

# **He Said, She Said: Exploring Patterns of Spousal Agreement in Bangladesh and Nepal**

Kate Ambler<sup>1</sup>, Cheryl Doss<sup>2</sup>, Caitlin Kieran<sup>1</sup>, and Simone Passarelli<sup>1</sup>

<sup>1</sup> International Food Policy Research Institute

<sup>2</sup> Yale University

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## **Abstract:**

Control over assets and participation in household decisionmaking are used as key indicators of women's empowerment. Yet, husbands and wives do not necessarily provide the same answers to questions about these topics. Using data from the Bangladesh Integrated Household Survey and Suaahara Survey from Nepal, we examine whether there are systematic differences in the answers provided by spouses to questions regarding (1) who generally participates in household decisionmaking (2) who owns assets, and (3) who purchases new assets. Across assets and decisions disagreement is substantial, usually 40 to 50 percent of the sample, and systematic, with women more likely to report joint ownership or decisionmaking, and men more likely to report sole male ownership or decisionmaking. Next, we investigate whether these differences help us to better understand women's empowerment and their relative bargaining power within the household. We analyze whether agreement is correlated with women and children's well-being, outcomes that are frequently associated with women's empowerment. Agreement on joint ownership/ decisionmaking is generally positively associated with women and children's well-being, compared to agreement on sole male ownership/decisionmaking. Cases of disagreement in which women recognize their rights but men do not exhibit similar correlations to agreement on joint rights and are, in fact, often statistically indistinguishable.

## **1. Introduction**

Data on who participates in household decisionmaking and who owns and/or controls assets are frequently used as key indicators of women's bargaining power and empowerment. Yet, husbands and wives do not necessarily provide the same answers when asked about these issues. But are there systematic differences in the answers that husbands and wives provide? Can these differences help us to better understand women's empowerment and their relative bargaining power within the household? Despite increased collection of data in which both spouses are interviewed, few studies examine the cross-reports of couples regarding decisionmaking and asset ownership. In this paper, we investigate the patterns of agreement and disagreement between spouses, identifying the extent to which there are systematic differences in their responses and whether these differences are related to outcomes for women and children that are often associated with increases in women's relative bargaining power.

A growing body of evidence demonstrates the importance of women's bargaining power, using participation in decisionmaking and ownership and control over assets as proxies, for improving the well-being of women and their children (Allendorf, 2007b; Beegle, Frankenberg, & Thomas, 2001; Doss, 2006; Duflo, 2003; Patel et al., 2007; Quisumbing & Maluccio, 2003; Reggio, 2011). As a result, strengthening women's involvement in decisionmaking and asset rights is now a priority of many international NGOs, multilateral organizations, and governments (Deere et al. 2013; FAO 2011).

Some decisionmaking questions are asked of individual women as a measure of their empowerment. Others, particularly those regarding agricultural production, are often asked to one respondent, inquiring who makes decisions about production and the use of the output. While asset ownership has traditionally been measured at the household level, increased recognition of the importance of individual asset ownership and control within a household has prompted the

collection of individual-level asset data. The increasing recognition of information asymmetries in the household has increased collection of data from multiple household members. Recent studies conducted through the Gender Asset Gap Project, the Gender, Assets, and Agriculture Project (GAAP), the Women's Empowerment and Agriculture Index (WEAI), the Gender, Land, and Asset Survey (GLAS), the Living Standards Measurement Study – Integrated Surveys on Agriculture (LSMS-ISA) and some Demographic and Health Surveys (DHS)<sup>1</sup> among others, have collected detailed data on individual control over assets, decisions, and rights.

Many of these surveys ask the same set of questions to multiple household members. This approach generates a wealth of information, but also creates the challenge of determining how to analyze conflicting information within the same household. Some analyses simply choose whose answers to use while others treat men and women's responses in isolation. For example, the Women's Empowerment in Agriculture Index (WEAI) utilizes the separate responses of men and women to estimate their level of empowerment across five domains. It also compares the scores of men and women within the same household to calculate the gender parity index, but it does not consider the meaning of differential responses to the same questions (Alkire et al., 2013b).

In this paper, we analyze data from the WEAI survey modules in Bangladesh and Nepal, in which each member of a couple is interviewed separately, to examine spousal agreement on a range of questions regarding who makes decisions about various household activities, owns assets, or decides to purchase new assets. We investigate what it means when husbands and wives respond differently to these questions. First, we examine whether households in which the couple agrees

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<sup>1</sup> See the following websites for more information on each of these projects: Gender Asset Gap Project (<http://genderassetgap.org/>), GAAP (<http://gaap.ifpri.info/>), WEAI (<http://www.ifpri.org/topic/weai-resource-center>), GLAS (<http://www.icrw.org/where-we-work/measuring-property-rights-gender-land-and-asset-survey>), LSMS-ISA (<http://econ.worldbank.org/WBSITE/EXTERNAL/EXTDEC/EXTRESEARCH/EXTLSMS/0,,contentMDK:23512006~pagePK:64168445~piPK:64168309~theSitePK:3358997,00.html>), and DHS (<http://dhsprogram.com/>).

on who makes decisions and owns assets have different outcomes from those in which they disagree. We do not find systematic patterns of better outcomes for women and children in households with higher levels of agreement. We then consider whether it is the woman's response that she is empowered that is important or whether it is important for her husband to agree. We do this by observing the correlations of different response categories—some in which spouses agree and some in which they disagree—with established outcomes that are associated with women's bargaining power. This also provides insights into what additional information is gained by interviewing husbands to understand wives' empowerment.

## **2. Relationship of Empowerment and Household Outcomes**

An extensive body of literature has now demonstrated that women's empowerment and bargaining power impacts a wide range of household outcomes.<sup>2</sup> These outcomes include both those for women, such as their labor force participation, participation in groups, and access to credit, as well as those for children. Some of these outcomes, especially those for women, are also occasionally used as indicators of empowerment or bargaining power rather than as outcomes of a bargaining process. Because we can't actually measure empowerment or bargaining power, we have to find indicators or proxies for them. In this paper, we are particularly concerned with how husbands' and wives' responses to questions about empowerment indicators are correlated with other measures, particularly outcomes for women and children.

### *2.1 Are Empowerment and Bargaining Power Related to Women's and Children's Outcomes*

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<sup>2</sup> See Doss (2013) for a detailed review of this literature.

In South Asia in particular, a broad literature asserts that women's disempowerment has tempered progress on child nutrition outcomes (Cunningham, Ruel, Ferguson, & Uauy, 2014). A recent systematic review of this relationship between women's empowerment and child nutrition in South Asia finds that women's empowerment is generally associated with improved child anthropometry. However, results vary across studies, possibly due to variations in how empowerment is conceptualized, and because different domains of empowerment affect child nutritional status differently (Cunningham et al., 2014).

Based on these frameworks, Malapit et al. (2015) investigate whether women's empowerment is an important determinant of maternal and child nutrition in Nepal. They find that women's community engagement, control over income, reduced workload, and empowerment score, as measured by the Women's Empowerment in Agriculture Index (WEAI), are positively correlated with better maternal nutrition. Women's control over income is also associated with better height-for-age z-scores (HAZ) for children. A lower gender parity gap—which reflects the percentage of women who are as empowered in agriculture as the men in their households—is correlated with improvements in children's diets and long-term nutritional status. In a similar study in Bangladesh, higher overall women's empowerment scores within agriculture, the number of groups in which women are active participants, women's control over assets, and a smaller gender parity gap are associated with higher per-adult equivalent calorie availability and dietary diversity (Sraboni, Malapit, Quisumbing, & Ahmed, 2014).

Many empirical studies on the determinants of intrahousehold resource allocation identify land rights or asset ownership more generally as indicators of women's bargaining power. Allendorf (2007b) finds that, in Nepal, women's land rights increase their likelihood of having the final say in household decisions and that the children of women landowners are less likely to

be severely underweight. Quisumbing and Maluccio (2003) use both human capital and individual assets at the time of marriage as proxies for bargaining power, finding that women's assets increase the shares of expenditures on education in Bangladesh and South Africa, but men's assets increase expenditure shares on education in Ethiopia. Deininger et al. (2010) assess whether women's bargaining power is causally related to increases in daughters' education by analyzing reforms to inheritance law in two Indian states, Maharashtra and Karnataka, which equalized inheritance rights to family land for daughters and sons. The authors compare the level of education of women whose fathers died before the reform to the education of women whose fathers died after the reform, finding that the changes increased girls' schooling. These studies suggest that control over assets increases women's bargaining power, allowing women to negotiate for allocating more resources to their own well-being and the nutrition and education of their children.

Thus a range of indicators of women's empowerment, including those based on women's decisionmaking and women's asset ownership, among others, are correlated with favorable outcomes for women and children.

## *2.2 Agreement between Spouses*

The studies discussed above use the responses from one spouse (or each spouse) as a measure of his or her own empowerment. Many of the measures of empowerment that are based on decisionmaking or on other components of the WEAI use the woman's response regarding her empowerment (and, when available, the man's response regarding his own empowerment). Asset ownership measures may use either her self-reported answers or the answers to questions about who within the household owns assets that were posed to one household member (often

the head or the person considered the most knowledgeable). Yet, increasingly, due to concerns about information asymmetries, data is collected from both spouses.

Having two sets of responses on the same issue raises a number of challenges. The first is how to handle discrepancies between the husband and the wife. Comparing the responses of spouses has a long history in studies on reproductive attitudes and preferences, which often identify the effect of differential responses on subsequent fertility (Bankole, 1995; Becker, 1996; Kusago & Barham, 2001; Mason, Malhotra, & Taj, 1987). Only recently, however, has a small but growing literature emerged that analyzes the cross-reports of spouses regarding control over decisionmaking and assets. Unlike individual attitudes and preferences, we might reasonably expect spouses to provide the same response to questions about the identity of decisionmakers or asset owners. However, the observed discrepancies in responses are often large enough to be potentially important. Several studies, almost all of which have been conducted in Asia, have provided evidence of high levels of disagreement between spouses regarding consumption decisions and women's autonomy (Allendorf, 2007a; Becker, Fonseca-Becker, & Schenck-Yglesias 2006; Ghuman, Lee, & Smith 2006; Jejeebhoy 2002). Most of these studies reveal that husbands report higher levels of wives' involvement in decisionmaking compared to wives' reports. The exception is a study of Nepali couples, in which wives generally report that they have more autonomy than their husbands concede (Allendorf, 2007a).

A study of communities in India, Pakistan, Malaysia, the Philippines, and Thailand suggest that husbands and wives report very different levels of women's autonomy. The authors find that women's reports of higher levels of their own autonomy are correlated with lower levels of child mortality but men's reports of women's autonomy are associated with higher levels of child mortality (Ghuman, Lee, & Smith 2006). Similarly, Jejeebhoy (2002) compares

the reports of wives regarding their own autonomy with the husbands' perceptions of wives' autonomy in two states of India and find that the majority of the couples surveyed agree on women's levels of autonomy. When couples disagree, husbands are more likely to report higher levels of autonomy of their wives than the wives report for themselves. But the relationship of husbands' and wives' responses to outcomes varied across the two locations; in Tamil Nadu, only women's reports of their autonomy significantly increase communication between spouses and contraceptive practice. In Uttar Pradesh, by contrast, husbands' perceptions of their wives' autonomy were associated with several good reproductive outcomes while the wives' reports had no significant correlation with outcomes.

Much less has been written comparing spouses' responses on asset ownership. The recent innovation in data collection has been to ask in household surveys which members own the assets. Implicitly, it is assumed that this is objective information and it ignores asymmetric information or potential disagreements.

One study does compare within-couple agreement regarding land and housing in Uganda and South Africa, finding that far more couples disagree than agree on whether land or housing is jointly owned (Jacobs and Kess 2014). The majority of partners reporting joint ownership are women. Cross-tabulations suggest that within-couple agreement on joint ownership does not necessarily correspond to their reporting on joint decisionmaking.

A second study considers the separate perspectives of husbands and wives regarding their own individual and joint ownership of land as well as wives' participation in agricultural decisionmaking in Ecuador (Twyman, Useche, & Deere 2015). Couples agree that 79 percent of parcels are owned jointly and disagree on the other 21 percent. All of the disagreement stems from differences in reporting on whether the owner is an individual or co-owner. Women owners report



joint ownership of a higher percentage of parcels than do men landowners. In addition, husbands report significantly lower levels of women's participation in agricultural decisionmaking than their wives report.

Although both of these studies on asset ownership document differences in spouses' reports of who owns assets, neither examines whether concordance between spouses is associated with positive outcomes for women and children. Nor do the studies on decisionmaking consider these issues of agreement or disagreement. These studies instead deal with the differences in responses by husbands and wives by including both responses independently in the analysis. However, the additional information of whether the couple is in agreement is not used in the analysis. We might expect that households in which spouses agree have better outcomes. Doss and Meinzen-Dick (2015) suggest that the household literature should explore the factors that encourage and inhibit collective action within the household. Considering whether or not spouses agree on who makes decisions and owns assets is one indicator of the potential for positive collective action.

Very few studies explicitly consider whether agreement between spouses has an impact on outcomes. Becker et al. (2006) evaluate husbands and wives' reports on who makes the final decision regarding whether to buy household items and what to do if various members of the household become ill in western Guatemala. They find that couples in 28 to 36 percent of households disagree about who makes these decisions. However, when they add a variable on whether the spouses agreed on who made decisions, it does not have a significant relationship with the outcomes related to medical care for pregnant women and newborns.

### *2.3 Agreement on Women's Empowerment*

From an empowerment perspective, we might expect that outcomes vary less based on agreement between spouses, than on whether women are involved in decisionmaking and

owning assets. An intervention may cause women to challenge gender norms, thus worsening gender relations in the short term, but potentially improving them in the long term (Hidrobo, Peterman & Heise, 2015). For example, a woman may assert that she owns an asset jointly with her husband, while he claims to own the asset alone. Although this would be categorized as disagreement between spouses, we posit that this woman has more bargaining power than a woman who agrees with her husband that he owns the asset alone. This suggests that it is the woman's reporting of her own levels of empowerment through decisionmaking and asset ownership that are important. The literature that simply uses women's reports of their empowerment reflects this assumption.

Yet, women live within the context of households and communities. Failure of the state, community, or one's family to acknowledge an individual's control over assets may affect his or her relative bargaining power. In particular, whether or not a woman's husband recognizes her decisionmaking roles or property rights may affect the extent to which she influences the processes and outcomes within the household. According to both Sen (1990) and Agarwal (1994), bargaining power is conditioned by context, including policies, social norms, and perceptions about each household member's contribution. A relatively strong outside option will not necessarily increase a woman's bargaining power within her household if it is not reinforced by these institutions (Twyman, Useche, & Deere, 2015). Thus, it may be important to understand not only how women within a household perceive their own decisionmaking ability and control over assets but also how their husband perceives their rights.

Analyzing the 2001 Nepal Demographic and Health Survey, Allendorf (2007a) finds high levels of disagreement between spouses regarding involvement in household decisions; wives are slightly more likely than their husbands to report that they have the final say over their own

health care. When modeled separately, both husbands' and wives' reports reveal a positive association between women's autonomy and their use of health-care services. When both spouses agree that the wife is autonomous, however, the association between women's autonomy and health outcomes is two to three times larger than when modeling women's responses alone (Allendorf, 2007a).

For land and housing, it may be possible to identify whether the state recognizes a woman's rights by considering whether her name is on ownership documents, such as the title. However, such documents do not exist in many contexts. Moreover, other assets may also be important proxies of bargaining power, but few other assets have ownership documents. Recognizing that asset ownership is not always clearly defined, we assess husbands' and wives' reports of who within their household owns most of each type of asset and who generally decides to purchase new assets. We expect that this will capture the intrahousehold dynamics that affect how ownership is translated into bargaining power.

In this paper, we contribute to this literature in several important ways by: (1) analyzing cross-reports of spouses regarding who generally makes decisions related to both production (agricultural production and livestock raising) and consumption (household expenditures); (2) identifying the extent of spousal agreement on who owns a wide array of assets and who decides to purchase new assets; and (3) exploring whether the patterns of agreement or disagreement provide insights into the relationships with outcomes.

#### *2.4 Experimental research on survey design*

In addition to the research results of our analysis, our findings are also relevant for methodological considerations of whom to interview in households surveys. Recent experimental research on survey design reveals that the choice of both survey instrument and respondent(s) can

have important effects on conclusions. For example, Fisher, Reimer, and Carr (2010) administer income questionnaires to both husbands and wives in Southern Malawi, finding that, although husband-only interviews can accurately calculate aggregate poverty measures, including the poverty headcount and poverty gap indexes, analyses of the determinants of poverty vary depending on whether or not household income estimates include the wife's estimate of her own income. In general, husbands underestimate their wife's income and, in the majority of households, they do not accurately estimate the total household income (Fisher, Reimer, & Carr, 2010).

A randomized experiment of survey design in Tanzania demonstrates that both the level of detail of employment questions and the type of respondent significantly affect employment statistics. For example, while proxy responses produce the same women's labor statistics as self-reports, they result in much lower reported male employment rates (Bardasi, Beegle, Dillon, & Serneels, 2011). Cross-reports of spouses' incomes and expenditures are used to assess the source of information asymmetries and their impact on farm production and efficiency in Ghana. Chen and Collins (2014) find that both husbands and wives have very poor estimates of each other's income and expenditures, both in total and by itemized goods. Discrepancies in total expenditure estimates of husbands and wives significantly reduce plot-level output value and profit, especially when one spouse underestimates the others' expenditures (Chen & Collins, 2014).

These studies highlight that, due to information asymmetries regarding income, employment, and expenditures in several countries, the choice of whom to interview can significantly influence results and recommendations. By providing evidence on the relationships of responses to outcomes, we contribute to the literature that is identifying best practices in survey methodology.

### **3. Context, Data, and Sample**

Because the majority of studies establishing the link between women's empowerment and child nutrition as well as those identifying substantial spousal disagreement regarding women's autonomy and consumption decisions have focused on South Asia, we investigate the issues laid out above for two countries in this region. We analyze the Bangladesh Integrated Household Survey (BIHS) and the Nepal Suaahara Baseline Survey, both of which include all components of the WEAI, which are designed to collect responses from both a man and woman decisionmaker in each household. The WEAI is a measurement of empowerment, agency, and inclusion of women in the agriculture sector, calculated through a standardized survey module asked of both the main man and woman decisionmakers in the household (Alkire et al., 2013). While intrahousehold bargaining can occur between various household members, we focus our analysis on spouses, but control for the presence of parents and parents-in-law.<sup>3</sup> We restrict the sample to cases where both spouses of a married couple responded to the individual questionnaire. In Bangladesh, the sample is 4,947 married couples, all of which are the head of the household and spouse. In Nepal, the sample is 1,661 couples, most but not all of which are the household head and his or her spouse. Given our focus on the responses of spouses, our analysis excludes most female-headed households in Nepal and all such households in Bangladesh.<sup>4</sup> However, it is important to note that almost 34 percent of all households in the Nepal Suaahara survey are headed by women. The proportion of female-headed households is higher in rural than in urban areas, which may be a result of significant male outmigration from rural areas. (MOHP Nepal et al., 2012). The

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<sup>3</sup> Question answer options that refer to spouses require this restriction for comparison of responses.

<sup>4</sup> These differences between the Nepal and Bangladesh samples are a product of the sampling strategy, which, in Nepal, required interviewing the mother of a randomly selected child under the age of five and her husband rather than the standard practice of interviewing the household head, and also reflects that extended families often live together in Nepal. In Nepal, just over 71 percent of the couples in the sample are the household head and spouse while in almost 29 percent of couples, neither spouse is the household head. In Nepal, approximately 6 percent of couples in the analyzed sample live in female-headed households.

percentage of female-headed households is lower in Bangladesh, with only approximately 7 percent of all households sampled in the BIHS reported as having a woman head.

### *3.1 Context: Bangladesh*

Women's rights in Bangladesh, as in many South Asian countries, face numerous inequities due to patrilineal and patrilocal kinship systems. Although Bangladesh's laws are technically secular, the areas of marriage, divorce, alimony, and property inheritance are determined by "personal law", which is based on one's religion or beliefs (Kamal, 2010). Since approximately 90 percent of the population is Muslim, Islamic law applies to the vast majority of families. Several Family Law ordinances in Bangladesh are actually more favorable towards women than traditional Islamic principles; however, lack of resources, knowledge of the law and cultural norms prevent women from utilizing laws to protect their rights ("Property Rights and Resource Governance: Bangladesh," 2010). Approximately 8.5 percent of women have their name documented on a legal land title, as compared to over 52 percent of men (Kieran et al., 2015). A lack of access to tenure and documentation often prevents women from receiving compensation for losses or securing inheritance. In the OECD's measure of gender inequality (with 0 being no discrimination and 1 being highly discriminatory), women's access to acquire their own land was ranked as 0.8, while their access to property other than land is ranked as 0.5 ("Property Rights and Resource Governance: Bangladesh," 2010).

The Bangladesh Integrated Household Survey (BIHS), conducted from 2011 to 2012, was designed and supervised by the International Food Policy Research Institute (IFPRI) and administered by Data Analysis and Technical Assistance in Dhaka, Bangladesh. The full dataset is nationally representative of rural Bangladesh and representative of rural areas of each of the seven administrative divisions as well as USAID's Feed the Future (FTF) zones of influence.

As one of the pilot datasets for the Women's Empowerment in Agriculture Index (WEAI), launched by the International Food Policy Research Institute (IFPRI), Oxford Poverty and Human Development Initiative, and FTF in 2012, the BIHS includes data on men's and women's empowerment in agriculture in the south and south western regions of the country, close to the Indian border. These districts include Barguna, Jessore, Khulna, Madaripur, and Paruakhali.

### *3.2 Context: Nepal*

Nepal, which traditionally followed the hierarchical Hindu caste system and was dominated by patriarchal norms, has a long history of social exclusion. Nepal's Constitution now decrees equality for all and significant legal reforms have promoted increased gender equality over the last several decades, but discriminatory practices persist (ADB, 2010). Agriculture is the predominant occupation in Nepal, with over three-quarters of all households involved in agricultural activities (MOHP Nepal et al., 2012). Although women play an active role in agriculture, their land rights are limited. Inheritance, which is generally patrilineal in Nepal, is the most common way of gaining land. In 2002, Parliament passed the 11<sup>th</sup> amendment of the Civil Code, which granted widows the right to a share of their husband's property, but daughters only have a claim to a share of their father's property if they are not married (Allendorf, 2007b). Initially, daughters who married after inheriting property were expected to relinquish their claims to other heirs. However, the passage of the Gender Equality Act in 2006 granted married women the right to keep inherited property. This Act also gave women the right to use property without a male family member's consent. In order to incentivize compliance with the new property and inheritance laws, in 2008, Nepal offered a 10 percent tax exemption for land registered in a woman's name, which has since increased to 25 percent in cities and 30 percent in rural areas (UN Women, 2011).

Despite these efforts to increase gender equality in property rights, it is not evident that this has translated into women's property ownership in practice. According to the 2011 Demographic and Health Survey (DHS) on Nepal, just over six percent of women own a house alone as compared to almost 23 percent of men. Less than 10 percent of women own land by themselves while almost 25 percent of men do. Joint ownership is not very common among men or women (MOHP Nepal et al., 2012).

Findings from the DHS also suggest that women's participation in household decisionmaking in Nepal is limited. Only 65 percent of currently married women ages 15 to 49 participate in decisions about their own health care, as compared to 87 percent of men. Moreover, only about a quarter of surveyed women make these decisions alone, while 55 percent of men do. Similarly, a mere 28 percent of women make decisions alone regarding visits to relatives. With regard to major household purchases, by contrast, we observe decisionmaking parity with about one third of both men and women claiming to make such decisions alone (MOHP Nepal et al., 2012). To examine patterns of spousal agreement and its relationship with child and maternal outcomes, we utilize data from a survey intended to evaluate *Suaahara*, a five-year USAID funded initiative that aims to improve nutritional status among children under five and their mothers in Nepal. The Nepal Suaahara baseline survey was administered to households with children under five years of age in 16 districts spanning the three agroecological zones of mountains, hills, and *Terai*. A cross-sectional endline survey will be conducted in 2016 (Malapit et al., 2013).

Similar to the BIHS, the Suaahara collects the data to calculate the WEAI. Unlike the typical WEAI module, which is administered to the primary man and woman decisionmakers within the household, for each household surveyed, one questionnaire was administered to the



mother of the index child (a randomly selected child 0-59 months of age) and the other questionnaire was administered to her husband, who is generally the father of the index child.

### *3.3 Description of Survey Questions Analyzed*

Our analysis focuses on spouses' responses to questions from the Women's Empowerment in Agriculture Index modules within the Suaahara and BIHS surveys. We also utilize several household- and child-level variables from the household questionnaires in both countries.

We focus on three potential indicators of women's empowerment: decisionmaking on main household activities and ownership and decisionmaking related to productive assets. The first set of analyses focus on decisions around household activities. The basic survey question is, "When decisions are made regarding the following aspects of household life, who is it that normally takes the decision?" To consider issues of productive assets, we include all assets in our analysis for which both spouses identify who holds rights. The activities and assets are detailed in Table 1. We consider the question, "Who would you say owns most of [item]" and "Who contributes most to decisions regarding a new purchase of [item]." <sup>5</sup>

For all of the questions, the response options include: self; spouse; self and spouse jointly; other household member; self and other household member(s); spouse and other household

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<sup>5</sup> The surveys include a number of other questions, including: who can use [asset] most of the time, who can decide whether to sell [asset] most of the time, who can decide to mortgage or rent [asset] most of the time, who can keep the majority of [asset] in the case a marriage is dissolved because of divorce or separation, and who would you say would keep the majority of [asset] in the case a marriage is dissolved because of death. We chose to exclude the questions related to divorce and death, due to the issues of singularity and asset divisibility associated with the response. Furthermore, our preliminary analyses showed that responses were similar across questions of who owns assets and the various rights of alienation. Ultimately, we found that "who owns" and "who can decide on the purchase of a new [item]" offered the most variability in responses, while also being representative of the responses found in this module.

member(s); self and other outside people; spouse and other outside people; self, spouse, and other outside people; and someone (or group of people) outside the household.<sup>6</sup>

Given the large number of possible responses, the number of combinations of possible responses of husbands and wives is overwhelming. Thus, we collapse responses into a smaller number of categories. Because we are primarily interested in the extent to which the couple agrees on whether the wife is a decisionmaker or an owner, we define agreement as whether the husband and wife agree that (1) only the husband, (2) only the wife, or (3) both are decisionmakers or owners, regardless of whether or not they say that someone else is involved. The fourth category of agreement indicates that the couple agrees that neither the husband nor the wife is the owner or decisionmaker.<sup>7</sup> Thus, our agreement measures do not indicate that they gave exactly the same answer, but that they provided the same information about the decisionmaking or ownership of the husband and wife.

When couples disagree, we are interested in their relative acknowledgement of the wife's control over assets and decisions and in the role of the husband. Thus we categorize their responses as follows: (5) wife says she owns the asset or participates in the decision (individually or jointly) and husband says wife does not; (6) husband says wife owns the asset or participates in the decision (individually or jointly) and wife says she does not; (7) both say wife owns the asset or participates in the decision (individually or jointly) but disagree on the husband's role; and (8) neither says wife owns the asset or participates in the decision (individually or jointly), but they disagree on

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<sup>6</sup> Note that the Suaahara survey, instead of including a response option for "other household member," has two response options: (1) other male household member and (2) other female household members. In addition, the Suaahara includes the response option, "Self, spouse and other household member(s)."

<sup>7</sup> Although we include the other decision-maker category in all analyses we do not interpret it as we do not know who the "other" decision-makers are.

whether the husband or other(s) own the asset or participate in the decision. These response categories are detailed in Table 2.

We consider outcomes for both women and children. The women's outcomes examined include her participation in the labor force and her active participation in one or more community groups. We also examine whether or not a woman in the household currently has a loan in Bangladesh. The variables related to child nutrition include weight-for-height and height-for-age z-scores and dietary diversity of children under five, which we define as the sum of up to six food groups consumed in the previous 24 hours by children between 6 and 59 months old.<sup>8</sup> It should be noted that the samples for these variables differ between Bangladesh and Nepal, as all households in Nepal were selected on the condition that they had a child under age five, and child-specific data were only collected for that one child. In Bangladesh, the sample includes all children under age five. As such, some households will not be included in the sample for our child-level analysis because they have no children under five, and some may have more than one child in the analysis.

#### **4. Do Spouses Agree?**

The first issue is to identify the extent to which spouses agree regarding the decisionmaking over household activities and ownership and decisionmaking over assets. If they provide the same answers, then we could consider either the response of the husband or the wife in an analysis of women's empowerment and household outcomes.

Each of the questions about assets or decisionmaking was preceded by a question regarding whether anyone in the household engaged in the activity or has the asset. Thus, we begin by

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<sup>8</sup> If the previous day was a special day (i.e. celebration, fasting, sickness, etc.), then the questions were asked about children's diets the day before yesterday.

examining whether or not couples agree when asked, “Does anyone in your household currently have any [item]?” Details on who makes the decisions or owns the assets are only available for those where the respondent answered yes to this initial question.

The patterns of agreement and disagreement as to whether the decision is made or the asset is owned are presented in Table 3. For each household activity or asset, the first columns show the percent of cases where the husband and wife disagree on whether the decision is made or the asset is owned by someone in the household. Column 2 shows the percent of cases where the couple agrees the household makes the decision or possesses the asset and column 3 shows the cases where the couple agrees that the household does not make the decision or own the asset. Column 4 shows the total level of agreement, regardless of whether they agree that the household does or does not make the decision or own the asset.

In both countries and across assets and types of decisions total agreement is high, usually over 95 percent. The total agreement includes both those couples who agree that the household makes a particular decision or owns a certain asset as well as those who agree that the household does not make a decision or own an asset. As noted above, only those households in which the couple agrees that someone in the household makes a decision or owns an asset are included in the analysis that follows.

The next step of our analysis is to examine the distribution of households across the eight categories of agreement and disagreement described above for the three questions of interest: who normally takes the decision regarding [activity], who owns most of each [asset], and who contributes most to decisions regarding a new purchase of [asset]. These distributions are presented separately for each decision and asset. Tables 4, 5, and 6, show the distributions for who decides about activities, who owns, and who decides to purchase for Bangladesh and Nepal.

Compared to the questions about whether or not a decision is made or an asset is owned, there is much more disagreement over the questions addressing the identity of the decisionmaker or the owner. Agreement is lower regarding who makes the decisions, both the decisions over activities and the decisions over purchasing assets, than regarding the identity of the asset owner.

With regard to who makes decisions over activities (Table 4), the most common response is either that they agree that the husband makes the decision or the wife says that she is involved, but the husband does not list her as a decisionmaker. The one exception in both countries is for the question about the use of family planning products where the most common pattern is that they agree that they make the decision as a couple.

Regarding the patterns of responses about asset ownership (Table 5), in both countries agreement is highest for the ownership of agricultural land and house. Ownership in these categories is also concentrated among husbands and others, with wives being much less likely to be owners. Agreement is lower in the other asset categories, but is around 50% or higher across assets for both countries. The lowest level of agreement in both countries is for the category of small consumer durables, where only about 44% of couples agree on the identity of the owner. This may be due, in part, to differences in understanding of what is considered a small consumer durable.

Where couples disagree, the most frequent category of disagreement in both countries is category 5: wife says she owns (individually or jointly) but husband does not. The remaining responses are scattered over the remaining three categories of disagreement, with no clear concentration in one particular category.

Similar patterns are seen in the responses for decisions to purchase new assets (Table 6). The greatest difference is that agreement over agricultural land and housing drops to levels more

comparable with the other categories. While landownership rights may be clear because of formal titles or tradition, both women and men perceive that women have a larger role in purchase decisions, as shown by a higher number of couples in agreement that decisionmaking is joint. Disagreement continues to be concentrated in the category where women recognize their rights but men do not, and the concentration is even higher here than for the identity of the owner, between 25% and 30% in both countries.

Overall, there is a significant level of disagreement across all three types of questions and in both countries. Some of this disagreement may be due to slight or quasi-random variations in understanding of subjective questions and response categories. However, the general pattern is that women are much more likely to recognize their rights (usually through asserting joint rather than sole rights) than men and this leads to an extensive amount of disagreement.

## **5. Is Agreement Correlated with Outcomes?**

Thus, there is substantial disagreement between spouses in terms of reported ownership and decisionmaking. To understand whether this disagreement is important, we first ask whether couples who agree have systematically different outcomes than those who disagree. This will allow for an understanding of whether agreement is correlated with better outcomes for women and children.

First, we investigate whether households in which couples agree have better outcomes than households in which they do not agree. For household decisionmaking, we create a measure of total number of activities for which the couple agreed as a proportion of the total number of activities that they both reported were made in the household. We create similar measures for asset ownership and the decision to purchase assets. The results are presented in Table 7. The pattern

overall is that there is little statistically significant relationship between levels of agreement and children's outcomes. The majority of the estimations for women's outcomes are also not statistically significant; when this relationship is statistically significant, it is negative. For example, for Bangladesh, agreement between husband and wife is correlated with *lower* women's labor force participation. The other correlations are also negative, suggesting that higher levels of agreement are correlated with worse outcomes. This result is consistent with an argument that agreement that men are the owners or decisionmakers—the most common category of agreement—has substantially different repercussions for households than agreement that women have these roles. Thus, we conclude that households with higher level of agreement do not necessarily have better outcomes for women and children.

## **6. Is Agreement on Women's Empowerment Correlated with Outcomes?**

A second set of questions is whether households in which the women are empowered, as indicated by higher levels of decisionmaking and asset ownership, have better outcomes. But we are particularly interested in the question of whether the pattern of agreement – whether they agree that she is empowered – affects the outcomes. Thus, we consider how the outcomes are correlated with the full range of types of agreement between husbands and wives on decisionmaking or asset ownership.

Our first step is to create a summary measure of joint household responses for the three categories: decisionmaking over activities, asset ownership, and decisions to purchase assets. We create eight variables—one for each of the eight response types—to indicate the number of times a couple answered with the corresponding response. For each of these eight response categories, the value is a continuous measure that is the number of times a household falls into that response

category divided by the number of assets they own or decisions they make. For all regressions “husband alone” is the omitted category and all coefficients can be interpreted in reference to that category. Performing the analysis in this way allows for a summary measure that is easy to interpret and allows us to use all observations instead of examining varying samples across assets and decisions.

Using these aggregated response variables as explanatory variables, we conduct OLS regressions for several dependent variables described in Section 3, including (1) the proportion of decisions made in which the woman respondent reports participating, (2) whether the woman respondent participates in the labor force, (3) the number of groups in which the woman respondent is an active participant, (4) whether the woman respondent currently has a loan (in Bangladesh only), (5) child weight-for-height z-scores, (6) child height-for-age z-scores, and (7) child dietary diversity scores. Standard errors are clustered at the village level for Bangladesh and at the ward level for Nepal. We control for standard demographic and income variables, including age of women respondents and age difference of spouses, education and education difference, income proxies, household composition based on age, presence of in-laws, religion, and region.<sup>9</sup> For the children’s outcomes, we also control for the age and sex of the child. In addition, we control for the relevant number of cases: decisionmaking regarding activities in which the couple agreed that the household engages or the number of assets they agreed that the household owns.

### *6.1 Decisionmaking over household activities*

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<sup>9</sup> For both Bangladesh and Nepal, household-level controls include the age and education of the woman respondent, the difference in ages of the respondent couple, height in meters of the woman respondent, whether a household has electrical connectivity, the area of arable land held by a household (converted to acres), the proportion of men and women ages 0-15 in the household, the proportion of women 16 and older in the household, household size, presence of the man’s father and/or mother in the household, the household’s religion, and the household’s region. For Bangladesh, an additional control is household consumption in USD. Because there is no data on household consumption in Nepal, we include whether the household has an improved roof as an additional indicator of wealth. In addition, due to differences in the samples, we control for whether a household has a female head in Nepal but not in Bangladesh.



The results for couples' responses regarding who makes decisions about household activities are presented in Table 8 for Bangladesh. The first two columns report the percentage of activities falling into each agreement category for the women's and children's samples respectively. Across both samples, responses regarding activities are concentrated in three main categories: agreement on husband without wife (category 1), agreement on joint couple (category 3), and disagreement in which the wife indicates that she participates while the husband does not (category 5).

The regression results for women's outcomes in Bangladesh are presented in Columns 3 through 5 of Table 8. All regressions control for the variables listed above, including the number of asset categories owned or decisions made by someone in the household.<sup>10</sup> While these regressions are descriptive and not causal in any sense, the inclusion of a set of control variables alleviates some concern that results are being driven by unobservables correlated with the response categories.

Both category 3 (agreement on joint decisionmaking) and category 5 (wife acknowledges her role but husband does not) have significant, positive associations with all three women's outcomes relative to agreement on the husband without his wife. For two of the three outcomes (labor force participation and loan status of the woman respondent) the effect sizes for categories 3 and 5 are similar in magnitude and not statistically different from one other.<sup>11</sup> Only in the case of number of community groups in which women respondents are active is the correlation for category 3 statistically significantly larger in magnitude than the coefficient for category 5. There are also significant effects relative to the omitted category for categories 2 (agreement on wife

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<sup>10</sup> The coefficients for the control variables are not reported in the tables, but are available from the authors upon request.

<sup>11</sup> The p-values for this test are reported in the last row of each column.

without husband), 6 (husband acknowledges wife's role, but wife does not), and 8 (neither acknowledges wife's role, but disagree on who decides), suggesting that almost any situation relative to agreement on husband alone is associated with improved women's outcomes. However, it should be noted that the sample in many of these categories is quite small, limiting confidence in the results.<sup>12</sup>

In contrast to the results for women's outcomes, the regressions for children's outcomes in Bangladesh, displayed in columns 6 through 8, do not show any significant correlations. Unfortunately, the lack of significant results may simply be due to imprecision in the estimates, but it is not possible to draw any conclusions with the data available.

Table 9 presents the corresponding results for decisionmaking over household activities in Nepal. In the Suaahara dataset, the samples are the same for women's and children's outcomes and the percent of activities falling into each category are reported in column 1. The three main categories are again agreement on husband alone (category 1), agreement on joint decisionmaking (category 3), and cases where the wife acknowledges her role but the husband does not (category 5). In Nepal 12.5% of couples agree that 12% of the decisions are made by someone other than a member of the couple, whereas in Bangladesh, this response is negligible.

Women's outcome results are presented in columns 2 and 3 (the loan outcome is not available for Nepal). The results are similar to those in Bangladesh with categories 3 and 5 showing positive correlations with women's outcomes relative to agreement on husband alone, although the coefficient for category 3 and group membership is not statistically significant. In neither case are the category 3 and 5 coefficients statistically different from one another. Children's outcome

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<sup>12</sup> Additionally, it is difficult to interpret category 8. In this case, either the husband or wife would have had to indicate "other."

results (columns 4 through 6) are again less precise, however there is a statistically significant relationship with categories 3 and 5 relative to the omitted category of agreement on husband alone for child height for age z-scores. Significant correlations with other categories relative to husband alone are present for woman's labor force participation and child height for age z-scores, but the same caveat about smaller sample sizes applies to these results as to the ones in Table 8.

The regressions show a strong positive correlation between a woman's recognition of her role in decisionmaking and women's outcomes that have been linked to bargaining power and empowerment in past studies. This suggests that women's responses to decisionmaking questions may be better proxies of women's empowerment than men's responses.

#### *6.2 Asset ownership and decisions to purchase new assets*

Next we analyze the question of whether spousal agreement and disagreement over who owns assets and who makes decisions about purchasing new assets is related to the same set of empowerment outcomes analyzed in the previous section. Given that an individual's current control over assets is arguably a less direct measure of bargaining power than one's role in decisionmaking, we first show that women's asset rights are correlated with women's decisionmaking about household activities. Here we use as the dependent variable the number of decisions in which the woman respondent participates divided by the number of decisions made within each household. Given the results in the previous section, we consider only women's responses to the decisionmaking questions in constructing this outcome.

Table 10 presents the results for Bangladesh in columns 1 and 2 and Nepal in columns 3 and 4. Columns 1 and 3 examine the relationship of agreement and disagreement over the identity of asset owners with women's decisionmaking while columns 2 and 4 look at the same relationship but with the identity of those who decide to purchase the asset. The results are consistent across

both ownership and purchase decisions and countries, showing strong positive correlations with the main categories of interest (categories 3 and 5) and the proportion of activity decisions made by women relative to agreement on husband alone. There are additional positive relationships with categories 2, 6, and 8. In contrast to the prior results on decisionmaking and women's outcomes, the positive correlation is consistently stronger and statistically different for agreement on joint decisionmaking than cases where the wife recognizes her role and the husband does not (category 5). These results are suggestive of a link between these two asset measures and bargaining power, validating the next step of the analysis, the examination of the correlation of agreement and disagreement over assets and women's and children's outcomes.

Now that we have established this link, we examine the correlation of agreement and disagreement over the identity of the asset owner with women's and children's outcomes. The results for Bangladesh are in Table 11. The table is constructed in a parallel manner to Table 8. Before examining the regression results it is important to note the differences in the distribution of assets falling into each category compared to the decisions examined in Table 8. In particular there is a much higher concentration in category 1 (agreement on husband alone) and lower concentration in category 3 (agreement on joint ownership).

For the three women's outcomes, the results again show a consistently positive correlation between those outcomes and the two main categories of interest (categories 3 and 5). The results are also mostly statistically significant with the exception of category 3 for women's labor force participation (which is actually negative in sign) and category 5 for women's loans. However, given the small numbers of observations falling into category 3 in this table, the category 3 results should not be over-interpreted. The results also show a strong and significant positive correlation between agreement on the wife's ownership without her husband (category 2) and all three

outcomes relative to the omitted category of husband without wife. The results for children's outcomes in columns 6 to 8 show no consistent pattern and are very imprecisely estimated.

Table 12 shows the same results for the Nepal sample. In general the distribution of responses across assets is similar to the distribution of decisionmaking responses in Nepal. However, it should be noted that there is a higher concentration of responses in category 4 (agreement on other). There is also a higher proportion of responses in this category for Nepal than for Bangladesh, likely because our Nepal sample is composed of young mothers, therefore meaning there are many cases when the couple we examine are co-resident with parents or in-laws. Because the survey does not specify who these "other" owners are, it is difficult to interpret the meaning of this category. Overall, the results suggest very little evidence of a consistent pattern across all five outcomes with only isolated significant correlations. The potential exceptions to this are woman's labor force participation and child height for age z-scores, for which agreement on joint ownership is positively and significantly correlated with the outcome in question. In both of these cases the coefficient on category 5 is also positive but not statistically significant. In general, the regressions in Table 12 are underpowered, possibly due to the large mass of responses in category 4.

Since the measure of asset ownership may not capture women's access to or use of assets, it is instructive to analyze other asset related measures, such as the identity of those who make purchase decisions. As indicated earlier, this measure is highly correlated with other asset related measures such as who makes sale decisions. The results for Bangladesh are presented in Table 13. The distribution of responses across agreement and disagreement categories falls somewhere in between the distribution for ownership and decisionmaking about activities. Agreement on husband alone is the largest category, followed by cases where the wife acknowledges her role but

the husband does not, and then, to a lesser extent, agreement on joint couple decisionmaking. Despite these differences, the pattern of coefficients is similar to the other analyses for Bangladesh. The correlations for agreement on joint decisionmaking and cases where the wife recognizes her role but the husband does not are positive relative to agreement on husband alone and similar in magnitude within outcome. However, for joint decisionmaking the coefficient is statistically significantly different from zero only for women's labor force participation. There is little evidence of a consistent pattern for children's outcomes.

The corresponding results for Nepal are presented in Table 14. The distribution of responses across categories is comparable to that for decisions about activities. In particular, there is less mass in the agreement on other category compared to the asset ownership analysis. The results for women's labor force participation show positive and significant correlations for categories 3 and 5 relative to agreement on husband alone and are statistically indistinguishable from each other. While there is less of a consistent pattern in terms of statistically significant results for the other outcomes, in general there is a pattern of positive coefficients that are similar in magnitude in categories 3 and 5. The exception to this is women's group membership where the estimated correlations are actually negative.

Overall, we find that compared with the couple agreeing that the man made the decision alone, having the couple agree that they make the decision together or having the wife say that she was involved in the decision, even if her husband disagrees, are correlated with outcomes that are better for women, for both Bangladesh and Nepal, although the results are stronger for Bangladesh. In Nepal, as compared to Bangladesh, there is a stronger relationship of decisionmaking with children's outcomes. Importantly, the coefficients associated with only women recognizing their rights are positive and often not statistically distinguishable from

agreement on joint couple decisionmaking. This suggests that women alone recognizing their role is just as, if not more, important than men doing so. Additionally, from a survey methodology perspective, these results suggest that, at least in this particular domain, women's responses are the most critical to measuring women's empowerment.

## **7. Conclusion**

This paper addresses the question of whether or not husbands and wives agree on who makes decisions and who owns assets, and whether or not this agreement or disagreement has implications for women's and children's outcomes in Bangladeshi and Nepali households. Results show disagreement is substantial, systematic, and seemingly meaningful: the most commonly reported category of disagreement occurs when women recognize their ownership and decisionmaking rights but men do not. This form of disagreement is also frequently correlated with positive outcomes for women and children.

A simple dichotomous measure of whether the spouses agree is not correlated with outcomes. In the two countries analyzed, agreement between the spouses often reflects agreement that the husband has decisionmaking power and ownership of assets, while the wife does not. However, when we consider not only whether they agree, but whether they agree that the wife participates in decisions and owns assets, we do find stronger correlations with outcomes. Analysis examining the relationship of different ownership and decisionmaking response categories with women's and children's outcomes shows that agreement on husbands' and wives' joint ownership or decisionmaking is generally positively associated with outcomes when compared to agreement on husbands' sole rights. The main category of disagreement, in which wives report their role in ownership or decisionmaking while husbands disagree, is more similar to agreement on jointness

than to agreement on men's rights alone, suggesting that a woman's recognition of her role has significant importance, even when her husband does not agree.

These results also speak to the importance of considering who the survey respondent is when collecting and analyzing data and suggest that while men's responses are not sufficient for evaluating women's empowerment, women's responses may, in some cases, be useful even if comparable data cannot be collected from men. Using the identity of the decisionmaker over household activities, the asset owner, and the decisionmaker regarding the purchase new assets as indicators of empowerment, we find different effects, especially in Bangladesh, depending on whose response we analyze. Having either partner say that the wife owns assets, is often positively associated with improved outcomes, even if the other spouse does not acknowledge these rights.

While these survey-based measures of decisionmaking and control over assets are widely used as a proxy for bargaining power within the household, they have been criticized for their subjective nature. Given the strong positive association between a woman's recognition of both her role in decisionmaking as well as her control over assets and women's empowerment indicators, the results support their usefulness in understanding intrahousehold decisionmaking dynamics and, in particular, suggest that women's responses to these questions may be better indicators than men's responses.



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**Table 1: Main Survey Questions on Decisionmaking and Ownership Underlying Analysis**

	Survey Questions	Categories Examined in Analysis	
		<i>Bangladesh</i>	<i>Nepal</i>
Activities	When decisions are made regarding the following aspects of household life, who is it that normally takes the decision?	Agricultural production, taking crops to market, livestock raising, non-farm business activity, minor household expenditures, use of family planning	Agricultural production, taking crops to market, livestock raising, non-farm business activity, major household expenditures, minor household expenditures, use of family planning products
Assets/Productive Capital	Does anyone in your household currently have any [item]?	Agricultural land, other land not used for agriculture, large livestock, small livestock, poultry, fish pond or fishing equipment, farm equipment (non-mechanized), farm equipment (mechanized), nonfarm business	Agricultural land, other land not used for agriculture, large livestock, small livestock, fish pond or fishing equipment, farm equipment (non-mechanized), farm equipment (mechanized), house and other structures, large consumer durables, small consumer durables, mobile phones, transportation (motorized or non-motorized)
	Who would you say owns most of [item]?	equipment, house/other structures, large consumer durables, small consumer durables, mobile phones, transportation (motorized or non-motorized)	
	Who contributes most to decisions regarding a new purchase of [item]?		

**Table 2: Categorization of Couples' Responses**

<b>Survey Responses</b>			<b>Categories Examined in Analysis</b>
Couple agrees	1	Husband alone; Husband & other	Husband without wife (base category)
	2	Wife alone; Wife & other	Wife without husband
	3	Husband & wife; Husband, wife, & other	Husband and wife jointly
	4	Other	Other
Couple disagrees	5	Husband says husband & wife says wife; Husband says husband & wife says couple; Husband says other & wife says wife; Husband says other & wife says couple	Wife acknowledges her ownership/decisionmaking; husband does not
	6	Husband says wife & wife says husband; Husband says couple & wife says husband; Husband says wife & wife says other; Husband says couple & wife says other	Husband acknowledges wife's ownership/decisionmaking; wife does not
	7	Husband says couple & wife says wife; Husband says wife & wife says couple	Both acknowledge wife's ownership/decisionmaking
	8	Husband says other & wife says husband; Husband says husband & wife says other	Neither acknowledges wife's ownership/decisionmaking

Notes: "Other" may include other household members or those outside the household

**Table 3: Agreement on Decisionmaking and Ownership of Productive Capital**

	(1)	(2)	(3)	(4)
	Couple disagrees	Couple agrees that household makes decision/ possesses asset	Couple agrees that household does not make decision/ possess asset	Total agreement
<b>Bangladesh (N=4,947 couples)</b>				
<i>Decisionmaking on Household Activities</i>				
Agricultural production	9.9%	59.5%	30.6%	90.1%
Taking crops to market	16.6%	51.9%	31.5%	83.4%
Livestock raising	14.7%	57.5%	27.8%	85.3%
Minor household expenditures	4.1%	95.9%	0.0%	95.9%
Use of family Planning	21.8%	69.4%	8.8%	78.2%
<i>Household Possession of Assets</i>				
Agricultural land	4.5%	60.3%	35.2%	95.5%
Large livestock (oxen, buffalo)	1.9%	47.3%	50.8%	98.1%
Small livestock (goats, sheep)	3.1%	21.0%	75.9%	96.9%
Chickens, Ducks, Turkeys, Pigeons	3.7%	68.1%	28.2%	96.3%
Fish pond or fishing equipment	8.7%	17.0%	74.3%	91.3%
Farm equipment (non-mechanized)	15.2%	49.2%	35.6%	84.8%
Farm equipment (mechanized)	5.2%	5.1%	89.7%	94.8%
Nonfarm business equipment	10.3%	11.5%	78.5%	90.0%
House (and other structures)	2.8%	96.7%	0.5%	97.2%
Large consumer durables (fridge, tv, sofa)	5.9%	24.2%	69.9%	94.1%
Small consumer durables (radio, cookware)	8.1%	51.6%	40.3%	92.0%
Mobile Phone	2.4%	71.4%	26.2%	97.6%
Land for non-agricultural purposes	3.6%	29.4%	67.0%	96.4%
Means of transportation	5.6%	31.3%	63.1%	94.4%
<b>Nepal (N=1660 couples)</b>				
<i>Decisionmaking on Household Activities</i>				
Agricultural production	1.0%	90.9%	8.1%	99.0%
Taking crops to market	10.6%	20.7%	68.7%	89.4%
Livestock raising	3.8%	84.7%	11.5%	96.2%
Non-farm business activities	18.6%	36.1%	45.2%	81.4%
Major household expenditures	9.5%	43.3%	47.2%	90.5%
Minor household expenditures	0.7%	99.3%	0.0%	99.3%
Use of family planning products	15.4%	67.7%	16.9%	84.6%
<i>Household Possession of Assets</i>				
Agricultural land	0.5%	93.6%	5.9%	99.5%
Other land not used for agriculture	10.6%	31.8%	57.7%	89.4%
Large livestock (oxen, cattle, buffalo, horse)	0.7%	77.7%	21.6%	99.3%
Small livestock (goats, pigs, sheep, chickens, ducks, pigeons)	5.1%	71.5%	23.4%	94.9%
Fish pond or fishing equipment	1.7%	5.4%	93.0%	98.3%
Farm equipment (non-mechanized)	2.5%	94.8%	2.7%	97.5%
Farm equipment (mechanized)	0.5%	1.5%	98.0%	99.5%
House (and other structures)	1.7%	95.8%	2.5%	98.3%
Large consumer durables (fridge, tv, sofa)	5.9%	41.1%	53.0%	94.1%
Small consumer durables (radio, cookware)	4.3%	94.3%	1.3%	95.7%
Mobile Phone	2.1%	78.6%	19.4%	98.0%
Transportation (bicycle, motorcycle, car, horse cart)	1.7%	25.3%	73.0%	98.3%

**Table 4: Agreement and disagreement regarding decisionmaking on activities**

		<i>Who normally takes the decision regarding...</i>						
		Agricultural production	Taking Crops to Market	Livestock raising	Nonfarm Business Activity	Major household expenditures	Minor household expenditures	Use of family planning products
<b>Bangladesh</b>								
AGREE	Husband	43.5%	41.7%	8.3%	40.5%	N/A	17.6%	0.7%
	Wife	0.2%	0.2%	2.1%	0.6%	N/A	0.4%	2.0%
	Couple	12.6%	12.9%	37.3%	11.1%	N/A	28.4%	59.9%
	Other	0.3%	0.2%	0.3%	0.8%	N/A	0.2%	0.0%
	<i>Subtotal</i>	<i>56.6%</i>	<i>55.0%</i>	<i>48.1%</i>	<i>53.1%</i>	<i>N/A</i>	<i>46.4%</i>	<i>62.5%</i>
DISAGREE	Wife says wife (individually or jointly); husband does not	36.5%	37.7%	39.2%	38.3%	N/A	39.8%	16.2%
	Husband says wife (individually or jointly); wife does not	5.3%	5.2%	4.1%	5.0%	N/A	7.2%	2.2%
	Both say wife (individually or jointly)	1.3%	1.5%	0.8%	1.8%	N/A	0.9%	0.1%
	Neither says wife (individually or jointly)	0.4%	0.6%	10.5%	1.8%	N/A	5.7%	19.0%
	<i>Subtotal</i>	<i>43.4%</i>	<i>45.0%</i>	<i>54.6%</i>	<i>46.9%</i>	<i>N/A</i>	<i>53.5%</i>	<i>37.5%</i>
Sample size		2941	2568	2332	1313	N/A	4034	3431
<b>Nepal</b>								
AGREE	Husband	20.8%	31.1%	14.0%	50.5%	32.8%	19.3%	5.9%
	Wife	4.1%	2.6%	4.5%	1.7%	1.3%	5.9%	2.2%
	Couple	9.5%	5.2%	12.5%	5.0%	10.6%	9.6%	39.4%
	Other	20.4%	25.0%	19.3%	5.2%	8.3%	12.8%	0.0%
	<i>Subtotal</i>	<i>54.7%</i>	<i>64.0%</i>	<i>50.3%</i>	<i>62.3%</i>	<i>53.0%</i>	<i>47.6%</i>	<i>47.5%</i>
DISAGREE	Wife says wife (individually or jointly); husband does not	30.8%	21.5%	32.7%	26.0%	28.8%	29.9%	36.0%
	Husband says wife (individually or jointly); wife does not	2.1%	2.9%	3.9%	2.2%	4.7%	5.9%	4.4%
	Both say wife (individually or jointly)	8.8%	9.6%	7.8%	7.7%	10.2%	8.0%	0.1%
	Neither says wife (individually or jointly)	3.7%	2.0%	5.3%	1.8%	3.3%	8.6%	12.1%
	<i>Subtotal</i>	<i>45.4%</i>	<i>36.0%</i>	<i>49.7%</i>	<i>37.7%</i>	<i>47.0%</i>	<i>52.4%</i>	<i>52.5%</i>
Sample size		1508	344	1406	600	719	1649	1123

Notes: Sample for each decision is couples who agree that decision was made.

Table 5: Agreement and disagreement regarding who owns assets

		Who owns most of the...													
		Agricultural land	Non-agricultural land	Large livestock	Small livestock	Poultry	Fish pond or fishing equipment	Non-mechanized farm equipment	Mechanized farm equipment	Nonfarm business equipment	House/ other structures	Large consumer durables	Small consumer durables	Mobile Phone	Means of transport
<b>Bangladesh</b>															
AGREE	Husband	55.5%	75.6%	47.7%	26.9%	5.1%	79.4%	77.7%	84.2%	81.1%	72.2%	63.7%	22.6%	56.5%	73.0%
	Wife	0.5%	0.8%	3.0%	9.6%	45.1%	0.1%	0.2%	0.8%	1.2%	0.7%	1.2%	15.5%	1.2%	0.1%
	Couple	0.3%	0.4%	3.9%	5.1%	2.3%	0.6%	2.1%	0.0%	0.9%	0.4%	3.4%	4.9%	4.2%	0.1%
	Other	25.1%	7.6%	6.6%	6.1%	1.3%	2.1%	0.2%	0.4%	2.1%	7.4%	1.8%	0.1%	7.2%	6.4%
	<i>Subtotal</i>	<i>81.3%</i>	<i>84.4%</i>	<i>61.3%</i>	<i>47.7%</i>	<i>53.8%</i>	<i>82.2%</i>	<i>80.3%</i>	<i>85.4%</i>	<i>85.3%</i>	<i>80.8%</i>	<i>70.1%</i>	<i>43.2%</i>	<i>69.0%</i>	<i>79.5%</i>
DISAGREE	Wife says she owns (individually or jointly); husband does not	7.5%	6.9%	24.3%	28.3%	26.2%	10.4%	14.3%	8.3%	7.2%	7.4%	17.4%	41.2%	15.0%	4.8%
	Husband says wife owns (individually or jointly); wife does not	2.3%	2.2%	6.7%	8.4%	7.0%	2.4%	3.5%	2.8%	3.2%	3.9%	5.6%	5.8%	5.6%	3.1%
	Both say wife owns (individually or jointly)	8.6%	6.1%	5.4%	8.4%	1.4%	4.6%	1.1%	3.2%	3.5%	7.7%	4.9%	1.1%	8.9%	12.5%
	Neither says wife owns (individually or jointly)	0.3%	0.5%	2.2%	7.3%	11.7%	0.4%	0.4%	0.4%	0.9%	0.3%	2.0%	8.7%	1.5%	0.1%
	<i>Subtotal</i>	<i>18.7%</i>	<i>15.6%</i>	<i>38.7%</i>	<i>52.4%</i>	<i>46.2%</i>	<i>17.8%</i>	<i>19.3%</i>	<i>14.6%</i>	<i>14.7%</i>	<i>19.3%</i>	<i>29.9%</i>	<i>56.8%</i>	<i>31.0%</i>	<i>0.1%</i>
Sample size		2983	1453	2338	1041	3368	843	2434	253	570	4785	1196	2554	3531	1549
<b>Nepal</b>															
AGREE	Husband	26.8%	29.4%	11.6%	7.5%	N/A	32.6%	8.0%	36.0%	32.2%	28.4%	20.7%	6.2%	39.0%	63.1%
	Wife	0.5%	0.6%	1.1%	5.9%	N/A	0.0%	1.7%	0.0%	13.8%	0.5%	0.7%	4.6%	1.6%	0.2%
	Couple	1.5%	1.5%	18.5%	20.0%	N/A	4.5%	26.2%	0.0%	10.3%	2.1%	19.7%	25.4%	13.1%	3.3%
	Other	48.5%	45.7%	19.5%	16.3%	N/A	14.6%	9.3%	36.0%	6.9%	39.2%	6.5%	7.7%	2.4%	2.6%
	<i>Subtotal</i>	<i>77.2%</i>	<i>77.2%</i>	<i>50.6%</i>	<i>49.6%</i>	<i>N/A</i>	<i>51.7%</i>	<i>45.2%</i>	<i>72.0%</i>	<i>63.2%</i>	<i>70.3%</i>	<i>47.6%</i>	<i>43.9%</i>	<i>56.1%</i>	<i>69.3%</i>
DISAGREE	Wife says she owns (individually or jointly); husband does not	6.1%	8.4%	31.6%	30.2%	N/A	25.8%	33.6%	8.0%	24.1%	9.5%	33.9%	29.4%	29.5%	14.8%
	Husband says wife owns (individually or jointly); wife does not	2.5%	2.5%	6.0%	6.5%	N/A	14.6%	7.2%	4.0%	3.5%	5.7%	6.5%	10.3%	6.5%	4.3%
	Both say wife owns (individually or jointly)	14.0%	11.8%	5.7%	4.6%	N/A	7.9%	5.2%	16.0%	4.6%	14.1%	7.3%	5.1%	3.8%	10.5%
	Neither says wife owns (individually or jointly)	0.3%	0.2%	6.2%	9.0%	N/A	0.0%	8.9%	0.0%	4.6%	0.5%	4.7%	11.3%	4.1%	1.2%
	<i>Subtotal</i>	<i>22.8%</i>	<i>22.8%</i>	<i>49.5%</i>	<i>50.4%</i>	<i>N/A</i>	<i>48.3%</i>	<i>54.8%</i>	<i>28.0%</i>	<i>36.8%</i>	<i>29.8%</i>	<i>52.4%</i>	<i>56.1%</i>	<i>43.9%</i>	<i>30.7%</i>
Sample size		1553	527	1290	1187	N/A	89	1574	25	87	1590	681	1566	1304	

Notes: Sample for each asset are couples who agree that asset is owned by the household.



**Table 6: Agreement and disagreement regarding who decides to purchase new assets**

		Who contributes most to decisions regarding new purchase of...													
		Agricultural land	Non-agricultural land	Large livestock	Small livestock	Poultry	Fish pond or fishing equipment	Non-mechanized farm equipment	Mechanized farm equipment	Nonfarm business equipment	House/ other structures	Large consumer durables	Small consumer durables	Mobile Phone	Means of transport
<b>Bangladesh</b>															
AGREE	Husband	38.8%	33.5%	31.0%	22.9%	11.6%	49.5%	48.8%	53.0%	52.5%	41.5%	32.1%	24.4%	39.1%	45.7%
	Wife	0.2%	0.1%	2.0%	2.5%	12.0%	0.0%	0.1%	0.4%	0.2%	0.3%	0.1%	4.7%	0.5%	7.9%
	Couple	13.8%	17.1%	18.2%	20.0%	13.1%	10.3%	9.9%	9.5%	9.7%	14.2%	21.2%	17.3%	10.3%	2.2%
	Other	4.4%	2.8%	1.0%	1.0%	0.6%	0.6%	0.2%	0.8%	1.4%	2.0%	0.7%	0.1%	3.6%	0.0%
	<i>Subtotal</i>	<i>57.2%</i>	<i>53.5%</i>	<i>52.2%</i>	<i>46.3%</i>	<i>37.2%</i>	<i>60.4%</i>	<i>58.9%</i>	<i>63.6%</i>	<i>63.7%</i>	<i>58.0%</i>	<i>54.1%</i>	<i>46.6%</i>	<i>53.5%</i>	<i>55.8%</i>
DISAGREE	Wife says she contributes (individually or jointly); husband does not	28.8%	31.3%	32.3%	30.5%	30.5%	24.1%	31.1%	27.3%	25.3%	28.2%	30.3%	27.2%	26.6%	26.7%
	Husband says wife contributes (individually or jointly); wife does not	7.2%	8.9%	9.0%	11.5%	10.1%	10.7%	7.4%	4.4%	7.5%	8.5%	10.0%	11.8%	9.6%	8.7%
	Both say wife contributes (individually or jointly)	5.6%	3.1%	3.0%	3.8%	1.8%	2.7%	1.0%	2.0%	1.9%	3.6%	3.3%	1.5%	7.7%	8.0%
	Neither says wife contributes (individually or jointly)	1.2%	3.2%	3.5%	7.9%	20.4%	2.1%	1.6%	2.8%	1.6%	1.8%	2.4%	13.0%	2.6%	0.9%
	<i>Subtotal</i>	<i>42.8%</i>	<i>46.5%</i>	<i>47.8%</i>	<i>53.7%</i>	<i>62.8%</i>	<i>39.6%</i>	<i>41.1%</i>	<i>36.4%</i>	<i>36.3%</i>	<i>42.0%</i>	<i>45.9%</i>	<i>53.5%</i>	<i>46.5%</i>	<i>0.1%</i>
Sample size		2983	1453	2338	1041	3368	843	2434	253	570	4785	1196	2554	3531	1549
<b>Nepal</b>															
AGREE	Husband	22.2%	25.2%	17.6%	13.0%	N/A	30.3%	13.1%	32.0%	28.7%	22.0%	24.1%	10.7%	35.6%	43.8%
	Wife	0.1%	0.0%	0.5%	1.5%	N/A	0.0%	1.3%	0.0%	4.6%	0.1%	0.2%	1.7%	0.8%	0.0%
	Couple	18.5%	22.2%	22.6%	25.3%	N/A	7.9%	25.4%	12.0%	19.5%	20.1%	26.3%	28.0%	16.8%	11.4%
	Other	12.2%	10.4%	13.7%	11.8%	N/A	11.2%	9.2%	24.0%	5.8%	10.8%	5.3%	7.2%	2.1%	2.9%
	<i>Subtotal</i>	<i>53.0%</i>	<i>57.9%</i>	<i>54.4%</i>	<i>51.6%</i>	<i>N/A</i>	<i>49.5%</i>	<i>49.0%</i>	<i>68.0%</i>	<i>58.6%</i>	<i>53.0%</i>	<i>55.8%</i>	<i>47.5%</i>	<i>55.2%</i>	<i>58.1%</i>
DISAGREE	Wife says she contributes (individually or jointly); husband does not	26.0%	21.4%	25.0%	27.8%	N/A	33.7%	29.9%	20.0%	20.7%	26.0%	28.1%	29.0%	31.2%	25.7%
	Husband says wife contributes (individually or jointly); wife does not	9.0%	10.1%	9.2%	6.9%	N/A	5.6%	8.8%	4.0%	3.5%	8.1%	5.6%	8.5%	6.1%	6.9%
	Both say wife contributes (individually or jointly)	10.7%	8.9%	8.6%	7.5%	N/A	11.2%	6.3%	8.0%	9.2%	10.9%	7.3%	6.1%	4.5%	7.9%
	Neither says wife contributes (individually or jointly)	1.4%	1.7%	2.9%	6.2%	N/A	0.0%	6.0%	0.0%	8.1%	2.0%	3.2%	8.9%	3.1%	1.4%
	<i>Subtotal</i>	<i>47.0%</i>	<i>42.1%</i>	<i>45.7%</i>	<i>48.4%</i>	<i>N/A</i>	<i>50.6%</i>	<i>51.0%</i>	<i>32.0%</i>	<i>41.4%</i>	<i>47.0%</i>	<i>44.2%</i>	<i>52.5%</i>	<i>44.8%</i>	<i>41.9%</i>
Sample size		1553	527	1290	1187	N/A	89	1574	25	87	1590	681	1566	1304	420

Notes: Sample for each asset are couples who agree that asset is owned by the household.

**Table 7: Correlation of agreement (binary) with women's and children's outcomes**

VARIABLES	(1)	(2)	(3)	(4)	(5)	(6)
	Labor force participation of women respondents	Number of groups in which women respondents are active	Women respondents have loan	Child height for age	Child weight for height	Child diet diversity (range of 0-6)
<b>Bangladesh</b>						
Proportion of activities participated in for which couples agree who decides	-0.07*** (0.02)	-0.06** (0.02)	-0.03*** (0.01)	0.13 (0.11)	-0.05 (0.08)	0.13 -0.21
Proportion of owned assets for which couples agree who owns	-0.09*** (0.03)	-0.06** (0.03)	-0.02 (0.02)	-0.16 (0.12)	0.18 (0.12)	-0.76*** -0.26
Proportion of owned assets for which couples agree who decides to purchase new	-0.08*** (0.02)	-0.02 (0.02)	-0.01 (0.01)	0.19** (0.10)	-0.01 (0.08)	0.13 -0.18
<b>Nepal</b>						
Proportion of activities participated in for which couples agree who decides	-0.03 (0.03)	-0.10** (0.05)	0.06 (0.16)	-0.04 (0.09)	-0.02 (0.08)	-0.01 (0.10)
Proportion of owned assets for which couples agree who owns	-0.01 (0.04)	-0.06 (0.05)	-0.05 (0.19)	-0.01 (0.11)	-0.02 (0.10)	-0.17 (0.11)
Proportion of owned assets for which couples agree who decides to purchase new	-0.03 (0.03)	-0.08* (0.04)	-0.17 (0.15)	0.03 (0.09)	-0.03 (0.08)	-0.05 (0.07)

Notes: Robust standard errors in parentheses are clustered at the PSU level. All regressions control for woman respondent's age and education, age and education differences between respondent couples, access to electricity, area of household land used for cultivation, household consumption (Bangladesh only) roof material (Nepal only), household size, age and sex proportions of household members, presence of in-laws, religion, region, whether the household is female-headed (Nepal only), and the height of the woman respondent. Regressions (4) through (6) additionally control for the sex and age of children under five whose nutrition outcomes are evaluated.

**Table 8: Correlation of activity decision categories with women's and children's outcomes: Bangladesh**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	<i>Mean: Percent of activities falling into each category, women's outcomes</i>	<i>Mean: Percent of activities falling into each category, children's outcomes</i>	<i>Dependent variable is...</i>					
			Labor force participation of women respondents	Number of groups in which women respondents are active	Women respondents have loan	Child height for age	Child weight for height	Child diet diversity (range of 0-6)
<i>Percent of activities in...</i>								
AGREE	1: Husband (omitted category)	20.8%						
	2: Wife	1.1%	0.18*	0.42***	0.27***	0.05	0.05	0.71
			(0.10)	(0.12)	(0.06)	(0.54)	(0.40)	(1.07)
	3: Couple	29.5%	0.29***	0.16***	0.09***	0.00	0.16	0.15
DISAGREE			(0.04)	(0.03)	(0.02)	(0.14)	(0.11)	(0.27)
	4: Other	0.2%	0.16	-0.04	0.06	2.18	-1.06	0.51
			(0.14)	(0.13)	(0.08)	(2.00)	(1.35)	(0.87)
	5: Wife says wife (individually or jointly); husband does not	34.4%	0.27***	0.09***	0.07***	-0.06	0.15	0.01
DISAGREE			(0.03)	(0.03)	(0.01)	(0.15)	(0.11)	(0.26)
	6: Husband says wife (individually or jointly); wife does not	5.4%	0.14***	0.11**	0.06**	-0.27	0.02	-0.54
			(0.05)	(0.05)	(0.02)	(0.22)	(0.19)	(0.34)
	7: Both say wife (individually or jointly)	1.0%	0.09	0.11	0.02	-0.69*	0.61	-0.16
DISAGREE			(0.08)	(0.09)	(0.04)	(0.41)	(0.52)	(0.60)
	8: Neither says wife (individually or jointly)	7.7%	0.29***	0.24***	0.09***	-0.20	0.06	0.25
			(0.06)	(0.05)	(0.02)	(0.21)	(0.16)	(0.42)
	Number of asset categories owned		0.02***	0.02**	0.00	-0.00	-0.03	0.06
			(0.01)	(0.01)	(0.00)	(0.03)	(0.02)	-0.05
Observations			4,912	4,912	4,912	2,196	2,191	649
R-squared			0.11	0.07	0.07	0.08	0.02	0.18
P-value for equality of category 3 & 5			0.426	0.0459	0.185	0.632	0.895	0.61
Dependent variable mean			0.272	0.310	0.183	-1.857	-0.785	2.458

Notes: Robust standard errors in parentheses are clustered at the PSU level. All regressions control for woman respondent's age and education, age and education differences between respondent couples, household consumption, access to electricity, area of household land used for cultivation, household size, age and sex proportions of household members, presence of in-laws, religion, region, and the height of the woman respondent. Regressions (6) through (8) additionally control for the sex and age of the children under five.

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

**Table 9: Correlation of activity decision categories with women and children's outcomes: Nepal**

	(1)	(2)	(3)	(4)	(5)	(6)
		<i>Dependent variable is...</i>				
	<i>Mean: Percent of activities falling into each category</i>	<i>Labor force participation of women respondents</i>	<i>Number of groups in which women respondents are active</i>	<i>Child height for age</i>	<i>Child weight for height</i>	<i>Child diet diversity (range of 0-6)</i>
<i>Percent of activities in...</i>						
AGREE	1: Husband (omitted category)	20.7%				
	2: Wife	3.7%	0.14 (0.09)	0.36** (0.14)	0.68*** (0.24)	0.17 (0.17)
	3: Couple	14.8%	0.13** (0.06)	0.09 (0.08)	0.27* (0.16)	0.11 (0.14)
	4: Other	12.5%	0.06 (0.06)	-0.05 (0.08)	0.76*** (0.17)	0.16 (0.15)
DISAGREE	5: Wife says wife (individually or jointly); husband does not	31.2%	0.12** (0.05)	0.16** (0.07)	0.23* (0.14)	-0.02 (0.11)
	6: Husband says wife (individually or jointly); wife does not	4.0%	-0.14* (0.08)	0.12 (0.14)	0.90*** (0.29)	0.23 (0.22)
	7: Both say wife (individually or jointly)	6.9%	0.01 (0.06)	-0.00 (0.11)	0.64*** (0.20)	0.25 (0.22)
	8: Neither says wife (individually or jointly)	6.2%	0.16** (0.08)	0.24** (0.11)	0.50** (0.21)	0.56*** (0.18)
Number of asset categories owned			0.00 (0.01)	0.04*** (0.01)	0.03 (0.02)	0.01 (0.02)
Observations			1,656	1,656	1,628	1,630
R-squared			0.06	0.09	0.23	0.04
P-value for equality of category 3 & 5			0.773	0.291	0.809	0.351
Dependent variable mean			0.207	0.22	-1.797	-0.918
						3.563

Notes: Robust standard errors in parentheses are clustered at the PSU level. All regressions control for woman respondent's age and education, age and education differences between respondent couples, access to electricity, area of household land used for cultivation, roof material, household size, age and sex proportions of household members, presence of in-laws, religion, region, whether the household is female-headed, and the height of the woman respondent. Regressions (4) through (6) additionally control for the sex and age of the child whose nutrition outcomes are evaluated.

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

**Table 10: Correlation of asset categories with women's decisionmaking**

		(1)	(2)	(3)	(4)
		Bangladesh		Nepal	
		<i>Ownership</i>	<i>Decision to purchase new</i>	<i>Ownership</i>	<i>Decision to purchase new</i>
		Proportion of decisions made in which women respondents participate	Proportion of decisions made in which women respondents participate	Proportion of decisions made in which women respondents participate	Proportion of decisions made in which women respondents participate
<i>Percent of assets in...</i>					
AGREE	1: Husband (omitted category)				
	2: Wife	0.28*** (0.04)	0.24*** (0.08)	0.41*** (0.10)	0.46*** (0.13)
	3: Couple	0.21*** (0.05)	0.31*** (0.02)	0.62*** (0.05)	0.48*** (0.03)
	4: Other	0.02 (0.04)	0 (0.06)	-0.02 (0.05)	-0.08** (0.04)
DISAGREE	5: Wife says she owns (individually or jointly); husband does not	0.12*** (0.03)	0.28*** (0.02)	0.47*** (0.05)	0.36*** (0.04)
	6: Husband says wife owns (individually or jointly); wife does not	0.11** (0.04)	0.14*** (0.03)	0.15** (0.07)	0.15*** (0.05)
	7: Both say wife owns (individually or jointly)	-0.02 (0.04)	0 (0.05)	0.03 (0.05)	-0.05 (0.05)
	8: Neither says wife owns (individually or jointly)	0.23*** (0.06)	0.34*** (0.03)	0.54*** (0.07)	0.49*** (0.07)
Number of asset categories owned		0.01*** (0.00)	0 (0.00)	0 (0.01)	-0.01* (0.01)
Observations		4913	4913	1,656	1,656
R-squared		0.08	0.18	0.46	0.5
P-value for equality of category 3 & 5		0.0965	0.0883	0.000	0.000
Dependent variable mean		.7241146		0.561	

Notes: Robust standard errors in parentheses are clustered at the PSU level. All regressions control for woman respondent's age and education, age and education differences between respondent couples, access to electricity, area of household land used for cultivation, household consumption (Bangladesh only), roof material (Nepal only), household size, age and sex proportions of household members, presence of in-laws, religion, region, whether the household is female-headed (Nepal only), and the height of the woman respondent.

**Table 11: Correlation of ownership categories with women and children's outcomes: Bangladesh**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			<i>Dependent variable is...</i>					
	<i>Mean: Percent of assets falling into each category, women's outcomes</i>	<i>Mean: Percent of assets falling into each category, children's outcomes</i>	Labor force participation of women respondents	Number of groups in which women respondents are active	Women respondents have loan	Child height for age	Child weight for height	Child diet diversity (range of 0-6)
<i>Percent of assets in...</i>								
AGREE	1: Husband (omitted category)	52.3%	51.4%					
	2: Wife	7.7%	7.4%	0.15** (0.06)	0.17*** (0.06)	0.09*** (0.03)	-0.38 (0.27)	-0.04 (0.23)
	3: Couple	2.3%	2.1%	-0.10 (0.07)	0.22** (0.10)	0.10** (0.04)	0.52 (0.43)	0.94 (0.40)
	4: Other	6.6%	7.2%	0.23*** (0.06)	0.09 (0.05)	0.08*** (0.03)	-0.14 (0.26)	0.07 (0.20)
DISAGREE	5: Wife says she owns (individually or jointly); husband does not	16.6%	16.2%	0.10** (0.04)	0.13*** (0.04)	0.02 (0.02)	0.17 (0.16)	-0.12 (0.16)
	6: Husband says wife owns (individually or jointly); wife does not	5.4%	5.3%	0.16** (0.07)	0.02 (0.06)	0.05* (0.03)	0.30 (0.24)	-0.60*** (0.21)
	7: Both say wife owns (individually or jointly)	5.8%	7.1%	0.13** (0.06)	0.08 (0.06)	0.07** (0.03)	-0.25 (0.22)	0.11 (0.18)
	8: Neither says wife owns (individually or jointly)	3.3%	3.3%	0.15* (0.09)	0.07 (0.08)	0.09** (0.04)	0.28 (0.35)	-0.27 (0.31)
Number of asset categories owned			0.00 (0.00)	0.02*** (0.00)	0.00 (0.00)	0.01 (0.02)	-0.02 (0.01)	0.01 -0.03
Observations			4,928	4,927	4,928	2,193	2,188	649
R-squared			0.09	0.07	0.07	0.08	0.03	0.19
P-value for equality of category 3 & 5			0.00688	0.346	0.0592	0.436	0.945	0.882
Dependent variable mean			0.272	0.310	0.183	-1.857	-0.785	2.458

Notes: Robust standard errors in parentheses are clustered at the PSU level. All regressions control for woman respondent's age and education, age and education differences between respondent couples, access to electricity, area of household land used for cultivation, household consumption, household size, age and sex proportions of household members, presence of in-laws, religion, region, and the height of the woman respondent. Regressions (6) through (8) additionally control for the sex and age of children under five.

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

**Table 12: Correlation of ownership categories with women and children's outcomes: Nepal**

	(1)	(2)	(3)	(4)	(5)	(6)
		<i>Dependent variable is...</i>				
	<i>Mean: Percent of assets falling into each category</i>	<i>Labor force participation of women respondents</i>	<i>Number of groups in which women respondents are active</i>	<i>Child height for age</i>	<i>Child weight for height</i>	<i>Child diet diversity (range of 0-6)</i>
<i>Percent of assets in...</i>						
AGREE	1: Husband (omitted category)	21.0%				
	2: Wife	2.1%	0.18 (0.14)	0.35 (0.26)	0.05 (0.35)	0.44 (0.32)
	3: Couple	14.8%	0.12** (0.06)	0.00 (0.09)	0.36** (0.16)	0.09 (0.16)
	4: Other	19.7%	0.08 (0.07)	-0.16* (0.09)	0.60*** (0.18)	0.14 (0.16)
DISAGREE	5: Wife says she owns (individually or jointly); husband does not	22.8%	0.05 (0.06)	0.05 (0.09)	0.23 (0.17)	0.15 (0.16)
	6: Husband says wife owns (individually or jointly); wife does not	6.3%	-0.01 (0.09)	-0.05 (0.12)	0.59** (0.25)	0.13 (0.20)
	7: Both say wife owns (individually or jointly)	7.9%	0.15* (0.09)	-0.04 (0.11)	0.25 (0.22)	-0.07 (0.20)
	8: Neither says wife owns (individually or jointly)	5.4%	0.18* (0.10)	0.12 (0.12)	0.56** (0.28)	0.26 (0.21)
Number of asset categories owned			-0.01 (0.01)	0.03** (0.01)	0.04* (0.02)	0.03 (0.02)
Observations			1,657	1,657	1,629	1,631
R-squared			0.05	0.08	0.22	0.04
P-value for equality of category 3 & 5			0.186	0.536	0.363	0.724
Dependent variable mean			0.207	0.22	-1.797	-0.918
						3.563

Notes: Robust standard errors in parentheses are clustered at the PSU level. All regressions control for woman respondent's age and education, age and education differences between respondent couples, access to electricity, area of household land used for cultivation, roof material, household size, age and sex proportions of household members, presence of in-laws, religion, region, whether the household is female-headed, and the height of the woman respondent. Regressions (4) through (6) additionally control for the sex and age of the child whose nutrition outcomes are evaluated.

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

**Table 13: Correlation of purchase decision categories with women and children's outcomes: Bangladesh**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	<i>Dependent variable is...</i>							
	<i>Mean: Percent of assets falling into each category, women's outcomes</i>	<i>Mean: Percent of assets falling into each category, children's outcomes</i>	Labor force participation of women respondents	Number of groups in which women respondents are active	Women respondents have loan	Child height for age	Child weight for height	Child diet diversity (range of 0-6)
<i>Percent of assets in...</i>								
1: Husband (omitted category)	36.0%	36.8%						
2: Wife	2.2%	2.0%	0.16 (0.10)	0.18* (0.11)	0.02 (0.05)	-0.37 (0.45)	0.09 (0.43)	-1.00 (1.01)
3: Couple	12.9%	12.4%	0.18*** (0.04)	0.06 (0.04)	0.03 (0.02)	-0.09 (0.14)	0.30** (0.12)	-0.03 (0.22)
4: Other	1.9%	2.0%	0.38*** (0.12)	-0.12 (0.09)	0.02 (0.05)	-0.32 (0.37)	0.20 (0.35)	-1.57*** (0.60)
5: Wife says she contributes (individually or jointly); husband does not	28.8%	28.3%	0.12*** (0.03)	0.08*** (0.03)	0.03** (0.01)	-0.19 (0.12)	0.16 (0.09)	-0.19 (0.23)
6: Husband says wife contributes (individually or jointly); wife does not	9.0%	8.7%	-0.00 (0.04)	0.07 (0.05)	0.05** (0.02)	-0.35* (0.19)	0.08 (0.16)	-0.33 (0.33)
7: Both say wife contributes (individually or jointly)	3.9%	4.5%	0.01 (0.07)	0.11* (0.06)	0.02 (0.03)	-0.49* (0.28)	0.10 (0.22)	-0.66 (0.44)
8: Neither says wife contributes (individually or jointly)	5.2%	5.3%	0.33*** (0.06)	0.04 (0.06)	0.07** (0.03)	-0.27 (0.25)	-0.29 (0.21)	-0.14 (0.59)
Number of asset categories owned			-0.00 (0.00)	0.02*** (0.00)	0.00 (0.00)	0.01 (0.02)	-0.02* (0.01)	-0.01 (-0.03)
Observations			4,928	4,927	4,928	2,193	2,188	649
R-squared			0.10	0.07	0.06	0.08	0.03	0.18
P-value for equality of category 3 & 5			0.122	0.517	0.861	0.467	0.227	0.542
Dependent variable mean			0.272	0.310	0.183	-1.857	-0.785	2.458

Notes: Robust standard errors in parentheses are clustered at the PSU level. All regressions control for woman respondent's age and education, age and education differences between respondent couples, access to electricity, area of household land used for cultivation, household consumption, household size, age and sex proportions of household members, presence of in-laws, religion, region, and the height of the woman respondent. Regressions (6) through (8) additionally control for the sex and age of children under five.

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1



**Table 14: Correlation of purchase decision categories with women and children's outcomes: Nepal**

	(1)	(2)	(3)	(4)	(5)	(6)
		<i>Dependent variable is...</i>				
	<i>Mean: Percent of assets falling into each category</i>	<i>Labor force participation of women respondents</i>	<i>Number of groups in which women respondents are active</i>	<i>Child height for age</i>	<i>Child weight for height</i>	<i>Child diet diversity (range of 0-6)</i>
<i>Percent of assets in...</i>						
AGREE	1: Husband (omitted category)	20.8%				
	2: Wife	0.1%	-0.08 (0.16)	0.22 (0.35)	0.31 (0.49)	0.40 (0.38)
	3: Couple	22.9%	0.11** (0.04)	-0.13* (0.07)	0.34*** (0.11)	0.06 (0.10)
	4: Other	8.7%	0.03 (0.06)	-0.23*** (0.07)	0.48*** (0.18)	0.11 (0.15)
	5: Wife says she contributes (individually or jointly); husband does not	27.0%	0.10** (0.04)	-0.04 (0.07)	0.15 (0.13)	0.06 (0.11)
DISAGREE	6: Husband says wife contributes (individually or jointly); wife does not	8.3%	0.00 (0.06)	0.11 (0.11)	0.23 (0.20)	0.28** (0.13)
	7: Both say wife contributes (individually or jointly)	7.5%	0.04 (0.07)	-0.12 (0.12)	0.37* (0.20)	-0.18 (0.18)
	8: Neither says wife contributes (individually or jointly)	4.1%	0.28*** (0.11)	-0.04 (0.13)	0.83*** (0.24)	0.26 (0.21)
Number of asset categories owned			-0.02* (0.01)	0.03** (0.01)	0.04* (0.02)	0.03 (0.02)
Observations			1,657	1,657	1,629	1,631
R-squared			0.06	0.09	0.22	0.04
P-value for equality of category 3 & 5			0.747	0.0654	0.125	0.984
Dependent variable mean			0.207	0.22	-1.797	-0.918
						3.563

Notes: Robust standard errors in parentheses are clustered at the PSU level. All regressions control for woman respondent's age and education, age and education differences between respondent couples, access to electricity, area of household land used for cultivation, roof material, household size, age and sex proportions of household members, presence of in-laws, religion, region, whether the household is female-headed, and the height of the woman respondent. Regressions (4) through (6) additionally control for the sex and age of the child whose nutrition outcomes are evaluated.

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1