling identified as important but which the participants left out, reasons for omission and/or rejection.
- 4) Any alternative types of categorisation which were identified as important in the programme-level causal modelling.

TOOL 2: RELATIONSHIP MAPPING

Collective mapping

This should first be piloted as collective mapping to clarify to facilitators the different locally defined levels of 'hearthhold', 'household' etc and the 'ideal' level/s at which particular decisions are taken. This may need to be done with a control group ie not one which will be involved in the individual mapping. Otherwise the individual mapping may influence the individual responses. This contextual mapping could also draw on secondary anthropological literature if this exists.

Individual mapping:

Time: one to two hours depending on complexity of the household.

The tool is first conducted on an individual level and then the findings aggregated into household types, main sources of support etc. depending on the specific questions being asked.

Needs a large flipchart paper and 3 different coloured pens per person.

Goals

- To clarify the dimensions of interpersonal relations at different levels: power/authority, interdependence/money flows and affection and the ways in which they bind people in hearthholds, households, family and kinship.
- To categorise different patterns of relationship: types of household etc
- To quantify the incidence of these different categories
- To look at the range of types of relationships, sources of support etc for the poorest people eg female headed households with no earning male member.

Process

STEP 1: Draw a large circle to represent a stove. Mark in the different people who eat together. Differentiate these people by different colours for different sexes, different sizes for different ages and any particular characteristics eg a stick, beard etc. This part should be made fun to get people relaxed.

STEP 2: Then ask whether the house is part of a larger joint household. If the stove is in one room of a larger house, then ask them to draw the house and the other rooms with their occupants as in steps 1 and 2 and surround these with a wall for the compound. If the stove is in a house on its own as part of a compound, then draw a house around the stove and the other houses and inhabitants in the compound.

- STEP 3:** Then outside the house/compound draw a larger circle and mark in the family members (eg mother, brother, mother-in-law) who are important.
- STEP 4:** Then outside that ring put on any other people who may be important eg landlord/empoyer, friends etc again with power, affection and money flows.
- STEP 5:** Once the levels are drawn ask them to identify those people they feel closest to, those they love most and to whom they are most likely to go with problems (not necessarily the same people). Ring these with a coloured pen eg green.
- STEP 6:** Then ask them who they give money to and who gives money to them. Put coloured arrows eg blue in the appropriate direction.
- STEP 7:** Then ask about relative power. Draw large circles around the people who they think have most power over them. Draw small circles next to the people they think they have most power over.
- STEP 8:** Have there been any changes since they became involved in the programme? Why? Eg have women's relations with husband improved? Do husbands think women have become too powerful? Have income flows changed? Put sad and smiley faces on the good and bad changes.
- STEP 9:** What are the most important changes participants would like to see in power relations, closeness and/or money? Put a large star by these.

OPEN SPACE PLENARY 1 hour

- STEP 10:** Allocate different areas of the room for different stakeholders (eg men/women) different household types eg joint households with in-laws, polygamous households, nuclear households, women-only households. Ask participants to go to the relevant area of the room and put up their charts on the wall. Try to get no more than 5 participants per group – all these types are likely to be further sub-divisible eg junior/senior wives, women who see themselves as powerful/not powerful, etc.
- STEP 11:** Ask them to each spend 5 minutes presenting their diagram to other members of the group and the changes they would like to see.
- STEP 12:** Then ask them to discuss the reasons for any differences in the changes they want, and ideas as to how they could be achieved.

DOCUMENTATION/CHALLENGES

The following should be documented:

- 1) Classification of 'household/hearthold' types and numbers of participants in each category.
- 2) Patterns of relationship depending on the particular questions asked eg who do participants feel closest to, from whom do they get most financial support, to whom do they give financial support? Who do they see as the most powerful people in their lives?
- 3) All these can be quantified eg numbers of women who see husbands/mothers-in-law/selves as most powerful.

TOOL 3: CONTRIBUTION AND BENEFIT TREES

Individual level;

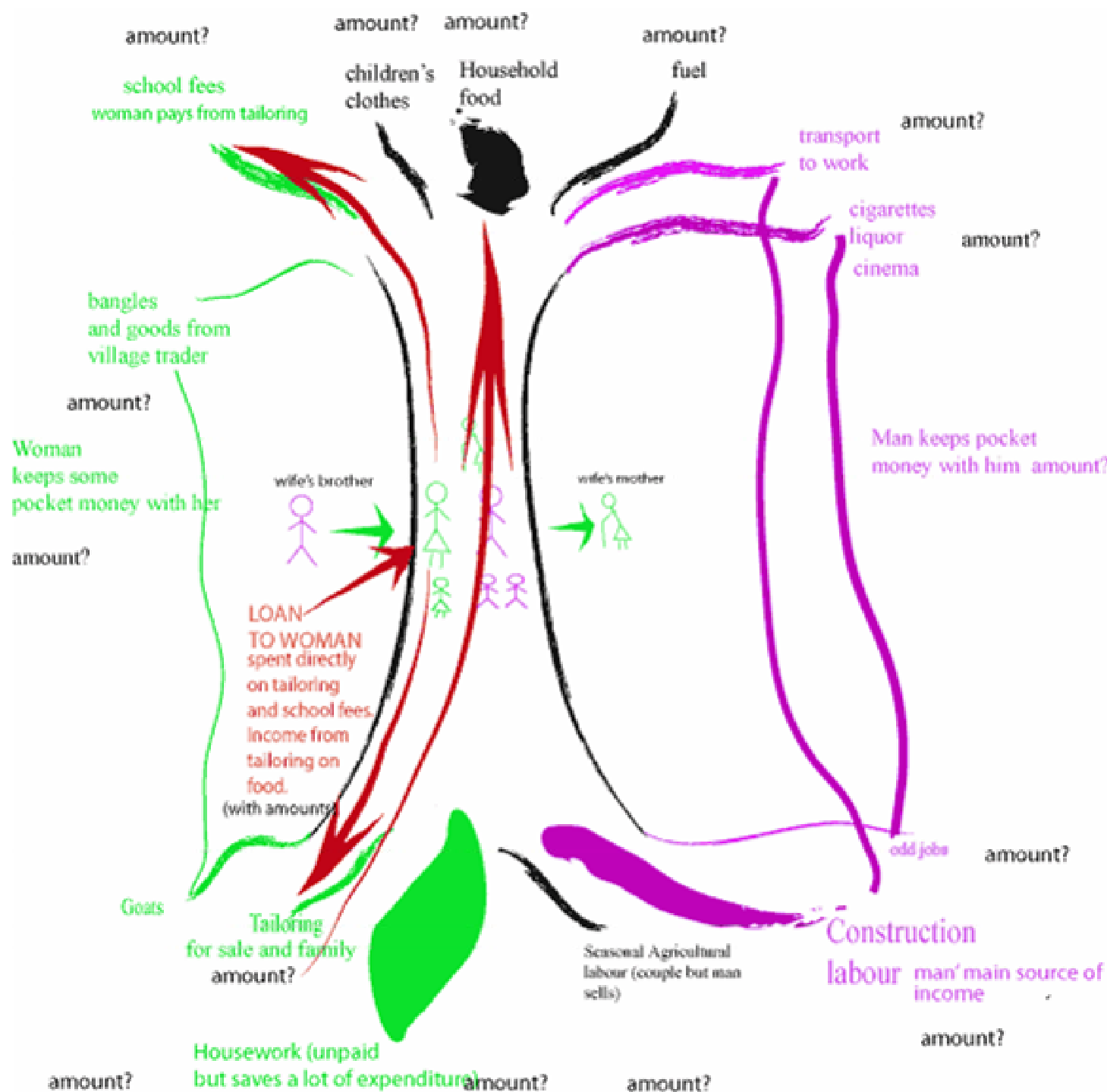
Time: one to two hours depending on complexity of the interrelationships and focus of the questions

GOALS

- To understand, and as far as possible quantify, the balance of income, asset and labour contributions between individuals and different levels of the concentric circle
- To understand, and as far as possible quantify, the balance of expenditure and consumption between individuals and different levels of the concentric circle
- To understand, as as far as possible assess the equity of, the balance between individual control over income and pooling of income and assets
- To see where any programme contributions eg credit, awareness etc come in and how the effects then feed out in terms of benefits and decision-making.
- To see where people think changes could be made and whether the programme might help.

VARIATIONS

These could focus specifically on particular indicators/areas of decision involved in household poverty assessment eg incomes, expenditure, assets etc to identify and quantify an individual's relative share of household allocation. Sampling could focus on individuals where greater inequality/vulnerability is suspected on the basis of responses to household-level questions.



STEPS

- STEP 1: *Draw the trunk*** and mark the household members on it with women on one side, children in the middle and men on the other. If there is a distinction to be made between hearthold and household, put a ring around the hearthold. Mark also outside the trunk any other family members who contribute income, or are dependent on income from the core trunk with arrows in the appropriate direction.
- STEP 2: *What are the roots?*** For each member which are the main types of contribution? Income, labour, assets, skills? And roots of roots? Start to draw roots for each of the contributions causes or inputs to the trunk. Mark these with symbols and/or words. Then decide their relative importance. Some may become large or tap roots. Others may become rootlets or roots of roots.
- STEP 3: *What are the branches?*** main benefits/areas of expenditure? Food, clothing etc. Start to draw branches for each of the benefits. Mark these with symbols and/or words. Again decide their relative importance. Some may become large or main branches. Others may become smaller branches or twigs/leaves off main branches.
- STEP 4: *What is the relative size of the different roots and branches?*** Eg whose income streams are largest? thicken these roots; whose expenditures are largest? Thicken these branches: Which they be quantified?
- STEP 5: *What is the relationship between the different roots and branches?*** Which contributions are directly related to benefits in terms of complete control? Eg male income and male areas of expenditure? Female income to personal female expenditure? Or is all income pooled into the trunk?
- STEP 6: *What is the role of the programme?*** Mark as red train of events eg on what was a loan spent, how did this reflect up to benefits?.
- STEP 7: *What changes would they like to see?*** which branches do they think should be cut? Which roots should grow? Do any of these relate to the programme, or need changes in programme support?

DOCUMENTATION/CHALLENGES

The degree of difficulty and complexity in the tree will depend very much on the levels of complexity of the interpersonal relations and exchanges concerned. With what degree of precision answers are needed, and precisely what is to be recorded needs to be decided on the basis of the questions

being asked and experience of piloting for different household forms and in different contexts. These difficulties are not however to do with the tool itself.

The amounts identified at the roots and branches can be tabulated by the facilitator on a separate sheet, then the sums added subtracted etc in the same way as those collected by standard questionnaires – and with the same challenges of having to decide on degree of detail. What the tool does though is to allow the facilitator to focus primarily on the roots and branches identified by the respondent, rather than having a very long questionnaire most of which is often not relevant.

These questions would also have to allow for circumstances where participants may already be very dominant in decisions, and want even more control. This issue should be dealt with at the final collective stage. The focus here should be on enabling people to openly express what they think without value judgements.

TOOL 4: INDIVIDUAL ROAD JOURNEYS

The exercise presumes participants have already been involved in Tool 1 at least. Ideally also Tool 2 should have been used.

Depending on the drawing/writing skill of participants, complexity of the household, timeframe and range of decisions under investigation, the exercise can be done in an A4-size exercise book over 2 pages or on 1 or 2 large flipcharts.

Time: one to two hours depending on the complexity of the relationships and the focus of the questions.

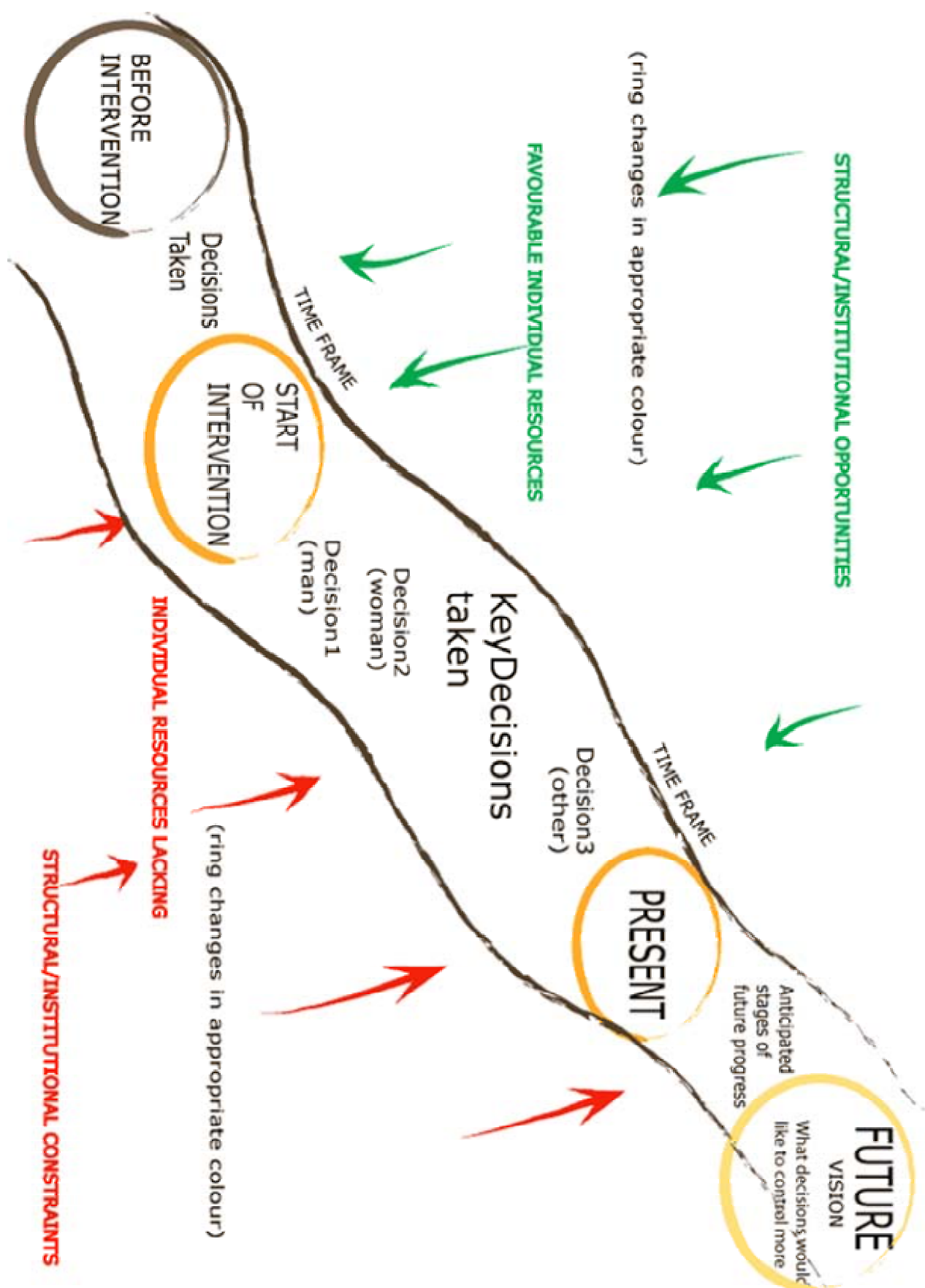
GOALS

- To look in detail at the progression in participants' involvement in decision-making over time, what their initial situation was, what their future vision is and how far along that they are.
- To look at what has happened since the intervention
- To look at opportunities and changes in these
- To look at constraints and changes in these

SAMPLE QUESTIONS

- Which areas of economic decision-making does the participant wish to be involved in?
- Which key economic decisions have they been involved in/excluded from over the timeframe of the research?
- How far has a particular intervention affected the person's participation in economic decision-making? Which particular decisions?
- Was the impact direct or indirect in terms of affecting the balance of opportunities and constraints to the person's involvement in economic decisions?
- How can the person's participation in decision-making be increased in those areas they feel are important?
- Are there areas of economic decision-making which appear objectively to be important in affecting the person's life conditions but in which they do not want to participate? Why is this?

These questions would also have to allow for circumstances where participants may already be very dominant in decisions, and want even more control. This issue should be dealt with at the final collective stage. The focus here should be on enabling people to openly express what they think without value judgements.



STEPS

- STEP 1:** *Draw the road* in an upward curvy direction.
- STEP 2:** *Mark in the vision:* which are the main areas of decision-making in which women would like to be involved. Relate this to the discussion in Tool 1.
- STEP 3:** *Mark in the beginning:* Of those decisions identified in the vision, which were women participating in to their satisfaction before the intervention. If Tool 2 has not been used then put a brief description/drawing of the woman's household/family situation at the beginning of the road.
- STEP 4:** *Put in the timeframe:* Mark the start of the intervention, Mark the present and identify how long the time period between the four points is.
- STEP 5:** *Mark in the key decisions:* to be investigated at the relevant times along the inside of the road. Repeat/routine decisions should be marked once in each of the four Sections. Mark those made by women themselves in one colour, those made by male household members in another, and those by other family/kin in another colour. The way in which this is done will depend on the complexity of the family situation. In some cases, depending on the precision of the answers required, it may be best to distinguish by name or drawing the actual person involved.
- STEP 6:** *Put in the opportunities:* Have any increased as a result of the intervention? Decreased? Ring these in appropriate colour.
- STEP 7:** *Put in the constraints:* Have any increased as a result of the intervention? Decreased? Ring these in appropriate colour.
- STEP 8:** *Conclusion about the past:* Overall do the woman and investigator conclude that her decision-making power has increased? In which areas of decision-making?
- STEP 9:** *Steps to the future:* How do women feel they can move from where they are to where they want to be? What might be the role of the intervention in this, based on the analysis of past decisions, opportunities and constraints?

OPEN SPACE PLENARY

- STEP 10:** Again categorise by type of household in different areas of the room with about 5 women per group. Each woman should be given 5 minutes to feed back her journey.
- STEP 11:** What do they feel are the main areas of decision making which they would like to be more involved in? Which are the main opportunities and constraints they see?

DOCUMENTATION/CHALLENGES

- 1) The qualitative narrative can be made for each diagram by the facilitator during both the individual sessions and the plenary. If particular decisions appear complex, or particularly important, then more detailed questioning can be done about the process eg who first had the idea? Who did the necessary investigations? Who made the final decision? Was there any disagreement? (See Box 6)
- 2) The numbers of participants controlling/excluded from the different types of decision can be put into a matrix, or this can be done as the participatory matrix in Tool 5. The main aim of the road journeys in this case would be to increase the reliability of the data being put on the matrix.
- 3) The key challenge here is to decide where the discussion should focus: which details are really required and which can be omitted. These challenges are similar to those in any informal interviews on decision-making. But using the Road journey allows a clearer pictorial representation of the stages, events and opportunities and constraints.

TOOL 5: HOUSEHOLD DECISION-MAKING MATRIX

GOALS:

- For different types of household/age group:
- to rank the key locally important decisions made within households, or which affect women
- to quantify the degree of involvement of women in different types of household in different types of decision

Time: one to one and a half hours depending on the size of the groups and level of detail in discussion of findings and ways forward.

STEPS

STEP 1: Going back to the ranked master list from Tool 1, draw a matrix, with types of decision vertically starting with the decision with the most votes at the top. Then horizontally identify categories of control focusing on the participant. This could alternatively look at the stages in decision-making eg who first had the idea? Who did the necessary investigations? Who made the final decision? Was there any disagreement? (See Box 6)

Decisions ranked in terms of perceived importance	100% control	75% control	50/50	25% control	No control
1					
2					
3					

Or if the facilitators wish to use a different categorisation eg:

STEP 2: Participants are divided into very broad stakeholder categories eg women/men, children (male/female) by age and plot themselves, possibly using symbols for the different household types. They should be asked to use the information they did on the individual diagrams.

STEP 3: Participants are also asked to ring those areas of decision which they feel have been affected/changed as a result of the intervention. They should be asked to use the information they did on the individual diagrams.

STEP 4: The numbers of symbols from the different groups are then added up and compared. There should also be comparison with the findings of the individual diagrams.

STEP 5: Plenary discussion eg are women, men or children generally in control of the decisions they feel are most important ie is there a clustering of symbols to the top left of the matrix or the top right?

STEP 6: What can/should be done if women, men or children are not in control of the decisions they feel are important?

DOCUMENTATION/CHALLENGES

- 1) The matrix itself serves as quantification. If it has been preceded by the other tools then it is likely the information will be very reliable, or can be crosschecked.
- 2) If the initial categorisation of decisions has been sufficiently refined, then the matrix can be adapted also for different types of quantification by other categories eg:

Decisions affecting women only eg Own marriage Own expenditure					
Decisions affecting all family Household food					
Decisions affecting other family members Daughter/son's education					

For many purposes this matrix may be sufficient for a summary quantification, and a good way to end a participatory workshop through bringing the different narratives together. This exercise is however only likely to be reliable if preceded by the individual analysis. The data should also be carefully cross-checked against the individual data. It would be interesting to see how far the two correlate, and where and for whom there are differences.

The main drawback of this exercise is that it would not allow more complex correlational analysis as this cannot be easily captured in one matrix. If such analysis is needed eg to see the effects of literacy, or participation in specific activities etc then the Road Journeys or Trees which specifically record this data alongside the information on decision-making should be used. Or standard surveys building on the indicators and insights from the participatory exercises.

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