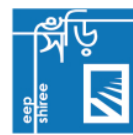
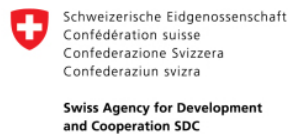


Building Resilience: A Gender Sensitive Analysis of ‘Shiree Interventions’

Working paper 28



Save the Children

EPR/shiree

House 5, Road 10, Baridhara, Dhaka-1212, Bangladesh

April 2015

The Extreme Poverty Research Group (EPRG) develops and disseminates knowledge about the nature of extreme poverty and the effectiveness of measures to address it. It initiates and oversees research, acts as a learning and sharing mechanism, and assists in the translation of learning into advocacy. It is an evolving forum for the shiree family to both design and share research findings.

The data used in this publication comes from the Economic Empowerment of the Poorest Programme (www.shiree.org), an initiative established by the Department for International Development (DFID) and the Government of Bangladesh (GoB) to help 1 million people lift themselves out of extreme poverty. The views expressed here are entirely those of the author(s).

Building Resilience: A Gender Sensitive Analysis of 'Shiree Interventions'

**Research Report
Phase 4
March 2013
Last Update: April 2015**

Working Paper 28

**By
Sohel Rana¹
Sonia Jesmin²
Abdullah-Al-Harun³
Dr. Muzaffar Ahmed⁴
Dr. Julie Newton⁵
Dr. Mathilde Maitrayot⁶**

¹ Research Officer, HEFS Shiree Project, Save the Children

² Senior Research Officer, HEFS Shiree Project, Save the Children

³ Senior Manager, Learning and Impact Assessment, HEFS Shiree Project, Save the Children

⁴ Programme Director, HEFS Shiree Project, Save the Children

⁵ Manger Research Policy and Practice, Food Security and Livelihoods, Save the Children

⁶ Research Associate, The University of Bath, UK

Executive Summary

Women's participation in the labour force is not only important for households' development but also for national economic growth. Yet, it is often restricted by the traditional norms, which enforce their economic dependency on men. This is particularly the case in extreme poor households where women are often in a more submissive position.

This study investigates the impact of Save the Children's Household Economic and Food Security (HEFS) asset transfer programme on intra-household relationships and livelihood dynamics of extreme poor households using a gender lens. The key component of the programme is based on an asset transfer of usually one to two key assets. Using mixed-methods, the paper explores how the intervention contributes to building extreme poor's resilience defined as the "capacity of a household to cope with different household shocks and hazards in their normal day to day life and return to the original situation".

One main finding of the study is that the project intervention not only created the opportunity for women to become involved in income generating activities but also allowed them to support their husbands to maximize their own income generating opportunities. It shows that women can play a key role in building resilience of household by supporting the household to better cope with shocks and prepare for hazards.

Another major finding is that it confirms that engaging women in asset-based transfers has the potential to significantly transform intra-household relationships and livelihoods of the extreme poor. Although it was reported that women's mobility and autonomy was still being challenged, the data suggests that some women who used to employ negative coping strategies now participate in decision-making and have gained more control over household incomes. The transfers seemingly created more *consultative* and *collaborative* relationships between husbands and wives which may lead to better resilience (through dual income, secret savings, child care and asset accumulation)

Key words: intra-household relationships, coping, graduation, asset transfers, gendered livelihoods, resilience, shiree, extreme poor households

Acknowledgement:

This study was undertaken as part of the lesson learning component of the HEFS Project of Save the Children under EEP/Shiree. We are indebted to all the respondents and participants of HEFS project for giving us their time for interview and cooperation. We would also like to thank all the Field Staff of CODEC and Prodipan, who helped us in data collection. We would like to express our sincere gratitude to the Bath CDS group including Professor Geof Wood and Dr. Joe Devine; and Ms. Sally Faulkner from Shiree for their suggestions that helped us complete this study in an organised way.

And lastly, many thanks to all the staff of Save the Children HEFS project who have also been involved at various stages of the study.

Glossary

GoB	Government of Bangladesh
MDG	Millennium Development Goal
BSS	Bangladesh Bureau of Statistics
SCI	Save the Children International
HEFS	Household Economic and Food Security Project
DFID	Department for International Development
BHH	Beneficiary Household
IDI	In-depth Interview
IGA	Income Generating Activities
FGD	Focus Group Discussion
MHH	Male Headed Household
FHH	Female Headed Household
TFA	Temporary Financial Assistance is provided to the beneficiaries who are unable to run income generating activities i.e. elderly, disable people. Allowance value of BDT300-600 per month.
NGO	Non Government Organization
EPH	Extreme Poor Household
<i>Hogla</i>	A kind of a plant with long leaf from the grass family that used to weave mat and other products for domestic use

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1. Introduction

The Asia and Pacific region is losing US\$42 billion to US\$47 billion annually because of women's limited access to employment opportunities. Failure to achieve Millennium Development Goal (MDG) 3 on the promotion of gender equality and empowerment of women could reduce per capita income growth rates by 0.1–0.3 percent. Moreover, the global economic crisis of 2008–2009 has disproportionately affected women⁶.

Bangladesh achieved a GDP growth rate 6.07% in 2010-11 compared with 5.26% in 2002-2003. In the last decade the female crude activity rate has increased from 15.9% to 23.3%. It is now widely accepted that women's participation in economic activities especially the garments and shrimp sectors has played an important role in generating economic growth. Approximately 80% of workers employed in garments industry are women from the rural Bangladesh (BBS, 2010). Since women constitute around 49.94% of a total population (152,518,015)⁷ and the ratio of male to female is 103:100 (GoB, 2012), it is important to involve them in development processes established to achieve MDG targets, especially MDG 1 and 3.

Although the traditional gender division of labour is changing and women are willing to work for lower wages, male workers still dominate the workforce. This highlights how women's domestic activities and reproductive role within the household are more valued than their participation in market activities. Social forces create gender differentials based on age-old patriarchal traditions and values in most parts of Bangladesh. These dictate that adult household male members are the breadwinners and should therefore seek employment first. If there is a need to supplement earnings, only then will female members of a family consider participating in the labour force. Women are thus viewed as "secondary earners", with society considering the reproductive role of women to be more important (Rahman, 2005). Gender preferences will continue as long as these strong social forces and traditions are in operation. Due to these factors the Bangladesh government is struggling to achieve MDG targets, especially MDG 3.

⁶ UN Department of Economic and Social Affairs,
http://www.un.org/en/development/desa/financial-crisis/gender.shtml?utm_source=redirect&utm_medium=online&utm_campaign=redirect (accessed 17 Nov. 2013)

⁷ According to Bangladesh Population and Housing Census 2011

Save the Children International (SCI) has been working with a Household Economic and Food Security Project (HEFS) in Khulna and Bagerhat with the support of a Government of Bangladesh-DFID Shiree Fund since April 2009⁸. Through an asset transfer programme, the project supports 24% extreme poor in Khulna division, one of the seven administrative divisions of Bangladesh⁹, which is representative of 10% of national level extreme poor.

The end line survey of 1st phase shows that approximately 74 percent households graduated out of extreme poverty. Whilst the key aim of the programme is to graduate households out of extreme poverty, staff from the programme reported noticeable gender differences in the management of assets which led to the decision in phase 2 to explicitly hand over the assets to the women in Male Headed Households (MHHs henceforth). ‘Graduation’ is generally understood as the exit of an individual/household from a certain extreme poverty line or threshold. Here, Graduation status’ was determined by analysis across 7 indicators covering [food frequency, Calorie intake, Food diversity, Asset Value, Source of Income, Expenditure and Children school attendance] of the Project Log Frame (for detail see Annex 1). On the other hand, looking at resilience involves investigating the capacity of extreme poor households to maintain the improvements in the longer-term even in the face of shocks and hazards. The concept of resilience is important because it suggests that households who manage to “graduate” (Shiree, 2012) may still fall back into extreme poverty. Building resilience is a significantly more challenging objective than graduating from a poverty threshold. This study investigates the effects of SCI asset-transfer based intervention on intra-household and livelihoods gendered dynamics and in turn, on the resilience of extreme poor households.

The paper begins with a review of the literature, focusing on intra household dynamics in Bangladesh before focusing on presenting a conceptual framework which informs the methodology and research design. The remainder of the paper then presents the findings of exploratory quantitative and

⁸ The programme in phase 1 aims to Eliminate extreme poverty for 15,000 extreme poor households in 6 Upazilas in two districts from 2009 to 2011, providing intervention to 15,000 extreme poor households (75,000 people) in the coastal areas of Khulna and Bagerhat districts to enhance their asset base and diversify livelihoods options and thus helping them to build resilience. The project also sought to contribute to gender empowerment and social inclusion through its output 3: ‘Capabilities of extreme poor households enhanced to practice existing or new livelihoods, including climate change resilient livelihoods’, so that these households may ultimately become more resilient (SC 2008: 13). SCI HEFS Shiree project has provided at least two IGAs to each extreme Household. Generally the 1st IGA is more capital intensive and mostly operated by the adult male members of the household whereas the 2nd IGA is more likely female friendly as they are home based, low capital intensive and be managed by female members of the household.

⁹ Khulna division is located at the south western part of Bangladesh adjacent to the Sundarbans. Due to geographical location some districts of southern part of this division are highly vulnerable to climate impact. About 17.4 percent population of this division lives below the lower poverty line which represents 11. 4 percent of the of the national extreme poor (Poverty map of Bangladesh 2010)

qualitative analysis focusing on the trends of Income Generating Activity (IGA) selection and the more detailed dynamics of livelihood strategies and intra-household dynamics. The section concludes with an analysis of how the changes have contributed to overall resilience in the household followed by a brief conclusion raising further issues for investigation. The paper highlights the importance of interrogating the conceptual differences between “graduation” and “resilience” and emphasizes the need to recognize the barriers women can face to building their individual resilience as a function of contributing to households’ resilience building.

2. Literature review

2.1 Extreme poverty in rural Bangladesh

Bangladesh has made tremendous strides in poverty reduction and economic growth. The recent World Bank Poverty Assessment shows a reduction in the poverty rate from 49% in 2000 to 31.5% in 2010; a reduction in fertility rates between 1971 to 2004, an increase in net primary school enrolment rates from 55% in 1998 to 91% in 2007 (World Bank, 2013; USAID, 2010). However, inequalities have increased and 26 million people continue to live in extreme poverty (World Bank, 2013).

In rural Bangladesh extreme poor households experience different types of economic and social vulnerabilities. Economic vulnerability often arises from a lack of diverse household incomes, labour opportunities and skills, and unreliable access to financial networks. The income of extreme poor households often varies according to external shocks and stresses such as seasonality (especially for farm-based livelihood) and internal shocks and stresses such as the occurrence of health-related shocks, death or disability of an income-earner or the splitting of the household (caused by re-marriage, abandonment, divorce and widowhood). The poorer and the more vulnerable the household, the more extreme both the impact and the response to these shocks resulting in negative coping strategies such as distress asset selling, reduction of food consumption, reduction of the quality of food consumed, and increase in household member who are involved in income generating activities (often children or women). A household’s ability to cope with shocks and to mitigate their negative impact depends on their access to different capitals. Assets owned, skills, education, level of connectedness play a role in helping households respond to shocks (Segnestam, 2009; cited from Nazneen and Selim 2005).

2.2 Gendered vulnerabilities within extreme poor households

In spite of tremendous progress on key development indicators related to gender which include increased enrolment of girls in primary and secondary education, increased participation of females in the labour force especially the garment sector, and reduced gender gaps in infant mortality, women in Bangladesh still face numerous challenges.

In rural Bangladesh, men and women experience economic and social vulnerabilities differently. From a gender perspective, adult women, adolescent women, girl child and disabled women experience different vulnerabilities to shocks compared to their male counter parts. Generally, in rural Bangladesh women's mobility is restricted by dominant social norms which means they often stay within the homestead to be 'good wives' and maintain *purdah*. Whilst some argue that extreme poor women are more mobile since they are often pushed to enter the labour force in order pursue better livelihoods, specially in the post disaster period (Nokrek and Alam 2011), this does not mean that they are less vulnerable to social costs and other restrictions. Women still face numerous social and financial challenges in trying to challenge *purdah* (Nokrek and Alam 2011, Nazneen and Selim 2005:18).

Many authors found that women and girls are often relied upon negatively to cope with a crisis. Some even maintain that "women in poor communities may constitute the poorest or weakest group, bearing the burden of care for the children and family" (Ramaswamy 2004:7; cited in Nazneen and Selim 2005). Pournik *et al.* (2012: p.4) studying the resilience of households facing disasters concluded saying "never dismiss gender issues as too difficult to handle in a crisis; it can determine whether your efforts succeed or fail". This shows the importance of considering gender issues in considering household resilience.

Although Kabeer (2010), Quisumbing (2003) and World Bank (2001) argue that increasing women's control over assets, including land, physical, and financial assets, has positive effects on household well-being (food security, child nutrition, and education), as well as on women's personal well-being and empowerment, others argue that these effects are often limited. In fact, even if women contribute to household incomes, it does not necessarily imply that they will have control over income and other resources and assets nor is it certain that their power within the household will increase. Socio-cultural factor, in rural area in Bangladesh heavily influence intra-household asset allocations. As such men and

women tend to own different types of assets (ibid, 2005 and Haddad et al. 1997). Traditionally, women mainly own non-productive assets (e.g utensils, Jewellery, Bed, Chairs, Wardrobe) but their ability to make decisions on how these are used is limited due to low bargaining or decision making power. The power or *bargaining power* and decision-making of women varies significantly from household to household (Francis 1998, 2002; cited from Nazneen and Selim 2005). One's *bargaining power* and resilience is in theory determined by ownership and control over assets (Chambers, 1989).

Relations within the household have an immediate impact on the wellbeing of women. Kabeer (1998) argues that the level of a woman's agency and ability to bargain within the household is linked to the nature of women's relationship with her husband (harmonious, conflictual or abusive). When relations are abusive, the impact is negative. Examples of reported abusive relations include the neglect of a wife's basic needs; polygamy; abandonment; addiction to alcohol, drug or gambling; and domestic violence. External relations are equally important. Men tend to have better access to more external opportunities and contact and this helps them cope better. Women's external relations tend to be fewer and their ability to mobilise the same relations is often weaker. Due to their typically low bargaining power, women often lack access to proper health treatment and food. Jahan (1995) defines Bangladesh as a patriarchal society which imposes strong gender divisions of labour in which women are discriminated within the labour market as well as within the household (through compromising their well-being, adoptive normative behaviours). This affects their exposure to shocks and vulnerability and their level of financial dependency upon their husbands (Kabeer 1999). Women's dependence on their husbands often limits their opportunities to pursue livelihoods and remain included in the society (Nazneen 2002, Jesmin 1998). Understanding the role of women in helping a household to cope with shocks and stresses is therefore central to understanding the effectiveness of an intervention on resilience.

2.3 Asset control for resilience?: lessons from new household economics

'Resilience' tends to be defined as the "ability of countries, communities and households to manage change by maintaining or transforming living standards in the face of shocks or stresses without compromising their long term prospects" (DfID, 2011). There has been much written on resilience in the field of climate change and disaster management, but less so from a gender perspective. The literature on new household economics has contributed to our understanding of how women negotiate power and decision making within the household, and how this in turn impact upon the resilience of the household. Agarwal (1997) and Doss (2012) note that the bargaining power of women depends on a

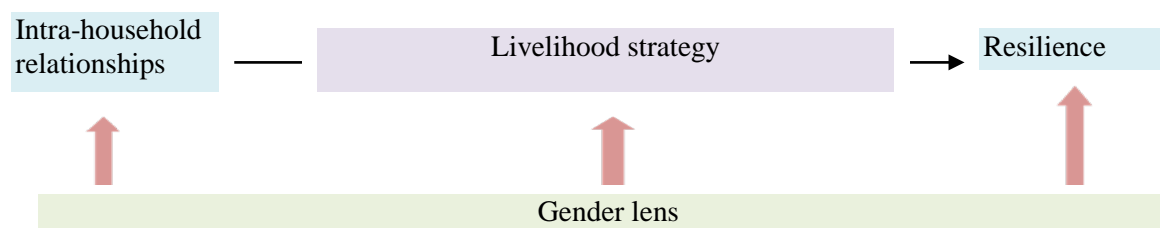
number of factors such as income and employment as well as communal support systems and social norms and institutions. Here, understanding the role of women in helping a household to cope with shocks and stresses is therefore central to understanding the effectiveness of an intervention on resilience. The links to notions of resilience are important from the perspective of Sen who argues that “women may lack the notion of personal welfare because their identities are too closely tied to the interest of the household and the family; in this way the overlapping of personal and household interests preserves intra-household inequality” (cited in Mader, 2013, p.8).

Besides asset ownership issues, the literature available on Bangladesh reports that the vulnerability of women varies by age, wealth-status, ethnicity, religion, level of social inclusion, disability, marital status, female personal characteristics (occupation, capacities, intelligence, beauty) and their role within the households (mother or daughter-in-law for example). A lack of change in women’s household decision making remains a persistent challenge (Kantor, 2012). Nazneen and Selim (2005) highlight that poor women’s agency often changes with their position within their household and that their capacity to contribute to income can increase their bargaining power.

It is often reported that women continue compromising their well-being to mitigate the impact of shocks and hazards (Nazneen and Selim 2005) and that women are often marginal decision makers when they lack the knowledge or capacity to manage assets. When women are able to contribute to decision-making processes within the household, they can have access to and control over resources; resulting in more *cooperative relationships* between husband and wife. The extent to which this is evident in households depends from household to household, and depends ultimately on the quality of marital arrangements. When *cooperation* is possible within households, relationships are more reciprocal and husbands and wives work together towards the same ends and mutually depend on each other’s input. Joint decision-making is found more effective in maximizing the asset base (Nazneen 2002; Nazneen and Selim 2005). However, it is also found that within more cooperative households where decisions are jointly made, there often is a clear division of control over resources (Nazneen and Selim 2005). Further research confirms that these behaviours are deeply embedded in norms about what constitutes good wives, mothers and fathers: with men as the breadwinners and wives as the caregivers (Kantor, 2012).

Save the Children research found mixed evidence of the possible impact of collaboration between husbands and wives within the household on resilience in CMS 5¹⁰. Whilst there is some evidence of joint decision making, women’s control over assets is limited (ibid 2005). Our conceptual understanding of how asset-transfer can influence gendered relations within the household and in turn contribute to resilience through gender empowerment is illustrated in Figure 1.

Figure 1: Conceptual framework



This framework is used to illustrate how the Shiree intervention has impacted intra-household relationships through supporting diversification of livelihoods which in turn has built household resilience. The following hypothesis will be tested using the framework

- Income Generating Activity (IGA) and the choice of (IGA) influences the likelihood of household graduation out of poverty
- Intra-household relationships and livelihoods strategies in building household resilience are influenced by gender roles and relations.
- Intra-household relationships are different in graduated and non-graduated household.

4. Mixed-methods approach

4.1 Research goal

The research’s main goal is to investigate the extent to which the intervention transformed the intra-household dynamics of extreme poor beneficiary. Male Headed Households (MHHs) contributed to their resilience. In this case, the main intervention is the transfer of an asset to promote income generating activities. The project under study provides at least two IGAs¹¹ to each Extreme Poor Household (EPH). Generally the first IGA is more capital intensive and the EPH uses this as their main

¹⁰ CMS5 is a qualitative longitudinal tracking tool which documents the dynamics of extreme poverty and the track changes project intervention bring in the life of the extreme poor household

¹¹ Income Generating Activity (IGA) is used synonymously with asset choice to describe the choice of asset a household made.

income source. In most cases, the IGA is operated by adult male members (the exception being Female Headed Households). The second IGA is usually more 'female friendly' and are home-based, low labour intensive. The research pursues three specific objectives:

- To understand the intra-household relationships and livelihood strategies of beneficiaries before the Shiree intervention
- To explore the influence of Shiree interventions on intra-household relationships and how this differs for graduated and not-graduated households.
- To investigate the linkages between asset-transfer, gendered livelihoods and resilience for extreme poor households

The research adopted a mixed-methods approach relying on both quantitative and qualitative data.

4.2 Quantitative analysis

The quantitative analysis was used to identify trends in the selection of IGAs (1st and 2nd choice) amongst graduated and non-graduated Male Headed Households (MHHs) from September 2011 Phase I End Line Survey database. To assess graduation status, a seven point scale was used and analysed against the IGA choice according to the main categories for both first choice and second choice (See Annex 1 & 2). Only MHHs were considered in this analysis in order to explore the implications of asset choice on gender dynamics within the households, especially relations between husbands and wives and in particular intra-household bargaining. The coherence of the analysis of these dynamics is only possible if it runs across households which have common characteristics that make their situation comparable, in this case, a working husband who is the main income earner and the head of household was used as the main comparison¹². This quantitative data analysis was used to inform the selection of participants for the qualitative component of the fieldwork.

4.3 Qualitative analysis

Qualitative research tools including in-depth interviews (IDIs) and focus group discussions (FGDs) were used to capture in-depth information comparing intra-household relationships before and after the asset-transfer in order to identify how the latter affected the livelihoods and the resilience of extreme

¹² Please note that the study was unable to explore the influence of other characteristics such as number of children, existing asset base and health status.

poor households, focusing specifically on gender dimensions. Respondents' selection was based on graduation status and IGA selection (1st and 2nd choice).

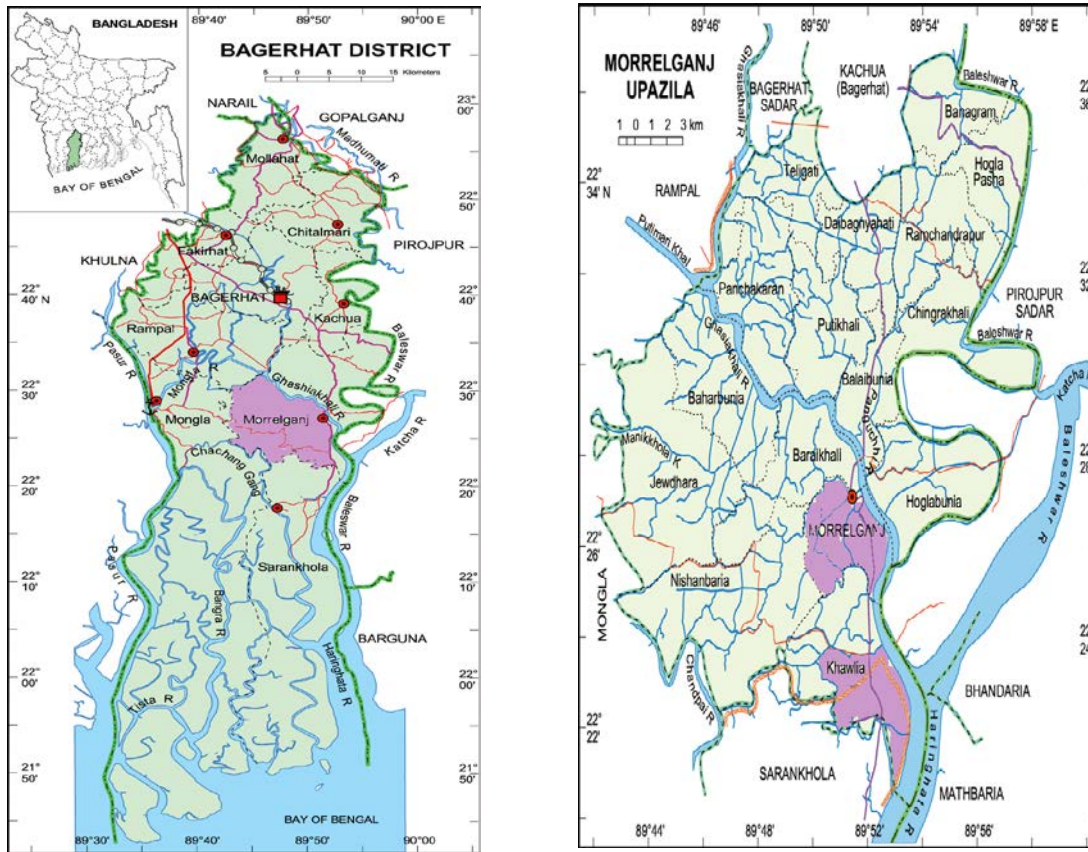
Household IDIs adopted a life history approach and considered marital life before and after the project intervention. Husbands and wives were interviewed separately to ensure confidentiality and to probe intra-household relations. Eight male-headed households (four graduated and four non graduated MHHs) were selected for IDIs, and both husbands and wives from the households were interviewed. The choice of households was selected based on the dominant trend of IGA selection identified from the quantitative analysis. In this case, this meant households that chose transport as their first choice IGA and poultry as their second choice (see Annex 3)¹³. Whilst the original plan was to conduct 16 IDIs, in the end we could only complete 14 interviews because some husbands were busy with agricultural work. For the FGDs, it was decided to broaden out participants beyond the dominant IGA selection trend to explore factors behind graduation and how alternative IGAs (i.e. not transport and poultry) influence the intra household relationship to build resilience (Annex 3). A total of 7 FGDs were conducted in two unions: 3 in Khuolia Union and 4 in Morrelganj Sadar Union (See Figure 2).

4.4. Site location

The selection of the research sites was based on the quantitative data analysis on IGA selection trends. Morrelganj upazilla was chosen from six other upazillas under Khulna and Bagerhat district to match the overall trend of IGA from total households in phase 1 (i.e. transport as first IGA choice and poultry as second). Within Morrelganj Upazilla, two unions (Morrelganj Sadar union is close to the upazilla HQ and Khuolia is more remote) were selected to gather diverse perceptions and experiences from households displaying similar IGA choice trends. In addition, issues of accessibility and logistics were also considered when selecting the research area. Households that met the criteria in terms of being MHH and IGA selection pattern were used to make the final selection for IDI and FGD selections.

¹³ Quantitative data shows that there was no significant difference between graduated and non-graduated HHs in terms of chosen IGAs. Transport and poultry were the most popular first and second IGA choices (See Annex 3). Therefore the HH IDI focused on these two IGAs only.

Figure 2: Study Area Map



5. Empirical findings

Empirical data is used in this section to give an overview of the characteristics of gendered livelihoods, norms and values prior to SHREE intervention. This is informed by quantitative analysis of IGA choice and whether this is gendered and is linked to graduation status. Using qualitative data, the paper then focuses specifically on how the IGA choice might have impacted upon gendered intra household dynamics and how this can influence the resilience building strategies of extreme poor MHHs.

5.1 Gendered livelihoods of the extreme poor before the intervention

A recent IFPRI (2013) study on gender parity revealed that within Khulna division, gender parity scores were 31% which is amongst the lowest in Bangladesh¹⁴ and that gender empowerment scores is 20%, which is lower than the national average (39%) of Bangladesh. Our empirical data appears to confirm

¹⁴ Sylhet division is the lowest and Khulna the second lowest.

that women do not have much control over key decision making within their households. This is consistent with the reported IFPRI findings.

Gendered livelihood opportunities

There appeared to be no major differences in livelihood circumstances or gender roles and relations between graduated and non-graduated households prior to the SHIREE intervention. However it is important to highlight that this was based on a small sample. The majority of our sample of both graduated and non-graduated MHHs interviewed explained that prior to the intervention they were reliant upon one single income source which was generally managed by the husband. The majority of men were engaged in van pulling, carpentry support for house building, casual daily agricultural work, seasonal fishing or in some rare cases, petty trade. Women's participation in external labouring activities was reported by respondents as being limited. The main reason for this was that external labour of women was conditioned by social norms and traditions, mainly *purdah*, which male participants conceive as important to "*keep one's mind clean*". The strict observance of *purdah* varies according to women's marital status and age. It is therefore often socially accepted that widows, divorced and abandoned women engage in some income generated activities outside their homes¹⁵.

Only a very few women respondents reported working before the SHIREE intervention usually in times of crisis or out of despair, and generally as domestic helpers in nearby homes or in crop processing activities (rice husking and puffed rice preparation, peeling betel nuts). The majority of these labour options were nearby to their houses (i.e. requiring less mobility) and were mainly used as short-term strategies to support household consumption during a crisis.

On the contrary, if a young married woman works outside she will be exposed to insecurity and rumours which will have negative effects on her respectability. This will perpetuate the stigma of extreme poor because sending women to work outside is often considered as the sign of economic vulnerability of the household and the inability of the husband to maintain the family expenses. Samela Begum, 19 years old talked about participation in employment outside home:

¹⁵ In one male FGD, the men described *purdah* as a situation in which women do not go in front of any unknown male person, work in front of any unknown male person, or go outside of the house. *Purdah* also means women should veil their body, head and face.

“When my husband will not be able to work then I will work outside. My husband has never asked me to work and I have never worked ... he wouldn't let me suffer that much”.

This was also shared by Asma Begum who asked: *“why should I work outside, don't I have a husband? Even during hard days I did not work...I see a few women working outside. They do not have husbands or have been abandoned”.*

Beyond religious and traditional influences, respondents generally reported that women's work not only affects women's respectability, but also the reputation of their husbands and fathers. For a man, having his wife working outside the home to earn an income, reflects negatively upon his ability to support and provide for his family. This brings shame on him. As Asma and Samela above illustrate, some women are used to staying at home and reported that they do not wish to be involved in income generating activities as it is their husbands' duty. The below two statements from two male respondents explained this clearly:

“I would rather die than send my wife to work in someone else's house. It is my responsibility to ensure peace and look after my children and wife, otherwise what kind of husband am I?” - Mohidul Sardar a van puller

“Women should stay home. Even if we starve nobody will know that we are starving”. - - Ali Haider, a van puller

Keya Begum explained that even if a husband supports his wife working outside the house, the wife sometimes needs to be convinced to do so as she is afraid of eroding her husband's or father's pride:

“It is possible to work outside the house if the husband gives permission, but she will not work outside even if her husband gives permission because she feels shy working outside.....her fathers and husband's reputation”

Most women reported working outside their home to earn an income only in times of crisis and if their husbands allows it. Some husbands, to protect their pride and reputation, will not let their wives work regardless of the impact it has on the household's food consumption. Although there has been an increase in government's social safety net schemes (such as school stipends for children and cash for

work programmes), and NGOs targeting women for loans and/or asset-transfers, in practice husbands still challenge it. Some of them prevented their wives from engaging with social protection schemes for the poor despite the fact that their households were food insecure. The fact that men actively chose to compromise food security during times of acute stress and the absence of income, highlights the harmful gender-based trade-offs that undermine household resilience .

Gendered autonomy and negative coping strategies

These findings confirm broader literature confirming that a) generally women have limited autonomy within the household and b) the potential causal link between economic hardships faced by an extreme poor household and contentious intra-household relationships between husbands and wives. One male respondent stated: *“If there is need in the family no happiness can exist”*. Food insecurity was commonly reported by respondents as an important vulnerability they experienced before the intervention. In a few cases, this led to domestic abuses or violence. Women reported struggling to meet their consumption needs (in terms of food, children’s education and clothing) and reported prioritising the food consumption needs of her husband and children before her own in order to better cope with periods of crisis.

“There was hardship in my family. We could not eat three times a day, could not maintain the cost of children’s education. I passed the whole year wearing two sari.” – Runa, FGD participant

“My husband told me, if I can bring food then you will eat, if not then just start...after feeding my husband and children, if there was anything left for me then I would eat...during those days I starved most of the day.” - Asma, house wife from a graduated household

“A woman has to stay without or with little amount of food in times of crisis.” - Keya, FGD participant while expressing their hardship before the intervention

During the FGDs, respondents from both graduated and non graduated MHH reported that their wives did not understand the pressures of earning a livelihood and put “irrational” pressures on them with high expectations. For example, Ali Haidar reported:

“Household relations do not remain good if there is a shortfall within the household. If I can’t buy something like clothes (sari) or foods on time, I have strained relations with my wife. Previously she felt upset of seeing anyone wearing gold earrings.”

Asma Begum acknowledged this phenomenon during one IDI:

“There are some women who like to put pressure on their husbands. They don’t want to understand that sometimes their husbands cannot manage to find work. Thus the conflicts emerge. I never like to do that”

Gendered asset ownership

Women often reported that they faced pressures to avoid owning assets in their households as well as to refrain from decision making. The quantitative data gathered for this research shows that, these types of behaviour can be enforced by their husbands, by the community or by women themselves. In some cases women were deliberately forgoing decision making to protect their husband’s reputations. Being associated with having more valuable assets than their husband was seen as “bad behaviour” by the community and by in-laws, as Luna reported during an FGD:

“Because, it is his locality, not mine... Otherwise people from the surrounding area will say, O-Allah! The daughter-in-law has bought the house in her name with her money! That’s why I registered my asset under my husband’s name”

5.2 Gendered IGA selection and graduation patterns

Gender inequalities within extreme poor households outlined in section 5.1 are reflected to some extent within the selection of IGAs. This section focuses on the trends in IGA selection, exploring how these are gendered and the extent to which IGA type is linked to extreme poor households’ graduation.

Trends: IGA selection and graduation

According to the SCI Shiree project criterion, approximately 61% of the total MHHs (out of 5,990) have passed the graduation threshold. Graduation here is defined by the SHIREE Save the Children criteria, as a weighted model which combines elements of food security, calorie intake and diversity, value of asset, number of sources of income, level of daily expenditures and children education (Annex 1). Quantitative

analysis of the first and second choice IGA selected by MHH across all of phase 1 beneficiaries showed no significant differences between graduated and non-graduated MHH.

Figure 3: First and second choice IGA amongst graduated and non graduated male headed households

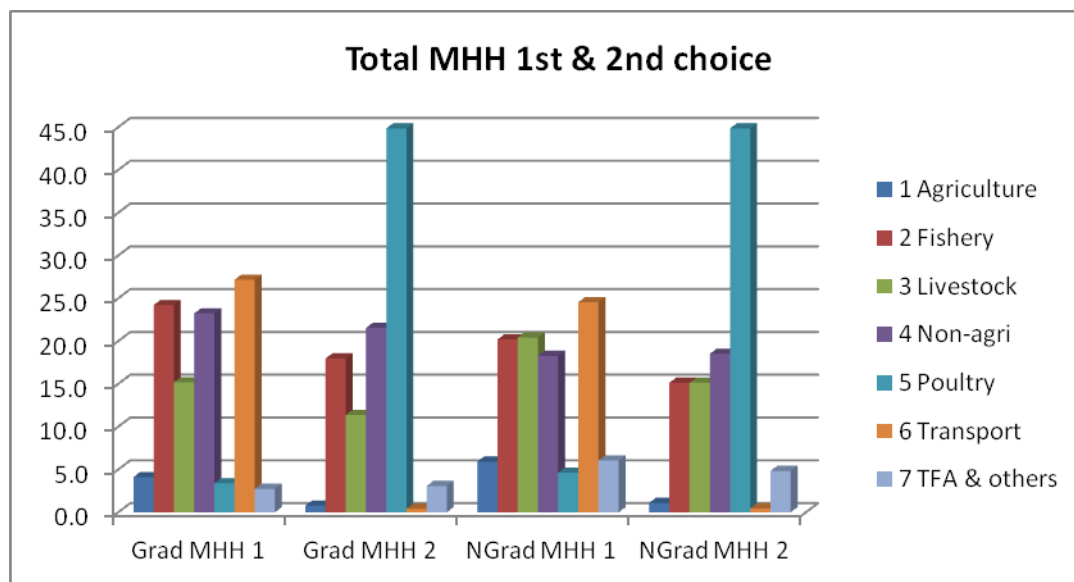


Figure 3 illustrates that the most popular ‘first choice’ IGAs for both graduated and non-graduated MHH across all of Phase 1 was transport, fishery and non-agricultural activities. Poultry and non-agriculture were the most popular second choice IGA across all the groups. Generally the second choice asset tended to be less valuable. (See Annex 4).

Similarly, the upazilla and the union trends of our selected study sites also confirm commonality in IGA choice with transport being a popular first choice for MHHs followed by fishery or non-agriculture. All of this is irrespective of graduation status (See Annex 5). The IGA choices trend in Morrelganj Upazila¹⁶ closely mirrors the overall trends for MHHs with transport as the most popular first choice and poultry as second choice IGA, followed by non-agriculture and fishery. Similar trends were also visible at the union level for our two selected unions: Khuolia and Morrelganj (Annex 5). Among Khuolia graduated and non graduated MHHs, both transport and fishery were the most popular first choice. This was slightly different for Morrelganj where transport and non-agriculture were most popular. Transport

¹⁶ Slight differences at the union level may be down to the geographic features of the locality, i.e. where fishing options are more available within that locality (as is the case of Khuolia which is nearer to waterbodies).

emerged as a common first choice asset across all four types of respondents from MHHs. The greater popularity of non-agriculture as a second 1st choice in Morrelganj could be related to its closer proximity to the Upazila headquarters which provides more opportunities for these types of activities. As was the case with the overall trends, the results highlight that for both graduated and non graduated households in both unions, poultry is by far the most popular second choice, followed by non agriculture. The similarity in trends between graduated and non graduated households suggests that asset choice does not affect graduation.

The popularity of poultry as second choice IGA¹⁷ for all households irrespective of graduation status is significant from a gender perspective in that these are largely home-based activities (Annex 5). It appears through the qualitative data analysis that some IGAs are clearly considered as socially more acceptable for women or 'women-friendly'. These commonly include non-labour intensive home-based activities such as homestead gardening, poultry/goat rearing, net weaving, traditional quilt stitching and sewing and few outdoor activities such as catching fish and earth work. On the other hand, "men-friendly IGAs" include labour intensive activities such as rickshaw/van pulling, agricultural work, petty businesses, fishery and cow rearing. The popularity of poultry as second choice could be explained by the fact that it is home-based and a "low value" asset (compared to transport for example) (Annex 4), suggesting that the public/private domain distinction may be more significant than the labour intensiveness.

The popularity of 'non-agricultural' assets including sewing machine, vegetable business, cloth business, saloon (barber shop), small business, handicraft, hawker, cobbler, and carpentry (Annex 6) as second choice of asset-transfer amongst MHHs offers mixed-conclusions as the quantitative data does not report on who manages this asset. However, given the nature of the activities involved, the fact that many of these businesses can be home based suggests that some of these¹⁸ could have been acquired or directly handed over for women to manage. The popularity of sewing machines is a strong indicator of this. This provides important clues about some IGAs that might be perceived as more women friendly

¹⁷ Similarly, the slight difference in IGA choice for FHHs with the popularity of livestock (often goats), non agriculture and transport provides important clues about how some IGAs may be more 'women' friendly than others. This is particularly the case with 'transport' where the asset transfer was mainly rickshaws and vans which is clearly a gendered male activity.

¹⁸ With the exception of 'obvious' male dominated professions and activities such as saloon, cobbler, carpentry and hawker.

in that they are home-based and were selected because of normative attitudes to women's mobility and activities related to *pardah*. In the first phase, the choice of asset selection was made at a household level and reported by field-staff to mainly be made by men. However, there was an intention by the project that at least one of these assets should be focused specifically on women to allow women to contribute to the household income. Suggesting that more work is required to explore the extent to which the asset choice is driven by gender norms or SCI directives.

In summary, the findings reveal that our initial hypothesis that the type of IGA selected by households significantly influences households' graduation does not stand. Indeed, it highlights the need to dig deeper into the distinction between graduation and resilience and the role of gender in this distinction. Looking at the motivation behind asset choice provides initial clues.

Motivation driving IGA selection

The qualitative analysis confirmed that poultry was selected largely because it was felt by *both* husband and wife that this activity could be looked after by the women as it was home-based and does not challenge gendered mobility. The other main motivation reported by both male and women respondents poultry could be sold in times of crisis (to cope with shocks and stresses), that it was not considered a risky activity, and that it could provide regular earnings (eggs selling) and/or contribute to households consumption needs. Runa, a female FGD participant reported:

"I chose to take hens because I could earn from selling eggs and feed the eggs to my children. My husband was a daily labourer and his income was too poor to run the family properly...I do not sell in the market. Because if I sell there I have to pay tax so if I sell them from home I do not have to pay tax"

Besides gender considerations, the qualitative data revealed that prior experience or familiarity with an activity motivates extreme poor households to select assets. Rickshaw pullers, who would normally rent their rickshaws would typically opt for this choice of asset since the rickshaw comes under their ownership. This provides further opportunities to diversify and therefore increase their income by engaging in other temporary or seasonal livelihood opportunities while renting their van or rickshaw to others.

When probed in both IDIs and FGDs, we found that the main causes for non-graduation were related to sickness and natural disasters. Many households were compelled to sell their IGA assets to manage the cost of treatments. In addition, inappropriate selection¹⁹ of IGA and mismanagement of IGA (loss due to sickness and disaster, death of live assets) lead to a change in livelihood activities as illustrated by Jamal’s story below:

“I had chosen the spices business (turmeric and red chilli powder) because my uncle-in-law was involved in this business for a long time. Therefore I thought that I will be able to do this business with him. However the profit from that business was insufficient so now I am doing firewood business”.

IGA transfer for better graduation or better resilience?

As explained earlier, ‘resilience’ refers to the “ability of countries, communities and households to manage change by maintaining or transforming living standards in the face of shocks or stresses without compromising their long term prospects” (DfID, 2011). For some, resilience can be interpreted as successful adaptation to and recovery from adversity”. According to respondents, resilience was interpreted as *‘tikey thaka* (to be able to sustain adapting shocks and hazards)’, *‘obostha bhalo howa/boro lok howa* (better economic status/rich)’ by which households can cope with difficult situations (*bipod-apod*).

Interestingly the data collected shows that households which were not considered “graduated” according to the Save the Children criteria during the endline survey, reported signs of resilience in their ability to cope with and recover from shocks at the time of data collection period of the study. In fact, three from four of the non-graduated HHs had ‘bounced back’ by recovering their previous assets, accumulating other productive and non-productive assets and good savings. The qualitative data shows that previous experience and skills appeared to be more important factor of graduation than the type asset transfer, as was the ability to cope with shock of an illnesses or natural disaster. MHH beneficiaries who are younger and have a diverse set of skills, were more able to shift employment on seasonal basis

¹⁹ Based on observing the choice of others rather than their own prior experience and skills. In some instances, households did not appear to be aware of the different options available to them.

and maximize their income. Thus they were more likely to cope with shocks and hazards compared to the older households.

For example, Mohibul Sarder (IDI participant) chose a rickshaw van for himself as the first choice asset and hen rearing for his wife. Yet, when his wife had to have surgery (appendicitis) costing 12,000 Taka, he sold the van to cover the costs. He had to move to Chittagong and started driving an Auto Rickshaw. He stayed there almost six months. Each month he used to save some amount of his income and after six months came back to his village and bought a van with the savings. He was also able to buy another one after six months of returning village with his savings from the income. After a year he reported recovering his van and buying another one, more hens and ducks as well as furniture for his house. In this particular case it is clear that Mohibul Sarder through income source diversification (rickshaw pulling and renting; brick breaking; agricultural work) was able to manage risks. This shows how a household which is technically categorized as non-graduated can be resilient to significant health shocks; highlighting the need for a conceptual distinction to be made between resilience and graduation.

Fairer coping strategies?

Going deeper into the impact of the asset transfer on livelihood coping strategies and their gender dimensions, the qualitative data confirms that the additional financial returns generated by wives were well accepted by their husbands; often contributing towards improved relationships between husband and wife as illustrated in response from a woman in one female FGD.

“If there is no rice into the pot then the mood become bad. Quarrels continue between husband and wife. Now the situation is better. With this income I can talk a few good words with the husband”.

Women in both graduated and non-graduated households reported that the extra source of income had a clear positive impact in terms of their relationships with their husbands, intra-household decision making and overall levels of confidence. In some instances, the economic empowerment of women within the household was helping to mitigate the common practice of women bearing the brunt of negative coping strategies in face of shocks and stresses. For example, Jamal a FGD participant said “once my child’s hand was broken I didn’t have money for treatment then my wife gave me 500 taka

from her poultry business and 25 kg of rice from secret savings as the treatment cost. However I repaid the money to her after few days and started to give some money regularly to for savings.”

Some women from both graduated and non graduated households reported that the IGA transfer increased their ability to support their household in times of stress and crisis. Several women participants who used to sacrifice their well-being during times of crisis or were forced to go to their natal homes to mobilize their parents’ money (a dishonourable experience) reported a significant decrease of these harmful coping strategies. A female respondent (20 years old) reported:

“Earlier (before the intervention) my husband couldn’t earn enough to run the family and often sent me to my natal home to bring money for him although he did not beat me. Now both of us can earn so at the time of crisis I can support him. I don’t have to go to my father’s house for help. We are happy now”.

She added during crises she suffered the most because she fed her children and husband first. She felt like she had to starve for them. She said, *“I used to lie to them that I will eat later although I had to starve. But now [after the intervention] I don’t have to starve any more”.* Hosne Ara, a FGD participant from a graduated household said:

“Before my husband could not earn enough to support the family. Therefore, sometimes he sent me to my father’s house to bring some money. Now we are well enough and can support ourselves. I do not have to go to my father’s house for help”.

However, others reported unchanged gendered discriminations and intra-household relationships. Our data illustrates how extreme poor households who face difficulties in raising their income and in protecting themselves against shocks were reluctant to allowing their wives to work often due to the lack of income diversification and to the fact that husbands. Ohidul Sheikh (26 years), non-graduated, worked as a day labourer before the intervention and reported often being abused by his *mohajon* (employer). He chose the *van* IGA to have an independent source of income which he could manage by himself (as opposed to relying on renting the van from others). For him and his wife, intra-household relationships have not changed and she still has limited (almost no) control over her income because she hands it over to him. Her dependence upon him and mobility levels have not changed. He responds *“If I allow my wife to do anything outside the house, it will look odd that my wife is working outside”.* She has given birth to four children, two of whom have died and has one mentally disabled child. In spite of the

income from the *van*, it is not enough to cover the household needs and they often rely on taking credit to make ends meet. He refuses to let his wife work. Wives from these types of households therefore still suffer and are often the first to reduce food intake when they have limited resources.

5.3 IGA transfer's effects on intra-household relationships

This section focuses on the impact of the asset transfer on intra-household relationships. On the whole, both men and women from graduated and non-graduated households reported that their relationship with their spouse was more “collaborative” or at least “consultative” after the intervention. This was more pronounced amongst the better off households (i.e. graduated). These types of interactions are characterized by an increase of women’s participation in decision-making and more amicable, non-conflictual relationships within the household.

It would appear that women’s economic empowerment (in this case the income she gains from having control over poultry production) has to some extent increased their intra-household bargaining position. Women and men both reported that women were more likely to be consulted or make decisions regarding children’s education, buying household assets and even reproductive decisions regarding birth spacing²⁰. Through IDI, Ali Haider reported:

“Household relationship is never good if there is a sort of deficit in the household. If I can’t buy something like clothes (sari) or food on time, I have strained relations with my wife, previously she felt upset if she saw anyone wearing gold earrings. But now, it has changed. Earlier I behaved very badly with other people as I always lived under stress but now its ok”

Beyond impacting on women, IGA transfer seems to have affected the behaviour of husbands and sometimes in-laws. The collaboration within the households is illustrated in the following quotes where both husbands and wives report a change in the household division of labour:

“Now we cooperate with each other in performing works and take consent from the female members before taking any decision”

Shahida, A FGD participant reported “My husband can do domestic work even better than women. If I go out to visit someone he cooks and manages

²⁰ Interestingly, husbands attributed women’s autonomy over their bodies through spacing births to the IGA. They claimed that females tended to be more assertive in deciding when they want to conceive (Male FGD data).

the rest of the household chores perfectly. If it is necessary, he even crushes spices for me”.

Runa another FGD participant illustrated the changing intra household relation “Previously my husband’s earning was not enough to maintain the family expenditure properly and my mother in law and sister in law sometimes misbehaved with me but I couldn’t say anything. Now both me and my husband are earning well and can maintain the family expenditure nicely. Now I have good relations with the family members”

Ershad Ali (40), a FGD participant from a graduated HH stated

“Earlier we helped women during sickness but after the support, our women also become busy so we are helping them more now.”

This illustrates how husbands’ involvement in household chores such as helping with cooking, caring for children and other activities has increased. Before the intervention, husbands engaged themselves in household chores only when their wives were ill. Shammi reports that these changes in behaviour increase women’s status and confidence, she said:

“... I did not have the capacity to support financially. If my husband had problems, I could not help. For that reason I was not important to him. Now I can support my household, providing some money, therefore enjoying importance to him.”

Graduated households especially reported that husbands support their wives in terms of production, marketing and overall management of IGAs. From poultry rearing to any kind of home based production, men helped by managing raw materials (e.g. buying poultry feed, medicine, *hogla* leaf, fabrics, oil, needle, thread for sewing machine, paddy for puffed rice business) and marketing the products. The data collected suggests that men are also influenced by other men’s behaviour and that they tend to allow their wives to work and feel comfortable including them in households’ decision making processes when their neighbour counterparts do so. Mamun Munshi said:

“If one of my male neighbours allows his wife, then why not me?”

Although the two rounds of IGA-transfer impacted on MHH livelihood and intra-household relationships, it appears that it was not a prerequisite condition for graduation as many non-graduated household beneficiaries reported that the asset-transfer had positive effects on their relationship with their husband/wife. More in-depth qualitative work is required to explore the extent to which changes in intra household relationships are transactional/contractual or more fluid and permeable. As noted by Nazneen & Selim (2005) it is also important to explore the extent to which the wife had control over assets prior to the intervention.

5.4 Women in household resilience building strategies

The qualitative data collected suggests that asset-transfers have positive short-term effects on intra-household relationships by promoting collaboration and consultation. IGA transfers appear to have positive effects on the intra-household relationship and livelihood of the household) and in some cases, resulted in women feeling that because of their economic contribution to the household, they had greater voice and legitimacy. The households with multiple sources of income, diversified job skills, productive assets and better access to markets were found to be the most resilient and displayed more evidence of collaborative household decision making between husbands and wives.

Secret savings

The data gathered shows that in households where women were given more economic and financial autonomy within the households, investing in children and saving to better cope with shocks and hazards were common. Women generally prioritise using their extra income to pay for children's daily demands, household necessary cooking items, clothes, children's examination fees, income crisis (rainy season or sickness). They reported saving with informal local financial institutions (LFI) or with NGOs. A few of them purchased jewellery for themselves and for their daughters. In rural Bangladesh dowry is an age old tradition and cost a large amount of money, thus parents, specially women buy jewellery as a preparation to marry of their girls. This shows that they have gained some autonomy over their earning and can control their expenses. These households, during times of crisis are able to manage themselves by mobilizing savings, selling assets or securing extra labour and are therefore more prepared against future shocks and hazards because they have these extra items to mobilise.

For example, Shamela (19) secretly earns 200-250 taka per month by selling saved rice. Her husband buys 37.5 kg rice at a time. She saves one hand full rice everyday from daily consumption, equating to around 10 kg rice per month which she sells to neighbours in return for cash she also saves soybean, mustard and kerosene oil purchased for consumption. Her strategy is to store away these food items in separate containers whilst reporting to her husband that they are finished and that he needs to purchase additional supplies. In this respect, she can use these extra savings as a coping strategy during distress periods mostly when her husband becomes sick and cannot earn. She also invests these savings into the education of her daughter (she pays 100 taka every month to a private tutor). In addition, she saves 100 taka per week in a local cooperative and currently has savings worth 4,000 taka. On one occasion she even lent 2,000 taka to her husband on a contractual basis which he has promised to pay back.

Asset building

A large number of women reported becoming more calculating and strategic as a result of the intervention. They were able to earn and manage their assets in a cautious and effective manner; and with limited support from their husbands they are able to accumulate assets. There was also consistent evidence of growing confidence of women concerning their asset ownership as illustrated by Shammi (30) one of the FGD participants from a graduated household:

“I bought three goats with my own money. I now own thirteen goats...all bought with my money. I did not take any money from my husband. Therefore, I definitely am the owner of these goats”.

Mutual understanding and trust have developed between some husbands and wives as illustrated by Aleya Begum’s Husband Alauddin, from a non-graduated household, :

“I will buy the goat, she will rear. So it is completely her wish whether she will rear it or sell”.

For example, Mahmuda, a female FGD participant from Morrelgonj sadar union reported:

“Once all my poultry were dead, I bought a hen without informing my husband. I bought the hen with the money I saved from daily household

expenses. Now I have 5 hens. After noticing this he started to encourage me”.

In cases where women were able to maximize their earnings, they helped the household access costly assets such as land and property.

Households’ investment and better coping

When women are able to retain ownership of earnings and assets, they strengthen their individual resilience as well as the resilience of their households (due to their tendency to save, invest, plan, and prepare for shocks). Husbands generally acknowledged their wives’ support in reducing financial pressures and helping them mobilize resources. Women’s extra income or ‘secret savings’ were often relied upon by husbands as a back-up strategy at times of crisis. Hasibul (30), FGD participant reported:

“A few days ago I required 500 taka to pay the exam fees of my son. I didn’t have any saved money. My wife managed the money very quickly selling two hens and gave it to me. If she could not do that, then definitely I had to borrow the money from others”.

Similarly, Arman, FGD participants from non-graduated MHH said:

“When my child’s hand was broken I didn’t have money for treatment. My wife gave me 500 taka and 25 kg of rice as the treatment cost. I don’t know where she got the money. However I repaid the money to her after few days.”

There were also some reported instances of wives lending their husbands money to cope with shocks and stresses as illustrated with the case of Rouf Hossain, a FGD participant,

“Today I had no money. Therefore, I told my wife before coming here to buy 1 kg potato with 20 taka from her earnings gained from selling eggs. I told that I will give it back to her when convenient [...] When I became sick she sold the cow to manage my treatment costs. At the time of my illness she took responsibility of the household and maintained all the household expenditure through working in other people’s houses”

“Now women can give money to the children when they go to school. Before they could not do this and thus could not give money to them. I also could

*not give them money, therefore all the while our children became upset” - A
Male FGD participant*

Women who reported investing in jewellery do so in order to sell it in times of hardship to mitigate the deterioration of household circumstances. Men were cognizant of these practices and silently encouraged them (e.g. case of Arman). It is common that women sacrifice their ornaments even those they receive as *Denmoher*²¹ to address household crisis. This type of sacrifice is also acknowledged by communities who see it as a sign of ‘a good woman’; (a woman who sacrifices and compromises her own wellbeing for those of her family). The data reported that even amongst non-graduated households, women were still using *secret savings* and asset accumulation strategies to fill in the gaps in income earning and expenses. This suggests that graduation is not affecting gender relations.

Irrespective of household economic status, women’s participation in economic income generating activities and savings related to the latter were found to be important key ingredients to household resilience. Non-graduated households also seem to benefit from such behaviour. It seems therefore that women’s engagement in IGAs which is contributing towards their economic empowerment with positive impacts on household bargaining, contributes towards the household resilience. However, further work is required to investigate the longer term transformational effects on gender relations.

6. Conclusion

The paper presented evidence that Save the Children’s asset-transfer has had an overall positive impact on extreme poor beneficiary households. The quantitative analysis provided strong evidence that the type of IGA choice (i.e. asset choice) did not influence graduation (Annex 5). Rather, the drivers of graduation appeared to be more embedded in contextual factors related to previous experience of the

²¹ According to the Muslim Law *Denmoher* is a compulsory payment by the husband or his family to the newly bride as gift/donation either in cash or goods or property or both or even knowledge as per agreement during wedding as bride’s personal property where none of her own or in-law’s or husband have right to claim or even a share. This must be paid even after husband’s death from deceased’s property. Without paying partly or fully a husband is religiously not allowed to touch his wife (Jesmin S. and Alam Arafat, ROI 3/CMS5 2013).

chosen asset, prior skills, age, local opportunities and issues beyond the control of the household such as illness and disaster. Hence, the research revealed that '*graduation*' as per the SCI index (Annex 1) does not always result in resilience which confirms the need to make the conceptual and programmatic distinction between the two terms/concepts.

The research provided insightful analyses of the factors influencing IGA selection and of the ways in which the extreme poor use multiple IGAs to diversify their sources of income and mitigate risk. The combination of both quantitative and qualitative data analysis clearly shows that gender considerations and social norms heavily influence both the IGA selection and its use. The study identified a number of "*male-friendly*" IGAs and "*women-friendly*" IGAs. One of the main findings is that the type of IGA selected and their sequence (two rounds of asset-transfer) do not significantly affect the graduation patterns of households, which led our analysis to investigate intra-household factors which could explain *graduation* and *non-graduation* patterns.

Although it is difficult to establish a strong causal relationship between collaborative intra-household relationships and *graduation*, the data suggest that such *collaborative* households appear to achieve better resilience. The data confirmed that intra-household relationships and livelihood strategies to build resilience are influenced by gender roles and relations and that gendered preconceptions about men and women's work still impedes women's economic opportunities, mobility and autonomy. The study found that amongst other factors (such as experience, skills, and group effect) intra-household relationships were identified as an important driver for resilience. The IGA-transfer (especially the second round usually dedicated to women) had an impact on the status and role of women within their household which goes beyond income diversification as there is evidence of better coping and reduction of women's vulnerability during times of crisis and increasing their decision making control over assets and cash. Before the intervention, women bore the brunt of negative coping strategies and were relied upon to cope with income crisis and often trapped (willingly or forced) within exploited relationships which negatively affected their well-being.

This study presented strong evidence of behavioural change from women and from men regarding women's engagement in economic activities and confidence in livelihood decision-making. Although the IGA choice itself often reproduces the patriarchal norms predominant in rural Bangladesh, the

implications of involving women in income earning activities is found to have significant impact for households' resilience.

Our analysis of the role of women in household decision-making and asset management heavily draws from qualitative data. The study finds that household '*graduation*' is often irrelevant to the process of building resilience and that in turn, women often pursue resilience building strategies as opposed to graduation strategies. The analysis indicates that resilient households have the ability to adapt to shocks and prepare for hazards, which women in particular are found to be doing through investing in assets, taking care of children's education and nutrition and pursuing secret savings. These strategies can help ensure more female autonomy, more stable well-being during shocks and hazards and also more perspectives on the future. In many instances, the household was found to become more *cooperative* or *consultative* units where both husbands and wives supported each other. The paper raises key policy and programme issues concerning whether resilience or graduation should be the priority objective of poverty or extreme poverty eradication. It also highlights the need for programming to do more comprehensive work on behaviour change communication on empowerment issues to complement asset transfer s to ensure equality within the family. Similarly building households ability to save to buffer shocks and stresses were also highlighted.

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Annexes

Annex 1: Save the Children Index for measuring graduation

Sl. #	Graduation criteria	Scale of measurement
01	Food Security Period	A. Having 3 meals with no difficulty for 9-12 months of a year B. Having 3 meals with no difficulty for 4-8 months of a year C. Having 3 meals with no difficulty for less than 4 months of a year
02	Calorie intake	A. Average per person per day intake is more than 2122 Kcal B. Average per person per day intake is between 1805 and 2122 Kcal C. Average per person per day intake is less than 1805 Kcal
03	Food diversity	A. Had carbohydrate, protein, fat and vegetables in the menu in last 24 hours B. Had carbohydrate, fat and vegetables in the menu in last 24 hours C. Had carbohydrate and vegetables only in the menu in last 24 hours
04	Asset Value	A. Asset value worth tk. above 10,000 B. Asset value worth tk. from 5,000 to 10,000 C. Asset value worth tk. below 5,000
05	Source of Income	A. Income source 2+ B. Income source 2 C. Single income source
06	Expenditure per person per day	A. Expenditure per person per day tk. 28 and above B. Expenditure per person per day tk. 22 to 27 C. Expenditure per person per day below tk. 22
07	Children school attendance	A. All eligible children go to school B. Some of eligible children go to school C. No eligible children go to school

Graduation status' was determined by analysis across 7 indicators from the SCI HEFS Project Log Frame. A is scored as 3, B is scored as 2 and C is scored as 1 point. If the total score of the above 7 criteria is between 0 and 16, households are considered 'Non-Graduate'. If the total score of the above 7 criteria is above 16, households are considered as 'Graduated'.

Annex 2: Income Generating Activities provided by the project

Group	Asset Name
Transport	1. Van
	2. Van Garage
	3. Rickshaw
Fishery	4. Crab Fattening
	5. Fish Business
	6. Fishing Boat and Hook
	7. Fishing Net
	8. Net Weaving
Agriculture	9. Fish Culture
	10. Nursery
	11. Water Pump
	12. Agriculture
Non-agri	13. Land mortgage
	14. Vegetable Gardening
	15. Sewing Machine
	16. Vegetable Business
	17. Cloth Business
	18. Saloon
	19. Small Business
	20. Hawker
	21. Handicrafts
	22. Cobbler
Livestock	23. Carpenter
	24. Cow rearing
	25. Goat rearing
	26. Sheep rearing
Poultry	27. Pig rearing
	28. Hen Rearing
Others	29. Duck Rearing
	30. TFA

Annex 3: IGA selection choice amongst FGD participants

IGA Combination	Sex of Participants		Graduation status		Total
	Male	Female	Graduated	Non-Graduated	
Fish Business & Hen Rearing	2	2	2	2	4
Rejected metal business & Hen Rearing	1	-	-	1	1
Rice Business & Hen Rearing	2	1	-	3	3
Betel leaf Business & Duck Rearing	1	-	-	1	1
Van & Hen	4	2	4	2	6
Sewing machine & Hen Rearing	-	1	1	-	1
Fishing Net& Hen Rearing	-	2	2	-	2
Vegetable Business & Hen Rearing	2	2	1	3	4
Fish Farming	-	1	-	1	1
Vegetable Business alone	-	1	-	1	1
Small shop & Sewing Machine	1	-	-	1	1
Puffed Rice Business & Poultry Rearing	2	-	2	-	2
Carpenter equipments & Hen Rearing	1	-	1	-	1
Small Shop & Hen Rearing	1	-	-	1	1
Puffed Rice Business & Handicraft	1	-	-	1	1
Handicraft & Hen Rearing	2	-	-	2	2
Carpenter & Fishing net	-	1	1	-	1
Fish Business & Mat weaving	-	1	1	-	1
Total	20	14	15	19	34

Annex 4: Average monetary value of delivered asset

Asset by Category	Types of Asset	Number of Asset Delivered	Average value of the asset (in Tk.)
Transport	Van	2576	8681
Fishery	Crab Fattening	218	8631
Non-agri	Sewing Machine	357	7157
Fishery	Fish Business	968	7171
Non-agri	Grocery Shop	625	8639
Non-agri	Vegetable Business	283	6327
Non-agri	Cloth Business	419	7656
Agriculture	Nursery	3	5667
Fishery	Fishing Boat and Hook	508	10476
Fishery	Fishing Net	212	8065
Non-agri	Saloon	24	8433
Transport	Rickshaw	6	9241
Non-agri	Small Business	1280	7098
Non-agri	Hawker	32	6217
Others	TFA	1393	4981
Agriculture	Vegetable Gardening	9	4639
Fishery	Net Weaving	168	8105
Non-agri	Handicrafts	23	6095
Non-agri	Cobbler	7	7393
Non-agri	Carpenter	32	6188
Agriculture	Water Pump	2	10250
	Ice Breaking machine		
Livestock	Cow rearing	1358	12489
Transport	Van Garage	206	8735
Others	Others	29	2618
Agriculture	Agriculture	39	10762
Livestock	Goat rearing	1507	6101
Livestock	Sheep rearing	31	5426
Poultry	Hen Rearing	457	4703
Poultry	Duck Rearing	131	4792
Livestock	Pig rearing	8	6688
Fishery	Fish Culture	383	7842
Agriculture	Land mortgage	567	10645

Annex 5: IGA selection frequency for graduated and non-graduated male headed households across study sites

Figure 1 Morelganj upazilla

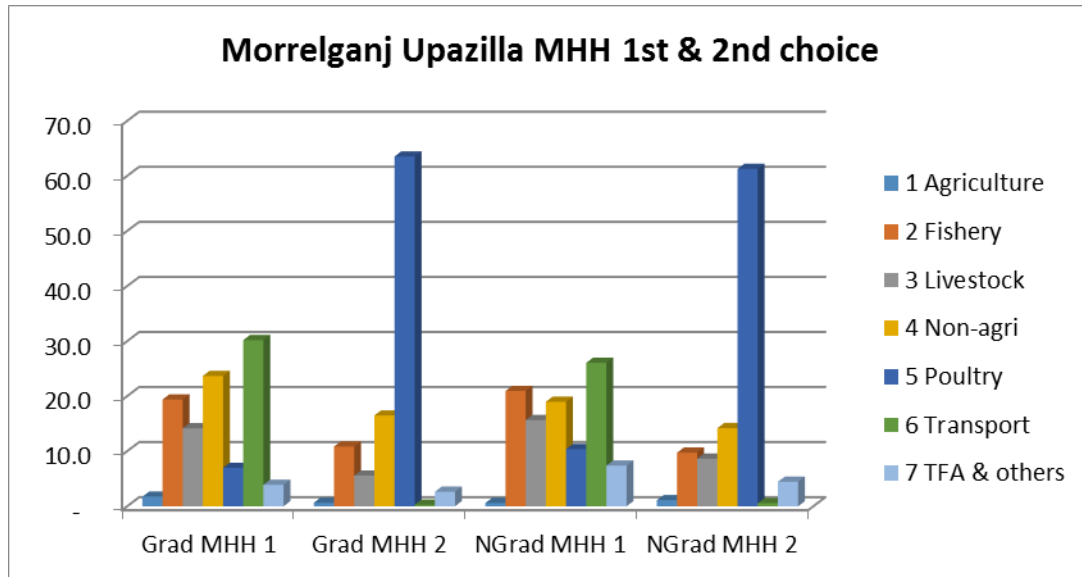


Figure 2 Khuolia union

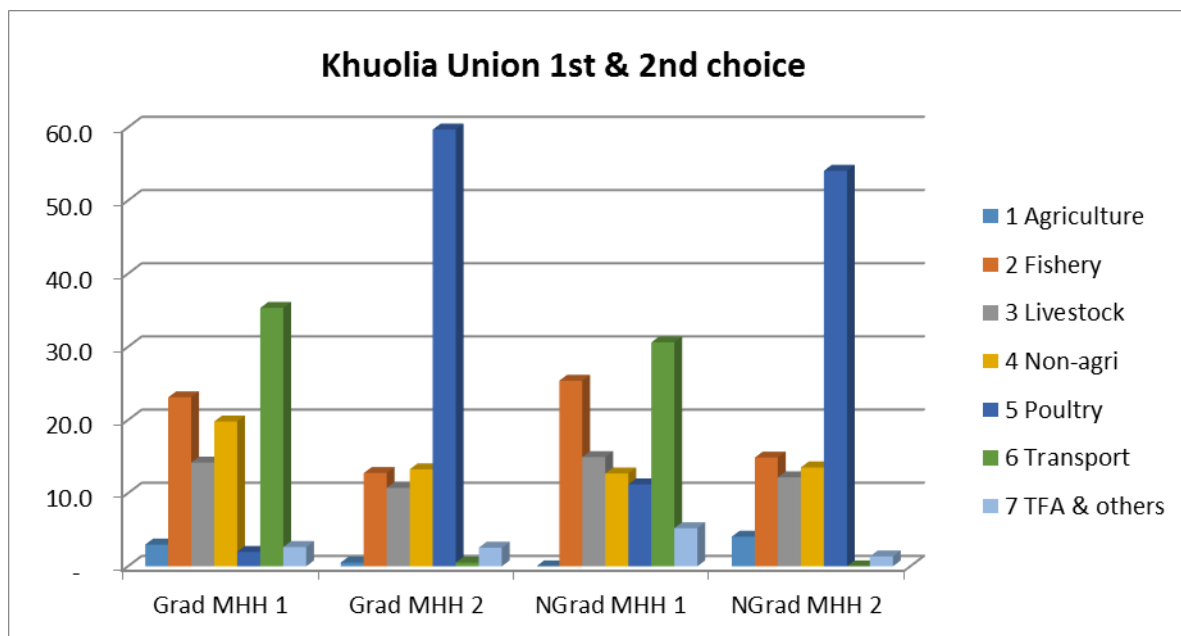


Figure 3 Moreganj union

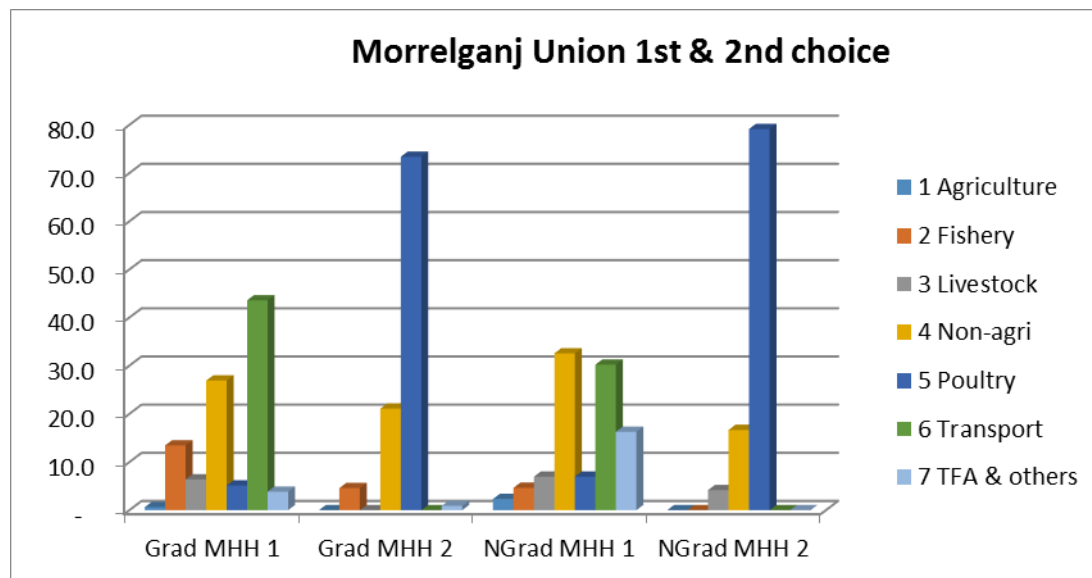


Table 1: Upazila-wise First Three Popular IGA as 1st Choice of MHHs

Upazila	IGA Categories	Graduated	Non-Graduated
DACOPE	Livestock	28.1	32.1
	Non-agri	21.6	16.2
	Transport	19.8	18.7
KOYRA	Non-agri	34.4	20.7
	Transport	28.7	27.3
	Fishery	17.0	0.0
	Livestock	0.0	19.8
PAIKGACHHA	Non-agri	28.2	28.3
	Fishery	27.0	20.6
	Transport	26.3	23.5
MONGLA	Fishery	38.1	31.6
	Transport	25.5	22.2
	Livestock	14.8	25.3
MORRELGANJ	Transport	30.2	26.1
	Non-agri	23.7	19.0
	Fishery	19.4	20.9
RAMPAL	Fishery	36.8	28.7
	Transport	29.8	32.9
	Non-agri	18.4	16.9

Table 2: Upazila-wise First Three Popular IGA as 2nd Choice of MHHs

Upazila	IGA Categories	Graduated	Non-Graduated
DACOPE	Livestock	36.4	36.7
	Non-agri	25.2	18.4
	Fishery	21.4	21.7
KOYRA	Non-agri	48.8	44.6
	Fishery	20.3	0.0
	Livestock	12.5	18.1
	Poultry	0.0	14.5
PAIKGACHHA	Non-agri	44.2	31.3
	Livestock	29.1	35.9
	Fishery	15.9	14.1
MONGLA	Poultry	70.5	79.4
	Fishery	16.4	0.0
	Non-agri	9.6	8.8
	Livestock	0.0	5.9
MORRELGANJ	5 Poultry	54.7	48.6
	2 Fishery	16.4	21.6
	4 Non-agri	12.6	0
	TFA	0	16.2
RAMPAL	5 Poultry	63.1	62.8
	2 Fishery	25.2	14.0
	4 Non-agri	6.8	11.6

ANNEX 6: Detailed IGA choice breakdown by category in study sites

Table 1: Trend of IGA Choose According to 1st Choice by Graduated MHHs of Khuolia Union

IGA Types within Category	Male Headed Household	
	N	%
1st preference: Transport		
Van	98	91.6
Van Garage	9	8.4
Total	107	100.0
2nd preference: FISHERY		
Crab fattening	6	8.6
Fish business	19	27.1
Boat & Hook	11	15.7
Fishing net	25	35.7
Net weaving	6	8.6
Fish culture	3	4.3
Total	70	100.0
3rd preference: NON-AGRICULTURE		
Sewing machine	9	15
Grocery shop	6	10
Veg business	7	11.66
Cloth business	2	3.33
Small business	29	48.33
Hawker	2	3.33
Handicrafts	3	5
Cobbler	1	1.66
Carpenter	1	1.66
Total	60	100

Table 2: Trend of IGA Choose According to 2nd Choice by Graduated MHHs of Khuolia Union

IGA Types within Category	Male Headed Household	
	N	%
1st preference: POULTRY		
Hen rearing	96	82.1
Duck rearing	21	17.9
Total	117	100.0
2nd preference: NON-AGRICULTURE		
Sewing machine	1	3.8
Grocery shop	1	3.8
Veg business	2	7.7
Cloth business	1	3.8
Small business	15	57.7
Hawker	1	3.8
Handicrafts	3	11.5
Carpenter	2	7.7
Total	26	100.0
3rd preference: FISHERY		
Crab Fattening	4	16.0
Fish Business	3	12.0
Fishing Net	7	28.0
Net Weaving	9	36.0
Fish Culture	2	8.0
Total	25	100.0

Table 3: Trend of IGA Choose According to 1st Choice by Non-Graduated MHHs of Khuolia

IGA Types within Category	Male Headed Household	
	N	%
1st preference: Transport		
Van	39	95.1
Van Garage	2	4.9
Total	41	100.0
2nd preference: FISHERY		
Crab fattening	1	2.9
Fish business	8	23.5
Boat & Hook	9	26.5
Fishing net	9	26.5
Net weaving	4	11.8
Fish culture	3	8.8
Total	34	100.0
3rd preference: LIVESTOCK		
Cow Rearing	14	70.0
Goat Rearing	4	20.0
Sheep Rearing	2	10.0
Total	20	100.0

Table 4: Trend of IGA Choose According to 2nd Choice by Non-Graduated MHHs of Khuolia Union

IGA Types within Category	Male Headed Household	
	N	%
1st preference: POULTRY		
Hen rearing	31	77.5
Duck rearing	9	22.5
Total	40	100.0
2nd preference: FISHERY		
Crab Fattening	5	45.5
Fish Business	3	27.3
Fishing	2	18.2
Net Weaving	1	9.1
Total	11	100.0
3rd preference: NON-AGRICULTURE		
Veg business	1	10.0
Cloth business	1	10.0
Small business	6	60.0
Handicrafts	2	20.0
Total	10	100.0

Table 5: Trend of IGA Choose According to 1st Choice by Graduated MHHs of Morelgonj Union

IGA Types within Category	Male Headed Household	
	N	%
1st preference: Transport		
Van	68	100.0
Total	68	100.0
2nd preference: NON-AGRICULTURE		
Sewing machine	3	7.1
Grocery shop	5	11.9
Veg business	9	21.4
Cloth business	1	2.4
Small business	21	50.0
Handicrafts	2	4.8
Cobbler	1	2.4
Total	42	100.0
3rd preference: FISHERY		
Crab fattening	1	4.8
Fish business	11	52.4
Boat & Hook	2	9.5
Fishing net	1	4.8
Net weaving	6	28.6
Total	21	100.0

Table 6: Trend of IGA Choose According to 2nd Choice by Graduated MHHs of Morelgonj Union

IGA Types within Category	Male Headed Household	
	N	%
1st preference: POULTRY		
Hen rearing	37	46.3
Duck rearing	43	53.8
Total	80	100.0
2nd preference: NON-AGRICULTURE		
Veg business	6	26.1
Saloon	1	4.3
Small business	11	47.8
Hawker	1	4.3
Handicrafts	3	13.0
Cobbler	1	4.3
Total	23	100.0
3rd preference: FISHERY		
Crab Fattening	1	20.0
Fish Business	1	20.0
Fishing Net	1	20.0
Net Weaving	2	40.0
Total	5	100.0

Table 7: Trend of IGA Choose According to 1st Choice by Non-Graduated MHHs of Morelgonj Union

IGA Types within Category	Male Headed Household	
	N	%
1st preference: NON-AGRICULTURE		
Sewing machine	2	14.3
Grocery shop	3	21.4
Veg business	3	21.4
Cloth business	2	14.3
Small business	3	21.4
Handicrafts	1	7.1
Total	14	100.0
2nd preference: Transport	13	100.0
Van	13	100.0
Total		
3rd preference: Others		
TFA	7	100.0
Total	7	100.0

Table 8: Trend of IGA Choose According to 2nd Choice by Non-Graduated MHHs of Morelgonj Union

IGA Types within Category	Male Headed Household	
	N	%
1st preference: POULTRY		
Hen rearing	13	68.4
Duck rearing	6	31.6
Total	19	100.0
2nd preference: NON-AGRICULTURE		
Cloth business	1	25.0
Small business	3	75.0
Total	4	100.0
3rd preference: Livestock		
Goat Rearing	1	100.0
Total	1	100.0

Propose we do not include the following as they do not really add to the analysis or argument

ANNEX 3: CHARACTERISTICS OF HOUSEHOLD BY GRADUATED AND NON-GRADUATED MALE AND FEMALE HEADED HOUSEHOLDS

Table 3: Age of Household Head by Household Headship and graduation Status

Age of Household Head	Male Headed		Female Headed	
	Graduated	Non-graduated	Graduated	Non-graduated
<=29	14.1	14.0	11.3	11.4
30-39	30.1	30.2	24.1	21.6
40-49	24.9	24.1	23.7	19.6
50-59	14.1	12.4	17.3	14.7
60+	16.8	19.4	23.6	32.6

Table 4: Religion of Household by Household Headship and graduation Status

Religion of Household Head	Male Headed		Female Headed	
	Graduated	Non-graduated	Graduated	Non-graduated
Muslim	83.4	78.9	82.3	79.5
Hindu	15.7	19.4	17.3	19.8
Christian	0.9	1.5	0.4	0.6
Others	0.0	0.2	0.0	0.1

Table 5: Average Household Size by Household Headship and graduation Status

Average h'hold size	Male Headed		Female Headed	
	graduated	Non-graduated	graduated	Non-graduated
All size				
< 3	34.6	28.4	80.4	76.6
4-5	52.7	52.1	17.2	19.8
6+	12.7	19.6	2.4	3.6

Table 6: Literacy Status of Household Head by Household Headship and graduation Status

Literacy Status of Household Head	Male Headed		Female Headed	
	graduated	Non-graduated	graduated	Non-graduated
No education	43.3	51.4	70.4	75.3
Completed I-V	46.2	40.2	25.1	21.4
Completed VI-IX	10.0	7.6	4.0	2.8
SSC+	.5	.8	.5	.4

Table 7: Type of Occupation of Household Heads by Household Headship and graduation Status

Occupation Types	Male Headed		Female Headed	
	graduated	Non-graduated	graduated	Non-graduated
None	4.07	8.00	8.30	14.48
Agri day labour	6.31	7.42	3.30	1.79
Other day labour	23.37	27.02	20.85	19.14
House maid	0.12	0.18	21.74	21.85
Van puller	19.20	17.51		
Skilled labour	1.25	1.51	0.18	0.22
Agri self	0.12		0.03	0.05
Fishing	9.62	8.71	4.66	6.24
Fish trader	8.73	6.18	1.05	0.87
Poultry rearing	0.35	0.27	5.37	3.63
Ind labour	0.17	0.31	0.21	0.33
Small trader	17.28	13.29	14.70	9.87
Other biz	2.67	1.51	1.52	0.81
Handicraft	1.34	1.56	1.34	0.92
Service	0.32	0.36	0.10	0.11
Transport labour	0.25	0.04		
Begging	1.20	2.67	6.10	12.42
Scavenger	0.05	0.04	0.26	0.11
Housewife			4.51	3.3
Ragpicker	0.02	0.04		
Migrant labour	0.17	0.13	0.03	0.11
Other	1.74	1.78	2.31	2.44
Bawali	0.23	0.18	0.18	0.11
Mowali	0.03		0.03	
Crab catching	1.10	1.16	1.02	0.60
Chunari	0.02		0.03	
Tailoring	0.28	0.13	2.17	0.60

Table 8: Household Per capita average income, expenditure and savings by Household Headship and Graduation Status

Different characteristics	Male Headed		Female Headed	
	graduated	Non-graduated	graduated	Non-graduated
Per capita average income	46.46	33.52	56.74	39.07
Per capita average expenditure	34.56	24.06	37.97	25.96
Per capita average savings				

Table 9: Household Per Capita Calorie Intake by Household Headship and Graduation Status

Different characteristics	Male Headed		Female Headed	
	graduated	Non-graduated	graduated	Non-graduated
< 1805	12.3	56.9	5.9	37.9
1805-2122	27.3	27.5	17.4	32.8
2122+	60.4	15.6	76.7	29.4

Table 10: Number of Household Income Earner by Household Headship and Graduation Status

Number of income sources	Male Headed		Female Headed	
	graduated	Non-graduated	graduated	Non-graduated
Single	19.3	29.2	55.9	60.9
2	45.3	42.2	29.8	26.4
3+	35.4	28.6	14.3	12.7

Table 11: Average Household dependent member compare to the number of Household Income Earner by Household Headship and Graduation Status

Dependency ratio	Male Headed		Female Headed	
	graduated	Non-graduated	graduated	Non-graduated
1	50.9	36.2	70.4	61.0
2	32.5	35.2	21.5	26.3
3	9.2	12.6	6.2	8.2
4+	7.5	16.0	1.9	4.4